

# John T. Schimmel Public Accountant

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## FRAUD WATCH NETWORK

### Red Flag Warning – Gift Card Payments

A key part of being able to spot a scam is knowing the red flags – those signs that suggest that just maybe what you're confronting isn't legitimate. One of the biggest red flags these days is anyone who tries to convince you that you owe some debt or other obligation, and the quickest way to address the issue is to purchase gift cards and share the information off the back.



## Fraud Watch Network

Why gift cards? First, they are readily available. You see them at your grocery store, department store, and hardware store. Second, it's a way that criminals can get your money instantly and the money is easy to move around. As soon as a target sends the numbers to the gift card they've purchased, the criminal is able to convert it to currency in an instant. Not surprisingly, the Federal Trade Commission reports that gift cards have been the most common form of payment in scams since 2018.

Anytime you are directed to pay a debt or other obligation with a gift card, it is a scam.

Be a fraud fighter! If you can spot a scam, you can stop a scam.

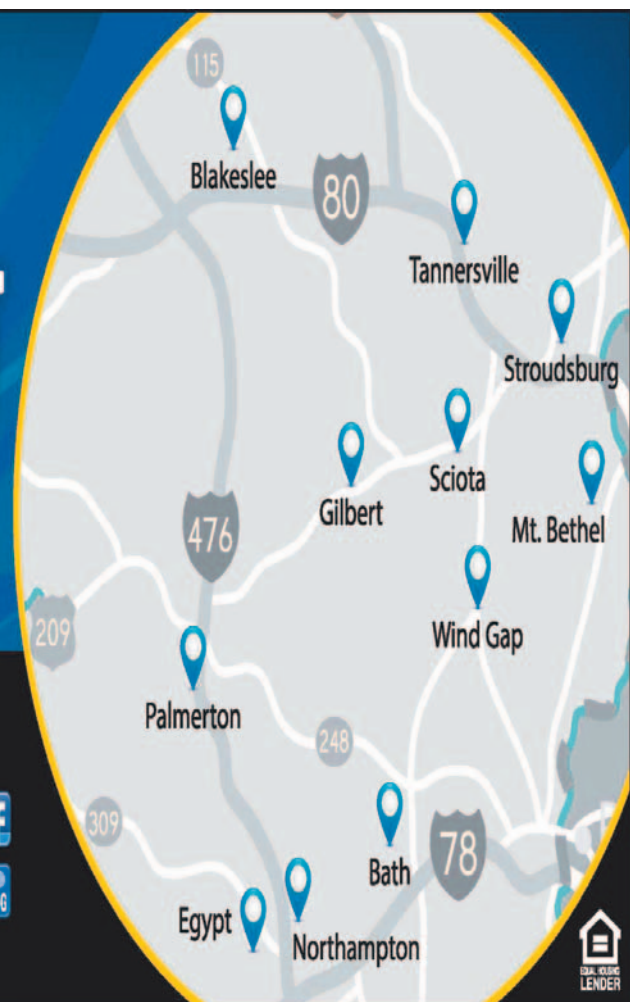
Visit the AARP Fraud Watch Network at [www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork) or call the AARP Fraud Watch Helpline at 1-877-908-3360.

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