



## Green Dot MoneyPak Card Scams



### **What is Green Dot MoneyPak?**

Scams involving Green Dot MoneyPak cards are making headlines from coast to coast and bilking victims out of thousands dollars. In case you have never heard of them, the Green Dot MoneyPak card is a prepaid card usually used by people who do not have a bank account. The cards are available at retail stores like Walmart, Walgreens, and CVS for \$4.95. They can be loaded with up to \$500 at most retailers or \$1,000 if used at Walmart, and then used to shop online or to add money to a PayPal account.

Scam artists are big fans of the Green Dot MoneyPak card because it is not linked to a bank account, is used like cash, and is practically untraceable. Unlike cash, transactions can be done over the phone, allowing the criminal to remain anonymous, and almost impossible to catch. Also, the card offers no consumer protection from fraud, so the victim has no way of getting their money back.

### **These are the scams currently being perpetrated.**

Prepaid card scams are not anything new, but these are the latest versions attempted in Springfield Township:

#### **Utility Company:**

The victims are contacted by a caller who states that they work for a utility company and are collecting money that is past due. The caller informs the victim that they can avoid having their utility service disconnected if they immediately pay the past due amount using a Green Dot MoneyPak card that can be purchased at a local store. The caller instructs the victim to purchase a Green Dot MoneyPak card in a specified amount and provides the victim with a phone number to be called back when the MoneyPak has been obtained.

The victim purchases a Green Dot card at a local store and proceeds to call back the number they were given. The victim is instructed to scratch off and read the MoneyPak card serial number to the perpetrator. Once the scammer has the Green Dot MoneyPak serial number they are able to transfer funds onto a prepaid debit card. The victim has now lost their money.

#### **Internal Revenue Service:**

The victims receive a call and are told that they owe back taxes, fees or fines to the I.R.S. and that if they do not make an immediate payment using a Green Dot MoneyPak card they will be arrested or deported. This scam is perpetrated in the same manner as the utility scam. The results are also the same the victim's money is stolen.

#### **Philadelphia Prison Official:**

The victims receive a call and are told that a relative has been arrested in Philadelphia. The "Official" states that he is calling on behalf of the relative and requesting that the victim post money for his bail to get out of jail. The victim purchases a Green Dot card at a local store, calls back the phone number provided, and reads the MoneyPak card serial number to the "Official". The victim has now lost their money

### **Tips to help avoid falling victim to these scams:**

- Be suspicious of callers who demand immediate payment for any reason.
- Look up the phone number of the organization the caller claims to represent (not the phone number on the caller ID) and check the status of your account.
- Attempt to make contact with the relative that the caller refers to and confirm that they truly are in need before sending any money.
- Remember that anyone who has the number on a Green Dot MoneyPak card has access to the funds on the card.
- Never give out personal or financial information to anyone who emails or calls you unsolicited.
- Never wire money, provide debit or credit card numbers or Green Dot MoneyPak card numbers to someone you do not know.
- **Utility companies and government agencies will not contact you demanding immediate payment by MoneyPak.**

### **Be scam-savvy.**

We all think that we are scam-savvy, but occasionally a fraudster gets past our defenses. Seniors are considered easy prey to scam artists, so help keep your parents, grandparents, or other elders safe by informing them about these latest scams. Now that you know more about the Green Dot MoneyPak scams, you are not as likely to fall prey to them. If you believe that you have been the victim of a Green Dot MoneyPak scam, contact the Springfield Township Police Department immediately.

In closing, ***if something doesn't feel right, then it probably isn't!*** Never hesitate to contact the Springfield Police Department!