BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Gift Cards: Using Them & Avoiding Scams

Buying, giving, checking and spending gift cards,
and the one rule that beats the scammers' favorite trick

A plain-English guide to gift cards, safely

Gift cards are for gifts — never for payments

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For store and prepaid gift cards in the U.S. and Ohio · facts current November 2026

What's Inside

This is your gift card guide. Gift cards make easy, thoughtful presents, and the money on them is protected by law. They're also the payment scammers ask for most, which is why one rule runs through every page: **gift cards are for gifts.** Parts 2 and 3 cover buying and using them; Parts 4 and 5 cover the scams and what to do if one reaches you. Read it in any order; there's no test.

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PART 1

Getting Started

The two kinds of gift cards, the words printed on them, and the one rule that keeps you safe.

CHAPTER 1

A Note from Bill

Hello, and welcome. Gift cards are one of the easiest presents there are: no sizes, no shipping, and the grandkids get to pick what they like. Maybe you've got a drawer with a few half-used cards in it. Maybe someone gave you a Visa gift card that keeps getting declined online. Or maybe you've heard that gift cards are the scammers' favorite, and you'd like to know why. Whichever it is, this guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it sitting beside you at the kitchen table: slowly, in plain English, with nothing taken for granted.

The one thing to remember

Gift cards are for gifts. Nobody honest, not the government, not your bank, not a utility, not tech support and not a relative in trouble, will ever ask you to pay them with a gift card. If someone does, it's a scam, every time. Hold on to that, and you're already safer than most.

WHAT THIS DOES FOR YOU

Why this matters

Used the right way, gift cards are simple, thoughtful presents, and the money on them is protected by federal and Ohio law. Knowing how to check a balance, use a card online and spot the scam means none of that money goes to waste, or to a stranger.

You can't break anything by checking

Looking up a balance, reading the back of a card or adding one to your account won't use it up or cause any harm. The only thing to protect is the code under the scratch-off strip, and this guide shows you exactly who should and shouldn't ever see it.

And I'm a phone call away

If anyone ever asks you to buy gift cards, hang up and call me or someone you trust at **(330) 200-8042**. Now, let's get you comfortable.

— Bill

CHAPTER 2

The Two Kinds of Gift Cards

Gift cards come in two main types. They look similar on the rack, but they work differently, and the difference matters when you go to use one.

	Store gift card	Network gift card (prepaid Visa, Mastercard, Amex)
Where you can use it	One store or brand (Target, Starbucks, Amazon, Apple) or a group of brands	Almost anywhere that takes that card brand
Fee to buy	Usually none	Usually an activation fee on top of the amount
Using it online	Enter the card number and PIN at that store's checkout	Works like a debit card; often must be registered with your ZIP code first
Ohio's two-year fee protection	Yes	Not for bank- or credit-branded cards (federal rules still apply)

Checked against Ohio Revised Code 1349.61 (codes.ohio.gov) and the Ohio Attorney General's gift card guidance on November 13, 2026.

Which should you give?

- **A store card** when you know the person's favorite store. Simpler to use, and usually no fee.
- **A network card** when you don't know where they shop. More flexible, but it costs a little more and can be fussier online (Chapter 12, *Visa & Mastercard Gift Cards*).

GOOD TO KNOW

Mall cards and multi-store cards

Some cards work at a group of stores or restaurants, or at every shop in a mall. They follow the rules printed on the card and its packaging, so read them before you buy.

CHAPTER 3

The Words You'll See

A short glossary for the fine print on cards and receipts.

Word	What it means
Card number	The long number printed on the card. Identifies the card.
PIN / access number / claim code	The secret code, often under a scratch-off strip or printed on your receipt. Whoever has it can spend the money. Guard it like cash.
Activation	The store turns the card on at the register when you pay. An unactivated card holds no money.
Activation fee / purchase fee	A charge for buying some cards, mostly prepaid Visa and Mastercard cards.
Balance	How much money is left on the card.
eGift card	A gift card sent by email or text instead of plastic.
Redeem	Add a card's value to your account, as with Amazon, Apple or Google Play cards.
Dormancy or inactivity fee	A fee some cards can charge when they haven't been used for a long time. Limited by law (Chapter 8, *Your Rights: Expiration Dates & Fees*).
Issuer	The company behind the card, whose name and phone number are on the back.
Draining	When thieves spend a card's balance using numbers they copied before you bought it.

