



# Financial Safety

Aug 7, 2024

# Gift Card Draining

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- Scammers steal uncharged gift cards, carefully disassemble the packaging, copy the card numbers, barcodes and PINs, then carefully reassemble the packaging and return them to the store
- Less sophisticated scammers will just peel back the tab in the store to get the numbers, then push the tab back in and hope the customer does not notice the damage to the packaging
- Scammers then pre-register the card under their control
- When the victim buys/charges the card, the money goes into the scammer's account

# Gift Card Draining (p2)

- Best practice is to only buy cards where they are kept in a secure location or the store uses proxy cards
- Proxy cards are cardboard display cards. You take the proxy to the cashier and they give you a real card
- Inspect the packaging to see if it has been tampered with or if anything is “off” about it.
- Obviously don't buy a card if any of the card numbers are exposed

# Gift Card Draining (p3)

- Often gift cards are not used immediately and so victims can't prove it wasn't them who spent the funds.
- The purchaser should register the card and check the balance ASAP. If the funds are immediately reported as missing then there is a higher chance you may get your \$ back (no guarantees)
- If scammed, you can report to Federal Trade Commission and the CA Consumer Affairs agencies to help them track scamming trends and post warnings

# Fake Customer Service Numbers

- Scammers will post an official looking customer service number on Google.
- Often aimed at travelers: airlines, hotels, rental cars
- When the victims have a problem (e.g., need to change a flight or a reservation) they do search on their phone
- Fake links have 800, or 866 numbers and are often specific to an airport or city (e.g., “Delta Customer Service JFK Airport”)

# Fake Customer Service Numbers

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- Victim calls the fake number in the search results
- Scammer will ask for the credit card they used to book the flight or reservation
- Instead, go to the company's official website and then navigate to the customer service page
- **Variant:** When there are big flight delays, scammers crawl social media looking for upset airport passengers. They contact the victim saying they are customer service and there to help...

# Rental Listing Scams

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- Long Term and short term rentals, AirB&B, etc.
- Scammers find legitimate rental locations and then post the rental online but substitute their contact information.
- They will promise to get you in quickly and give you the keys... all you need to do is provide the deposit.
- Scammer will ask for an online payment method like Zelle, PayPay, Apple Pay, etc.

# Rental Listing Scams (p2)

- If for rent “by owner” be extra careful
- A legit rental company will have the property shown on a website along with others
- Always ask to meet them at the property and show you the inside (to prove they have access).
- If they make excuses about why they cannot meet you in person, it is likely a scam



# Q&A