

# DON'T PAY WITH **ITUNES GIFT CARDS Consumer Alert**

### In the news:



Demands for you to pay right away for taxes, hospital or utility bills, bail money, or to settle a debt are common. Criminals make up all kinds of reasons for why you owe money. The goal is the same: to steal from you.

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Con artists using this ploy will ask for an untraceable form of payment, like wiring money, sending cash, or a pre-loaded money or gift card. The iTunes gift card is the payment method of choice right now for many criminals.

## What you need to know:

When someone catches you off guard and hits your panic button, it is hard to think straight. Criminals know this, and hope you will focus on the worse-case scenario they are painting and not on your common sense.

#### Remember this: iTunes gift cards can be used ONLY to buy Apple goods and services at an Apple store. They are not a way to use Apple Pay.

## Why iTunes gift cards

the Department of Attorney General.

A gift card is like cash. It is a guick, convenient, and untraceable way for scammers to get money. Even when victims realize they've been scammed, there's usually no way to reverse the transaction or return the funds.

Many may recognize the iTunes name but do not understand how iTunes gift cards work. This is especially true for older targets, which is what criminals count on.

Even the more tech-savvy have purchased iTunes cards for payment when they confuse them with Apple Pay. iTunes gift cards and Apple Pay are not the same. Apple Pay is a mobile payment and digital wallet service that lets users pay with an iPhone, Apple Watch, or iPad.

# **SPOT IT:** You are asked to pay with iTunes

Someone calls instilling panic and urgency-your grandchild is going to jail; you will be arrested for past due taxes; or your utilities will be turned off in hours-unless you immediately buy iTunes gift cards then share the 16-digit code with the caller to make your payment.



You apply for a loan and to prove your credit worthiness, you are asked for an advance fee to be paid right away with iTunes gift cards.



A caller tells you that an iTunes gift card is the way you use Apple Pay.

# **STOP IT:** Don't pay anyone with a gift card



If you're not shopping at the iTunes store, you should not be paying with an iTunes gift card.



Never give the numbers on the back of your iTunes gift card to someone you do not know.



If anyone asks you to pay with an iTunes gift card, report them right away to Apple 800-275-2273 or contact Apple Support online, and the Federal Trade Commission Complaint Assistant.

To report a scam, file a complaint, or get additional information, contact the Michigan Department of Attorney General:

**Consumer Protection Division** P.O. Box 30213 Lansing, MI 48909 517-335-7599 Fax: 517-241-3771 Toll free: 877-765-8388 Online complaint form

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern.

**Dana Nessel** Consumer Alerts are not legal advice, legal authority, or a binding legal opinion from **Attorney General**