CHAPTER 4

The Golden Rule: Gift Cards Are for Gifts

This chapter is short because the rule is simple. The FTC puts it plainly: no real business or government agency will ever tell you to buy a gift card to pay them.

Checked against the FTC's gift card scam guidance (consumer.ftc.gov/gift-card-scams) on November 13, 2026.

If anyone tells you to buy gift cards to pay for something, it's a scam

- Not for taxes, fines, Social Security, Medicare or a warrant.
- Not for your electric, gas or water bill.
- Not to fix your computer, or to "refund" an overpayment.
- Not for bail, a lawyer or a hospital for a grandchild.
- Not for a prize, sweepstakes or lottery "fee."
- Not for an online store, a puppy, tickets or a rental.

SCAM ALERT

Why scammers love gift cards

Once someone has the numbers off the back of a card, they can spend or sell the balance within minutes, and it's very hard to trace or reverse. Chapter 19, *Why Scammers Want Gift Cards* explains more.

TIP

Say it out loud

If you're ever on the phone and hear the words "gift card," say, "Gift cards are for gifts," and hang up. Then call someone you trust. You won't be wrong.

FROM BILL

When in doubt, call

If a caller has you worried or rushed, hang up and call me at (330) 200-8042, or call a family member. Talking it through for two minutes breaks the spell.

PART 2

Buying & Giving Gift Cards

How to buy a card that hasn't been tampered with, send an eGift card, and know your rights on fees and expiration dates.

CHAPTER 5

Buying a Gift Card in a Store

Thieves sometimes tamper with cards on the rack: they copy the number and PIN, reseal the package, and wait for someone to buy and load it. Then they spend the money first. A few seconds of looking protects you.

Before you pay

1. Pick a card from the **back of the rack**, not the front.
2. Look closely at the package. Is it **torn, wrinkled, re-glued or bulging**?
3. Check the back of the card. Is the **scratch-off strip or sticker intact**, with no scuffs around it?
4. Make sure you **can't see the PIN** through the packaging.
5. If anything looks off, hand it to the cashier or a manager and pick another.

Checked against the FTC consumer alert "Check out gift cards before you buy them" (December 2024) and FTC gift card guidance on November 13, 2026.

After you pay

1. **Keep the receipt.** It proves the card was activated and for how much.
2. **Take a photo** of the front and back of the card and the receipt with your phone.
3. If you're giving the card, consider giving the receipt (or the photo) with it, or keep it safe until the card has been used.

Checked against the FTC's gift card scam guidance (consumer.ftc.gov/gift-card-scams) on November 13, 2026.

TIP

Cards kept behind the counter

Some stores keep gift cards behind the register or in a locked case. That makes tampering harder, so it's a small point in their favor.

CHAPTER 6

Buying Gift Cards Online & eGift Cards

An eGift card arrives by email or text, which is handy when the person lives far away. It also skips the rack, so it can't be tampered with in a store.

Buy from the source

1. Go to the store's or brand's own website or app yourself, by typing its address.
2. Find **Gift cards**, usually at the very top or very bottom of the page.
3. Choose **eGift card**, the amount and a design.
4. Type the recipient's email address carefully, add a message, and pick a delivery date.
5. Pay with a credit card, and keep the order confirmation email.

HEADS UP

Discount gift card sites

Websites and online listings that sell gift cards "at 20% off" from strangers carry real risk: the card may already be drained, or the seller may never send it. Buy from the brand, a store you trust, or a well-known retailer's gift card rack.

