Money Wiring Scams

Wiring money is like sending cash. Do not wire money to people you do not know.

How do I spot a money wiring scam?

Most money wiring scams look like this:

- someone you do not know asks you to wire money

A scammer might use different ways to convince you to wire money. The scammer might say:

- you won a prize, or inherited money, but you have to pay fees first
- you won the lottery, but you have to pay some taxes first
- a friend or family member is in trouble and needs you to send money to help
- you need to pay for something you just bought online before they send it
- you got a check for too much money and need to send back the extra

These are all tricks. When you hear stories like these, you have spotted a money wiring scam.

How do I avoid a money wiring scam?

Scammers are good at being friendly. They also are good at fooling people. Here is how you can stop a scammer:

- Never wire money to someone you do not know.
- Never wire money because someone contacted you:
  - even if you feel like you know the person
  - even if the person says he is your friend or related to you

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What if I already wired money to someone?

If you sent money to someone who contacted you, report it to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357
- Go online: ftc.gov/complaint

The FTC uses complaints to build cases against scammers. Any information you can give helps investigators.