



# Fraud Facts: How to Avoid Online Sales Scams

## Identifying a Scam – Common Themes in Online Sales Scams:

- Buyer's payment is more than the agreed price and asks you to return funds. *This likely means the payment they have given you is fake and want you to return your real money to them.*
- Seller or Buyer is too busy or not able to meet in person to complete the sale. *This could be an indication they are planning on scamming you.*
- Seller asks for payment through a channel such as Bank Wire, Western Union, Money Gram, or a Money Transfer app. *These channels are impossible to get funds back after they've been sent.*
- Seller is asking for your bank account information to process the payment. *Most likely they don't really have an item for sale, they just want your personal info.*
- Renter/Landlord is asking you for personal information to do a background check before you have viewed the rental. *Most likely they don't really have anything for rent, just want your info.*
- Rental price that seems too good to be true. *It probably is and there is no rental, they just want your deposit funds.*

- Email or text from someone who is not located in your area. *Could likely be a scam and looking to collect your info.*
- Seller claims the transaction is guaranteed or protected. *Most online sites do not offer this, and they are trying to gain your trust, always verify this with the website directly.*

### **Best Practices when Buying or Selling Online:**

- Do not accept a cashiers or certified check from a bank who will not verify the item is real. *Fake Bank checks are commonly used in online scams to give a false sense of security.*
- Do not accept a money order that you cannot verify through a phone number you confirm on the issuer's website (same with money orders).
- Always exchange the item and payment at the same time, never allow payment at a later date. *Someone who claims they will pay you when they get money should wait for the item until then as well.*

We're here to help. If you receive a suspicious call or text, call cPort directly at 1-800-464-0253. Even if our offices are closed, option 2 on our main menu will connect you to 24/7 card support.