GOOD TO KNOW

Tell them it's coming

Let the person know an eGift card is on its way, from whom, and roughly when. That way they won't mistake a real gift for a scam email, or a scam email for a real gift.

CHAPTER 7

Giving a Gift Card Well

A few small touches make a gift card easier to use and safer to receive.

- **Write the amount** in your card or note, so they know what's on it.
- **Tuck in the receipt**, or keep it, or keep a photo of it, in case there's a problem.
- **Match the card to the person.** A teenager may want an Apple or Google Play card for apps; a busy parent may love a grocery or restaurant card.
- **For a network (Visa or Mastercard) card,** mention that it may need to be registered online before it works on websites (Chapter 12, *Visa & Mastercard Gift Cards*).
- **For someone far away,** an eGift card from the store's own site is quickest.

TIP

Gift cards for older relatives

If you're giving a gift card to a parent or grandparent, a card for a place they already go, such as their grocery store or a favorite restaurant, is usually easier than one that needs an app or a website.

WHAT THIS DOES FOR YOU

What this does for you

Your gift actually gets used, and if anything goes wrong, you have the receipt to sort it out.

CHAPTER 8

Your Rights: Expiration Dates & Fees

The money on a gift card is protected by law. Federal rules set a nationwide floor, and Ohio adds its own.

Federal rules (apply across the U.S.)

- The money on a gift card can't expire for at least **five years** from when the card was bought or last had money loaded onto it.
- Inactivity, dormancy or service fees are allowed only after **12 months without use**, no more than one fee a month, and only if they're disclosed on the card or packaging.
- Loyalty, reward and promotional cards (such as "$10 bonus card with purchase") are not covered by these rules and may expire sooner. Read their terms.

Checked against the CFPB's gift card guidance and the Federal Reserve's 2010 gift card rule (Regulation E) on November 13, 2026.

Ohio rules

- Ohio law bars selling a gift card that **expires less than two years** after it's issued.
- A card sold **without an expiration date** is good until it's used up or replaced.
- In Ohio, no fees that reduce a card's value, such as dormancy or administrative fees, may be charged within **two years** of issue. This Ohio protection doesn't cover mall cards, bank-branded or credit-branded (Visa, Mastercard) cards, or prepaid phone cards, but the federal rules still do.

Checked against Ohio Revised Code 1349.61 (codes.ohio.gov) and the Ohio Attorney General's gift card guidance on November 13, 2026.

GOOD TO KNOW

Expiration dates on the plastic

A network card may show an expiration date on the plastic. Federal rules mean the money usually lasts longer than the plastic does; if the card itself expires, the issuer generally has to replace it for free. Call the number on the back.

TIP

Found an old card?

Check the balance (Chapter 9, *Checking a Balance Safely*). Many old cards still have every penny on them.

PART 3

Using Your Gift Cards

Checking balances safely, spending cards in stores and online, the big-brand cards, and adding cards to your phone.

CHAPTER 9

Checking a Balance Safely

Checking a balance is easy, but it's also where a sneaky scam hides: fake "balance check" websites that collect your card number and PIN, then spend the money. So the rule is to check only through the store itself.

Safe ways to check

1. **Ask at the register.** Any cashier at that store can check it for free.
2. **Call the number printed on the back of the card.**
3. **Use the store's own website or app**, which you open yourself. Look for **Gift cards**, then **Check balance**.
4. **For cards you've redeemed to an account** (Amazon, Apple, Google Play), sign in to that account and look at your balance there.

An example: Target

Target's help pages point to its balance page on **target.com**, where you enter the 15-digit card number and the access number or PIN. If you've saved the card to your Target account, you can see the balance in the Target app or website under your account's **Settings**, then **Gift cards**.

Checked against Target Help, "Check your Target GiftCard balance" (target.com/help), on November 13, 2026.

SCAM ALERT

Balance-check sites in search results

If you search "check my gift card balance," many results are look-alike pages that aren't run by the store. Some exist only to steal card numbers. Type the store's real address yourself, or use the number on the back of the card.

