

OFFICE OF CONSUMER PROTECTION

The Holidays Bring More Than Festive Times...They Bring Scammers

November 2, 2020

The holidays are almost here. While the pandemic fueled a lot of new twists on old scams, the holidays will bring out the criminals too. Empty gift cards, bogus charitable solicitations, cyberattacks, and thieves who steal packages from your porch aren't necessarily unique to this time of year. But given how consumers are overwhelmed in 2020, and relying heavily on online transactions and communications, it may be easier to fall prey to scams this year. Here are some tips for you to follow to stay safe this holiday season:

Online Shopping

According to the Federal Trade Commission, it is [safest](#) to pay by credit card which provide extra protections for most online purchases. Credit cards also provide dispute procedures and benefits for returns or exchanges. Debit cards, even those with Visa or Mastercard logos, do not provide the same protections and dispute procedures as credit cards.



If shopping on Craigslist, Facebook Marketplace, Letgo, or other third-party marketplaces, be aware that [scammers are using](#) these sites to defraud you. Criminals will



Ensuring Integrity in our Marketplace



If you have been a victim of a scam, or if you have any disputes over a merchant's activities, please contact the Office of Consumer Protection.

100 Maryland Avenue
Suite 3600

Rockville, MD 20850

Main: 240.777.3636

Tip Line: 240.777.3681

Fax: 240.777.3768

Consumer@MontgomeryCountyMD.gov

You can also **file a complaint** online by clicking [HERE](#)



use stock photos, or photos from other real transactions, to sell [non-existent](#) goods and even rentals. If the deal sounds too good to be true, and you cannot see it before sending a digital payment or gift card, that is a sign that you may be dealing with a scam. If you are the seller, the scammer may want to pay you by check and for a larger amount than you seek. This is usually done with a need to have *you* write a good check to refund the difference on a bad one. That's a sign of a check fraud scam.

Finally, this year has seen an uptick in [fake retail websites](#) selling non-existent goods—many using Shopify as their platform and advertising on social media. These merchants either sell counterfeit goods or have no goods to sell. They may send you empty envelopes for proof of delivery to combat charge-backs or disputes through your bank. According to Forbes, one hallmark of the scam is finding the same ad, pictures, and deals with numerous different companies with odd-sounding names, e.g., Predictfuture selling the same exercise equipment at the same cut-rate price as Geoghost.store.

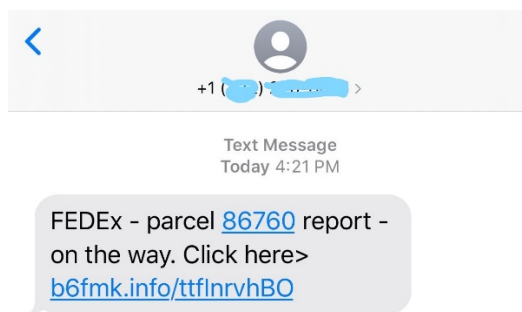
Gift Cards

These cards make great and easy gifts. But they are also a favorite of criminals who know gift cards are virtually untraceable. If someone contacts you about unpaid bills and demands payment via gift or prepaid card, or even a wire transfer, that is a red flag that a scam is afoot. When buying gift cards, make sure the packaging hasn't been compromised. Don't buy gift cards which has packaging showing the bar code on the back. According to an AARP survey reported by [CNBC](#), 1 out of 5 consumers say that the gift cards they received were empty. Criminals will record and register empty gift cards, await notification of activation, and drain the card before you've even given it away. CNBC also reports that gift cards sold

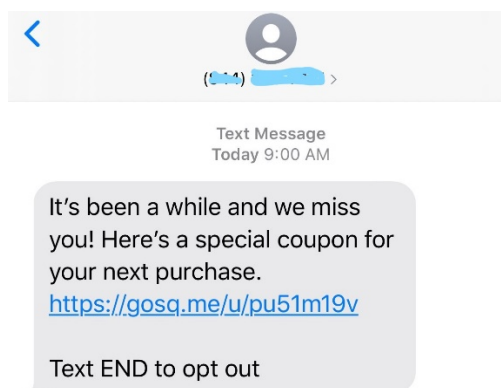
through online auction sites are often stolen. Please refer to our website for more on using [gift cards](#).

Cybersecurity

Cyberattacks via phishing and smishing started early fall with bogus messages about delayed shipping:



or coupons from unidentified merchants looking to get your business again:



When reviewing these messages, does the sender address make sense? Is the USPS sending you an email from a .biz or .net email address? Is the text directing you to FedEx but with a web address which doesn't sound like FedEx's real website? Don't click on unsolicited emails, texts, or chats via social media or other communication app platforms. They will either engage you in a scam, or download virus or malware programming that will steal your account and email access information to commit future identity theft. See

our website for more on [phishing, smishing and pharming](#).

Porch Pirates

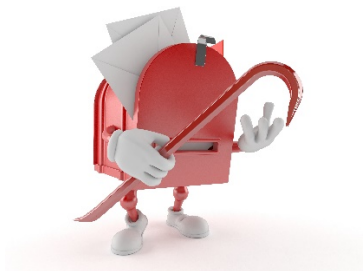
Porch pirates are the [new form of shoplifting](#). Instead of stealing merchandise in stores, these criminals will steal it off of your front steps. According to one [report](#), 36% of consumers in 2019 reported having at least one shipment stolen.



To combat porch piracy, track your packages online so that they can be retrieved quickly, consider shipping packages to your work address or use in-store pickups where available, or install a front-door security camera, spotlight or lockbox—thieves do not like cameras. If items are stolen, promptly file a claim with the merchant and shipping vendor.

Mail Marauders

During the holidays, residents may use their mailbox to send holiday cards, with checks or gift cards in them. However, beware that a raised flag on that mailbox signals to mail thieves that there's mail to be stolen.



Criminals will [steal your mail](#), “check wash” any checks and re-write it to themselves, or even print counterfeit checks using your account information. Place your mail in the blue mailboxes or take them directly to the post office.

Donations

Charities and charitable drives increase during the holiday season. Before donating to a charity, make sure they *are* a charity and not a [scam PAC](#) and that they are registered with the [Maryland Secretary of State](#).



Then research them to make sure they use the money they receive for the work and not to hire call centers to get more money. [Charity Navigator](#), [Guidestar](#), [Charity Watch](#), and [Give.org](#) are just a few places to help you're your research.

Conclusion

To stay safe this holiday season requires additional diligence. Please refer to our website for more information and tips on [holiday shopping](#), or other related topics such as using [digital payment](#) apps rather than [credit or debit cards](#), or Maryland's law on [returns and exchanges](#).

