

7 Signs That Text is from a Gift Card Scammer

A Cry for Help

After reading the popular Gift Card Girlfriend post, "[7 Gift Card SCAMS to SPOT and Easily AVOID.](#)" a woman reached out to Shelley Hunter for help. Concerned that she might be involved in a scam, the woman sent screenshots of text messages between herself and a new "employer."

Shelley readily saw that the woman had been duped.

Can you spot the red flags?

The Setup

The victim posted her resume on a popular job search website. A scammer texted the victim directly and explained that he needed a nanny but could not afford to hire her through the nanny service she had signed up for. He offered good wages, an immediate start date and extra pay if she could help the family set up their new apartment.

What could go wrong?

Red Flag #1: Scammer contacts you

Scammers often initiate contact and move conversations from reputable websites or services to private text messages.

Pictured: Cell phone with a text message that reads, "I found your contact info on the nanny website. We can't afford the service, but still need a nanny. Can you please help us?"

Red Flag #2: Scammer lives out of the area

Scammers often say that they live out of the state (or the country) to explain why they need help running errands such as depositing checks and buying gift cards.

Pictured: Cell phone with a text message that reads, "We are moving to your state next month and need urgent help getting the apartment ready for the kids. Your help is much needed."

Red Flag #3: Scammer pays more than expected

Scammers often send stolen or counterfeit checks written for more than promised with instructions to cash the checks quickly.

Pictured: Cell phone with a text message that reads, "I'm glad you got the check. Please deposit it IMMEDIATELY! Keep the amount we agreed on and get the rest in cash. Text back when you have the cash."

Red Flag #4: Scammer tells you to buy gift cards

●Once the gift cards are purchased, scammers steal the funds from the gift cards, leaving the victims empty-handed when the check fraud is discovered. This is a form of money laundering.

Pictured: Cell phone with a text message that reads, "I need you to quickly go to the store and buy 9 Amazon gift cards for \$100 each using the extra \$900 I sent you." A second text message from the victim says, "Why?" A third text from the scammer reads "You have to go now. My realtor cannot start the apartment without the gift cards."

Red Flag #5: Scammer wants the gift card numbers

●Once the scammer has the gift card numbers, the card balances will be immediately depleted.

Pictured: Cell phone with a text message that reads, "Once you get the cards, carefully scratch off the PIN and take clear photos of each and a picture of the receipt. Send to me so I can forward to my realtor."

Red Flag #6: Scammer tells you to HURRY

Scammers want the gift card numbers quickly so they can launder as much money as possible before the fraudulent checks are discovered or their victims get suspicious.

Pictured: Cell phone with a text message that reads, "Please send the gift card numbers quickly. The realtor won't start until we have that and my kids need to get settled. Send ASAP."

Red Flag #7: Scammer is persistent

Scammers use fake pictures, emotional pleas and false personal details to gain trust. Many use scare tactics too. Their stories often involve family members in crisis. Scammers are relentless and convincing.

Pictured: Cell phone with a text message from the victim that reads, "Could I just wait for y'all to get here then you could do it. I'm sorry I just feel uncomfortable with doing so." A text message from the scammer reads, "I quite understand your worries. Attached is a picture of your family. We can't wait to meet. I am giving you 100% trust and honesty and want the same in return."

Contacted by a Scammer?

■ Don't respond.

Think you're a victim of a scam?

Contact the [Federal Trade Commission](#) online or by calling their toll-free number at 1-877-FTC-HELP.

● One last thing.

No reputable business or government agency will ever ask for payment with gift cards.

Ever.