CHAPTER 10

Using a Gift Card in a Store

This is the easy one. Store gift cards work just like a debit card at that store's register.

1. Shop as usual, and tell the cashier at checkout that you'd like to pay with a gift card.
2. Hand over the card, or swipe or tap it at the card reader if asked.
3. If the purchase costs more than the card holds, the cashier can usually take the rest with another card or cash.
4. Ask for the **remaining balance**, which often prints on the receipt.

TIP

Using several cards at once

Have a few cards for the same store? Most stores let you use more than one in a single purchase. Ask the cashier before they ring you up.

GOOD TO KNOW

Prepaid Visa or Mastercard at the register

If the total is more than what's on a network gift card, tell the cashier the exact amount to put on the gift card first, then pay the rest another way. Otherwise the card may simply be declined.

CHAPTER 11

Using a Gift Card Online

Store gift cards are easy to use on that store's own website or app. You'll type the card number and the PIN at checkout.

1. Add your items to the cart on the store's real website or app, and go to **Checkout**.
2. Look for **Gift card**, **Add a gift card** or **Apply gift card** in the payment section.
3. Type the card number and the PIN or access code exactly as printed.
4. Click **Apply**. The amount comes off your total.
5. If there's money still owing, the site will ask for another payment method.

HEADS UP

"Split payment" with network cards

Many websites won't let you split one order between a prepaid Visa or Mastercard and another card. If the order is more than the gift card holds, it may be declined. Spend the card on an order that costs a little less than its balance, or use the rest at a register.

TIP

Save the card to your account

Many stores let you save a gift card to your account so you don't have to type it again. That's convenient, and it means the balance is safe even if you lose the plastic.

CHAPTER 12

Visa & Mastercard Gift Cards

Prepaid Visa, Mastercard and American Express gift cards can be used almost anywhere, but they have a quirk that trips up a lot of people online: the card has no address attached to it.

Why online purchases get declined

Online stores usually check that the billing address and ZIP code you type match the card's records. A new prepaid card has no address on file, so the check fails. The fix is to register the card first.

Register the card

1. Look on the back of the card or its packaging for the issuer's website or phone number.
2. Go to that website yourself, or call, and choose **Register card** or **Activate**.
3. Enter your name and your home address and ZIP code.
4. When you shop online, type that exact same name and address as the billing address.

GOOD TO KNOW

Other reasons a prepaid card is declined

The card wasn't activated at the register; the purchase is more than the balance; or the site doesn't allow split payments. Check the balance first, using the website on the back of the card.

TIP

Use it up before it's lost

Prepaid network cards are easy to forget about. Spending the whole balance in one or two trips to the grocery store or pharmacy, where the cashier can split the payment, is often the simplest approach.

SCAM ALERT

Watch out for lookalike activation sites

Only register through the website printed on your card. Searching for it can turn up fake pages.

CHAPTER 13

Amazon Gift Cards

An Amazon gift card adds money to your Amazon account balance, which is then used up automatically on your next eligible orders.

Redeem a physical card or code

1. Open the Amazon app or **amazon.com** yourself and sign in.
2. Go to **Your Account** > **Gift cards** > **Redeem a Gift Card**.
3. Scratch off the strip on the back of the card to reveal the claim code.
4. Type the claim code (you don't need the dashes) and choose **Apply to Your Balance**.
5. For an eGift card sent by email, you can also use the link in that email and choose to apply it to your account.

Checked against Amazon Help, "Redeem an Amazon Gift Card," on November 13, 2026.

TIP

Check the box at checkout

At checkout, look in the payment section to see your gift card balance being used. If it isn't checked, the balance won't be applied to that order.

SCAM ALERT

Amazon gift cards only work on Amazon

Amazon says a real purchase with Amazon gift cards only happens through Amazon's own checkout, and never off Amazon. Anyone asking you to read them an Amazon card's code for any other reason is a scammer.

Checked against Amazon Help, "Common Gift Card Scams," and Amazon's scam-avoidance tips (aboutamazon.com) on November 13, 2026.

