



Green Dot MoneyPak Card Scams



People are losing thousands of dollars in a phone scam involving Green Dot MoneyPak cards.

Here is how the Scam works:

After receiving a call from someone who claims to be collecting a debt for either a Utility Company or the Internal Revenue Service, people are being threatened with the loss of their heat, electric or told they will be deported.

Utility Company Scam:

The victims are contacted by a caller who states that they work at 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 Scam:

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.

Summary:

Green Dot MoneyPak cards themselves are legitimate products when used for the right purposes. Once purchased at a participating retailer with cash, consumers can use MoneyPaks to reload other prepaid cards, add money to a PayPal account without using a bank account, or make same-day payments to major companies. Because the cards can only be bought with cash, consumers never need to disclose their personal or financial information to a retail cashier or to make a payment.

While many schemes still involve scammers asking for funds to be wired to them, MoneyPaks have the added benefit of the scammer not having to show up at an office to claim the funds. Anyone with the 14-digit number found on the back of the MoneyPak card can drain the card of funds.

In all of these examples, the intended victims are instructed to buy a Green Dot MoneyPak cards, load the amount of the fine or other money owed onto the card and then provide the number on the back of the card to the scammers, who will then drain the funds from the card.

Crime Prevention Tips To Help You Avoid Falling Victim To This Scam:

- *Be suspicious of callers who demand immediate payment for any reason.
- *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