RED FLAG CHECKLIST
How to Spot a Scammer

Passionate Painter PODCAST with Caroline Italia Carlson

Asking you to work outside of the online market they found you on

Don't let a scammer convince you to move a transaction from an online marketplace, such as Etsy, to email; not even if they tell you they lack the technical knowledge to make a purchase.

Not only does this deprive the platform its agreed-upon fee, but it removes the protection such platforms provide to sellers, giving the scammer more access to you. If a potential buyer finds you on Etsy or another electronic platform and asks you to move to email, it's a red flag.

Receiving a cashier's check or money order in the mail without any additional information.

There are many fake or "retired" blank cashier's checks out there. These types of payments can be faked with the use of computers.

If your buyer sends a cashier's check or money order, don't just wait until the bank cashes it, wait until the bank has *verified* it's legitimacy. *Cashing it does not prove it is legitimate*. It's best to call the bank to make sure it's been verified, a week or so after it is deposited into your account.

If that check or money order is fake, the sender will not want you to have anything else with it that could identify them, such as handwriting. They may have not even left fingerprints. Receiving a plain envelope with only a check inside on which all information is typed is a red flag.

If they've sent you an overpayment, tell the buyer you'll return it to them uncashed, so they can send you the correct amount. If you're dealing with a scammer, you're going to get an excuse as to why this won't work. The sender may tell you that since they already paid for the cashier's check when they bought it, it will be too hard to exchange it, or take much time to change it. This is an indication you are probably being scammed.

Receiving an overpayment you are then asked to fix with a refund.

This is a classic scammer move. Do not spend any of the money from the payment until after the bank has confirmed the check has cleared and is legitimate.

This is true whether you are paid the correct amount or overpaid.

Wait for at least a week, then call the bank to follow up. Remember that you will be responsible for refunding the bank if the check is a fraud.

Whether a payment is the exact amount of the art you're selling or an overpayment, *do not ship your art to the buyer until the payment has been verified legitimate by the bank*. Remembrer, *cashing the check or money order does not prove it is legitimate*.

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Being asked to make the refund electronically

It's a huge red flag if your buyer pays you through the U.S. Postal Service with a paper check and then asks for you to refund an "accidental" overpayment electronically, using an app like Venmo or Zelle. This bears repeating:

If they've paid you on paper and now want a refund via direct electronic deposit, it's a dead giveaway.

If you tell them you don't use an electronic transfer app, and they then repeatedly suggest you overnight a money order of your own, it's a dead giveaway.

Strange communications

Odd messages apologizing, over-explaining, or providing more information than is relevant to the transaction are red flags.

Poor grammar and run-on sentences are also red flags, especially if the grammar gets more haphazard as the transaction drags on, and the buyer is not getting what they want. While it's not always the case, these things can indicate the scammer is actually overseas and not in the U.S., pretending to be somewhere — or someone, they're not.

It's possible the person just has an odd communication style, but be on guard to the possibility that they are trying to distract you, confuse you, or push you to deposit the check and send them a money order or refund, such as:

- An apology from your buyer when it's not warranted
- Repeatedly over-explaining about how smoothly the financial exchange will go
- Repeatedly telling you basic procedures you already know, such as, "You just need to bring the check to the bank and deposit it."

Communications that sound like they are considerate of you, when they aren't

Repeated phrases that sound helpful, but are just talk, such as repeatedly wrapping up emails with an invitation to, "Please let me know how this works for you," can be red flags, if the buyer has already made it clear they don't care whether or not their requests work for you, and they aren't actually listening to you at all. If your involvement feels like a one-sided transaction, it's a red flag.

References to mysterious additional people in the transaction that don't seem relevant

Beware if the person starts emailing you that you can't just mail a check back to them to fix an overpayment, because their uncle's brother's son's wife's husband just died. This again points to subterfuge, and an attempt to baffle you with bullsh*t.

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A transaction that involves multiple addresses

If your buyer claims to be at one address, then you receive a check/cashier's check/money order from another address, this can be a red flag. It may imply lying about the person's true location, or it may be that a ring of scammers has a system to avoid their actual location being pinned down.

You may also see a third address come into play, asking you to ship your art there. One of the ways to test this is to ask outright for a clarification on where the buyer is, and where the art should go. If the check came from neither location, you can try asking how the third address figures into the transaction.

If you are being scammed, the person is not going to give you a clear answer. Be very wary of transactions in which people are vague about where they are actually located.

Attempts to make you out to be the "Bad Guy"

Subtle — and not-so-subtle intimidation tactics, such as the repeated use of phrasing like, "I hope you understand, this is a family thing..." is just more smoke. It doesn't give you any real information about why the buyer won't agree to fix the problem in a way that does not involve your sending THEM money.

These intimidation tactics put you on the defensive, implying that you are not being reasonable. You may even get the obnoxious, "Don't make this more complicated than it is."

Communications like this are likely attempts to intimidate you into being a "good girl" or "good boy," by not being so "difficult" (in other words, "get on with the transaction before the fraud is discovered").

This is especially important to be aware of if you would describe yourself as a "people pleaser." Developing healthy boundaries is an asset in recognizing scammers and resisting their tactics. Be polite, but don't worry about them, protect yourself.

PROTECTING YOURSELF

Remove access to you If you've encountered a scammer, the first thing you need to do is block this person from access to you and to your money. Block their email and block them on your phone. Once you know what you're dealign with, it's best to disengage.

Contact your financial institution Contact your bank or credit card companiey to prevent further access to your money.

Consider identity protection ahead of time It's a good idea to sign up with an identity protection service, as well. THIS IS A GOOD IDEA TO DO *BEFORE* YOU ARE EVER SCAMMED. Depending upon the circumstances, a company like Lifelock, All Clear I.D., etc... may not cover a fraud that has taken place before you signed on with them.

Report the scammer to the FTC Here is the link to the website of the Federal Trade Commission: https://reportfraud.ftc.gov/#/

If you're an artist who's been targeted by a scammer, please consider leaving a comment on **episode 51**; it your story may prevent others from falling prey to them, too.