CHAPTER 14

Apple Gift Cards

An Apple Gift Card (and older App Store & iTunes cards) adds money to your **Apple Account balance**. You can spend it on apps, games, iCloud storage and subscriptions, and on products at apple.com or an Apple Store.

Redeem it on an iPhone

1. Open the **App Store** app.
2. Tap your photo or initials at the top right.
3. Tap **Redeem Gift Card or Code** (on some versions it just says **Redeem Code**). Sign in with your Apple Account if asked.
4. Tap **Use Camera** to scan the card, or **Enter Code Manually**.
5. The amount is added to your Apple Account balance.

Or use the Wallet app

In the **Wallet** app, tap your **Apple Account** card to see your balance, and use its **Redeem** option to add a gift card.

Checked against Apple Support, "How to redeem your Apple Gift Card" (support.apple.com/118242) and the iPhone User Guide on November 13, 2026.

GOOD TO KNOW

If it says the card was already redeemed

Apple suggests checking your Apple Account balance first, then signing out of the App Store on your devices and back in, which refreshes the balance. Cards only work in the country where they were bought.

SCAM ALERT

Apple's own warning

Apple says its gift cards can be used only for Apple purchases, and anyone asking you to pay something else with one is likely running a scam. Scammers who get the code can drain it before you can reach Apple.

Checked against Apple Support, "About gift card scams" (support.apple.com/120933), on November 13, 2026.

CHAPTER 15

Google Play Gift Cards

A Google Play gift card adds money to your Google Play balance for apps, games, books, movies and subscriptions bought through Google Play.

Redeem it on an Android phone

1. Open the **Google Play Store** app.
2. Tap your profile picture at the top right.
3. Tap **Payments & subscriptions**, then **Redeem gift code**.
4. Type the code from the back of the card, or use the scan option if it appears.
5. Tap **Redeem**.

Checked against Google Play Help, "Redeem your Google Play gift card or gift code" (support.google.com/googleplay/answer/3422659), on November 13, 2026.

GOOD TO KNOW

On a computer

You can also redeem at **play.google.com/redeem** while signed in to your Google Account. Some special rewards attached to a code have to be claimed in the app.

SCAM ALERT

Google Play cards are only for Google Play

Google says Play gift cards can't be used to buy anything outside the Google Play store, and they aren't redeemable for cash. If anyone asks you for a Google Play code, it's a scam.

Checked against Google Play Help, "What to do if you're a victim of a Google Play gift card scam" (support.google.com/googleplay/answer/9057338), on November 13, 2026.

CHAPTER 16

Adding Gift Cards to Your Phone's Wallet

Keeping gift cards on your phone means you never leave them at home, and you can see the card at the register without digging through a drawer.

Google Wallet (Android)

1. Open the **Google Wallet** app.
2. Tap **Add to Wallet**, then **Gift card**.
3. Find the store by searching its name.
4. Scan the card if offered, or type the card number and PIN.

Checked against Google Wallet Help, "Loyalty cards & gift cards" (support.google.com/wallet/answer/12059603), on November 13, 2026.

GOOD TO KNOW

What Google Wallet can't add as a gift card

Google Play gift cards aren't supported in Wallet. A gift card with a Visa or Mastercard logo is added as a payment card instead. And removing a gift card from Wallet doesn't change its balance.

Apple Wallet (iPhone)

Apple Wallet can hold gift cards only from stores that support it. Usually you add the card from the **store's own app**: look for an **Add to Apple Wallet** button next to your gift card there. If there's no button, that store doesn't support Wallet, and you can keep the card in the store's app instead. Apple Gift Cards go to your Apple Account balance, which appears in Wallet (Chapter 14, *Apple Gift Cards*).

TIP

The store's app works too

Many store apps, such as Starbucks, Target or your grocery store's, let you add a gift card right in the app and pay with it there.

CHAPTER 17

Leftover Balances & Cards You Won't Use

A few dollars left on a card, or a card for a store you never visit, is still money. Here's how to make use of it.

