

BBB: Warns of gift card scams

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Milwaukee, Wis. – Whether you're buying a gift card online or grabbing one off the shelf at a store, shop carefully to make sure you're not falling for a scam. **Before purchasing a gift card online, BBB recommends the following tips:**

- **Know who you are buying from.** Little-known websites advertise gift cards for popular retailers at steep discounts. These websites might be using these offers to steal payment card numbers or other personal information. Instead, go directly to the merchant and purchase a card from them.
- **Buying a physical gift card? Take a closer look.** No matter where gift cards are displayed in the store, thieves are known to remove gift cards from the display rack and record the numbers associated with that card, including the activation PIN. Before purchasing a gift card, look carefully at the packaging for any tears, wrinkles, or other indications of tampering, and see if the PIN is exposed. If anything looks suspicious, it's probably best to take a different card and turn in the compromised card to the store's Customer Service Desk.
- **Research how to use the card.** Not all retailers have the same policies when issuing a gift card. Double-check the terms and conditions on the type of gift card purchased. The Federal Trade Commission has information about retail gift cards and bank gift cards. In Canada, find more information on the Financial Consumer Agency of Canada website.
- **Be wary of websites that offer to check your gift card's balance.** According to BBB.org/ScamTracker reports, some websites that claim to check your gift card balance are really a way to steal money off your card. These sites ask for your card's ID number and PIN or security code. Then, scammers use the information to drain the money off your card.
- **Register your gift card.** If the retailer allows the option to register the gift card, take full advantage. This makes it easier to protect the balance, that way you can report it sooner and potentially end up saving the money that is stored on the card. Change the PIN on the card, and don't delay in using the money.

The longer a card sits around, the more likely a cybercriminal is to steal the balance.

- **Treat it like cash.** If the card is lost or stolen, report it to the issuer immediately. Most issuers have toll-free telephone numbers to report a lost or stolen card – find it on the card or online.

For More Information

When a store goes out of business, their gift cards do, too. Learn more about what to do with your gift cards if a store goes out of business.

For more information or further inquiries, contact the Wisconsin BBB at www.bbb.org/wisconsin, 414-847-6000 or 1-800-273-1002. Consumers also can find more information about how to protect themselves from scams by following the Wisconsin BBB on Facebook, Twitter, Instagram and YouTube.

ABOUT BBB: For more than 100 years, the Better Business Bureau has been helping people find businesses, brands and charities they can trust. In 2020, people turned to BBB more than 220 million times for BBB Business Profiles on 6.2 million businesses and Charity Reports on 11,000 charities, all available for free at BBB.org. There are local, independent BBBs across the United States, Canada and Mexico, including BBB Serving Wisconsin which was founded in 1939 and serves the state of Wisconsin.