



# GIFT CARD FRAUD

- Gift Card Fraud is used by Organised Criminal Gangs to extort money from those least able to afford it.
- Gift Card Fraud is operating in the Dyfed Powys area.
- Do you know what Gift Card Fraud is?
- Dyfed Powys Police will investigate Gift Card Fraud, but we need your help to do it.
- Please pass this leaflet on to co-workers and make sure they are aware of how Gift Card Fraud works.

**STOP - CHALLENGE - PROTECT**

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## Remember

You could be the one that stops a criminal making money out of an innocent person.

Not everyone knows that criminals make money by pretending to be an official organisation.

Some people are more vulnerable than others and need your intervention to stop them becoming a victim.

Your PCSO is: \_\_\_\_\_

Contact Details: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



Heddlu Police  
**DYFED  
POWYS**



Heddlu Police  
**DYFED  
POWYS**

# WHAT IS GIFT CARD FRAUD?



**What is it?  
How does it work?  
Look for the signs.  
How to report it.**

## What is Gift Card Fraud?

An individual receives a phone call from organisations reporting to be from an agency such as HMRC - Bank - Utility company - Debt Collection Agency.

The individual is informed that they owe money to that organisation and payment should be made by purchasing gift/payment cards from the local shop.



They are told that if they do not comply with instructions, there is a warrant for their arrest and

Police are on standby to arrest them for nonpayment.

## No agency would demand payment in this way.

There are many variants of this fraud - sometimes they may be told that they are due for a refund. However, to receive the money owing to them, they must secure the payment by purchasing cards to pay the solicitor fees. These fees are small compared to the money they will receive.

## No Bank or Solicitor would make this type of request.



## How does it work?

The individual is instructed to purchase a specific type of gift card. There are a number of gift cards, some of the more popular ones are: Apple iTunes, Amazon, One4all, Paysafe.

The cards are available in different values, the individual will be told the denominations required. It may be 5 x £50, 3 x £100, 10 x £10, sometimes a one off for a large amount.

The caller has often researched which outlets sell them in the locality and will direct the individual to that outlet.

The individual is given instructions along with a timeframe (normally a few hours) to complete the transaction.

If the call is being made to a mobile the caller will try to keep the individual on the line.

Having purchased the cards, the individual will be told by the Caller to read off the Code numbers or PINS on the back of the cards.

**Note:** Once someone has the codes or PINs from the back of the card, they can be redeemed remotely without having to physically have the card.

Once the code or PIN has been redeemed, the card is 'empty'.

The card is now worthless - the caller / organisation now has the money.

## Look for the signs:

- Does the customer seem confused / worried / unsure?
- Are they on the phone during the course of the transaction and taking instructions?
- Use common sense - does this appear normal for this customer?
- Why is the customer buying so much money spread out on various cards?
- Is the customer confused / worried / unsure?



## What can you do?

- Ask the customer if they have been told to buy these cards to pay an organisation.
- Tell the Customer what you know and explain why you won't sell them the cards.
- Think how you would feel if one of your relatives had been defrauded like this and the shop did nothing to stop it.
- Inform other shops nearby that this fraud is happening locally.
- Call the police if you suspect this is gift card fraud.