- **Spend small balances** at the register alongside another payment; the cashier can use up the exact amount.
- **Combine cards** for the same store on one purchase, or by saving them all to your account on the store's website.
- **Give it to someone who'll use it.** A card for a store you don't visit can be a welcome present for someone who does.
- **Ask the store.** Policies on cashing out small leftover balances vary by store and state, so ask at the customer service desk.

HEADS UP

Selling unwanted cards

Some websites buy unwanted gift cards for less than face value. If you try one, use a well-known site and expect to get noticeably less than the card's value. Never sell a card to a stranger who wants you to read them the numbers first.

TIP

Keep a little list

Write each card's store and balance on a slip of paper or in a note on your phone, and keep the cards together in one envelope. You'll be surprised how much is in there.

CHAPTER 18

A Lost or Stolen Gift Card

A gift card is a lot like cash: if it's lost, whoever finds it can usually spend it. Whether you can get the money back depends on the store and on whether you can prove the card was yours.

1. **Act quickly.** Call the number for that store's gift card service, from the store's website or a receipt.
2. **Have your proof ready:** the receipt, your photo of the card, or the card number.
3. **Ask whether they can freeze the balance and issue a replacement.** Some can, especially for registered cards or cards saved to your account.
4. **For a prepaid Visa or Mastercard** that you registered, call the issuer's number from its website; registration often makes replacement possible.

TIP

The best protection is before you lose it

Photograph every card and receipt when you get it, and save cards to the store's account or app where you can. Then the plastic itself barely matters.

GOOD TO KNOW

Thieves who got the numbers

If you think someone saw or copied your card's numbers, it's the same as losing it. Call the gift card company right away.

PART 4

The Gift Card Scam

Why gift cards are the payment scammers ask for most, the stories they tell, and the exact moment to stop.

CHAPTER 19

Why Scammers Want Gift Cards

The FTC has found that gift cards are one of the payment methods scammers ask for most. It's not because gift cards are bad; it's because of how they work.

What makes them attractive to a thief

- **The numbers are the money.** Whoever has the card number and PIN can spend it, from anywhere in the world.
- **It's fast.** A scammer can drain or resell a card within minutes of hearing the code.
- **It's hard to trace.** Unlike a credit card, a gift card isn't tied to the thief's name.
- **It's hard to reverse.** Once spent, the money is usually gone.
- **They're everywhere.** You can buy them at any pharmacy, grocery or gas station, so a scammer can send you to the nearest one while keeping you on the phone.

Checked against the FTC's gift card scam guidance (consumer.ftc.gov/gift-card-scams) on November 13, 2026.

GOOD TO KNOW

Which cards they ask for

Scammers often ask for big, widely sold cards such as Apple, Google Play, Amazon, Target or prepaid Visa. The brand doesn't matter. The request is the scam.

WHAT THIS DOES FOR YOU

What knowing this does for you

Once you know that no honest person ever asks for payment by gift card, every version of this scam falls apart, however convincing the story.

CHAPTER 20

The Stories They Tell

The story changes; the ending is always the same: "Go buy gift cards and read me the numbers." Here are the most common versions the FTC warns about.

The caller says they're…	The story	The truth
The government (IRS, Social Security, Medicare, police)	You owe taxes or fines, or there's a warrant, and you must pay today.	Government agencies never demand payment by gift card.
Tech support (Microsoft, Apple, your internet company)	Your computer has a virus, or they "refunded" you too much and you must pay it back.	Real tech support never asks for gift cards. Hang up.
A grandchild or relative	They're in jail, in the hospital or stranded, and begging you not to tell anyone.	Hang up and call the relative or their parents on a number you know.
A utility company	Your power will be cut off within the hour unless you pay.	Utilities don't take gift cards. Call the number on your bill.
A sweetheart met online	They need money for a ticket, customs or a medical bill.	Someone you've never met in person asking for gift cards is a scam.
Your boss or pastor (by email or text)	They need cards for a surprise gift and will pay you back.	Call them on a number you already have.
A prize company	You've won, but must pay a fee first.	Real prizes don't cost money to collect.

