



SCAM
ALERT

DIGITAL APP MONEY TRANSFER SCAM

If someone sends you money out of the blue through a digital application (app) payment service such as Venmo, Zelle or Apple Pay, be aware that this may be a high-tech trick of a scam predator.

If you receive a message saying money was mistakenly sent to your account and is requesting that you send it back, this is likely a scam. Scam predators connect stolen credit cards to reputable digital payment services and use them to transfer money to unsuspecting users. If you send the money back, they will delete the stolen card and transfer the money into their own account, and eventually, you will be required to pay back those funds, costing you twice!

The Federal Trade Commission (FTC), the Federal Bureau of Investigation (FBI) and the Better Business Bureau (BBB) recommend the following when using a digital app payment service or money transfer app:

- **Only use money transfers with friends.** Protect yourself from scams by only using a money transfer app for the intended purpose - sending money to people you personally know.
- **Ask the sender to cancel the transaction.** If someone sends you money by mistake, they can request that the transaction be canceled. If he/she refuses, contact customer service.
- **Enable security settings.** Check your account settings to see if you can turn on additional security measures, such as multi-factor authentication, requiring a PIN or using fingerprint recognition.
- **Link to your credit card.** By linking your digital app payment service or money transfer app to your credit card, you will be protected if you do not receive merchandise or services purchased with the credit card.

Note: You may report scam predators to the FTC, BBB, Adult Protective Services (APS) and the FBI Internet Crime Complaint Center.

If you think you may be a victim of a scam, contact
San Bernardino County APS at 1 (877) 565-2020
or your local police department.