Checked against the FTC's gift card scam guidance (consumer.ftc.gov/gift-card-scams) on November 13, 2026.

SCAM ALERT

"Don't tell the cashier"

Scammers often tell you what to say if the cashier asks questions, such as "it's for my grandson's birthday." Anyone coaching you to hide the truth from a store clerk is not on your side.

CHAPTER 21

"Read Me the Numbers": The Moment to Stop

Every gift card scam ends with one request: read the numbers on the back of the card, or send a photo of them. That's the moment the money leaves your hands.

If anyone asks for a card's numbers or a photo of it

1. **Stop.** Don't read the numbers, scratch off the strip, or send a picture.
2. **Hang up** or stop replying. You don't owe them an explanation.
3. **Call someone you trust** and tell them what happened.
4. **Keep the cards and the receipts.** If you haven't given out the numbers, the money is still yours.
5. **If you already gave them the numbers,** go straight to Chapter 25, *I Paid Someone with Gift Cards: What Now?*.

Checked against the FTC's gift card scam guidance (consumer.ftc.gov/gift-card-scams) on November 13, 2026.

TIP

The only people who need a gift card's code

You, the person you gave it to as a gift, and the store's checkout when it's spent. That's the whole list.

HEADS UP

They may call back

Scammers often call again, sometimes pretending to be a different person, such as a "bank investigator" or "police officer," asking for more cards. The answer is the same.

CHAPTER 22

At the Checkout: When the Cashier Asks

Many stores train cashiers to notice when someone is buying a lot of gift cards, especially while on the phone. If a cashier asks what the cards are for, they're trying to help.

If you're in the checkout line buying gift cards

- **Ask yourself who they're for.** If they're a gift, wonderful.
- **If someone told you to buy them to pay a bill, a fine or a fee,** stop. That's a scam.
- **If someone is on the phone** telling you what to buy and what to say, hang up.
- **Let the cashier help.** It's fine to say, "Someone on the phone told me to buy these. Is this a scam?"

Checked against the FTC consumer alert "In the check-out line buying gift cards? Read on to avoid a scam" (February 2024) on November 13, 2026.

WHAT THIS DOES FOR YOU

There's no embarrassment in stopping

Cashiers see this every week. Stopping at the register protects your money completely; the scammer gets nothing.

GOOD TO KNOW

Purchase limits

Some stores limit how many gift cards, or how large an amount, you can buy at once. That's a safety measure.

CHAPTER 23

Gift Card Draining & Tampering

Draining is a different kind of gift card theft: nobody calls you. Instead, thieves copy a card's numbers before it's sold, then spend the money soon after someone buys and loads it.

How it works

1. A thief takes cards from a store rack, opens the packaging carefully, and copies the number and PIN.
2. They reseal the package, sometimes replacing the scratch-off sticker, and return it to the rack.
3. You buy the card, and the cashier loads money onto it.
4. The thief, watching the card's balance, spends the money before the gift is opened.

Checked against the FTC consumer alert "Check out gift cards before you buy them" (December 2024) on November 13, 2026.

Your defenses

- Inspect the package and the back of the card before you buy (Chapter 5, *Buying a Gift Card in a Store*).
- Choose eGift cards from the store's own website when you can (Chapter 6, *Buying Gift Cards Online & eGift Cards*).
- Keep the receipt and a photo of the card.
- Encourage the person you give it to to use it, or save it to their account, soon.

HEADS UP

Drained card? Call quickly

If you or the person you gave it to find a card empty, contact the gift card company right away with the receipt. The sooner they hear, the better your chances (Chapter 26, *Contacting the Gift Card Company*).

CHAPTER 24

Fake Balance Sites & "Free Gift Card" Offers

Two more traps are worth knowing about. Neither involves a phone call; both arrive on your screen.

Fake balance-check websites

Search results and ads can lead to look-alike sites that ask for your card number and PIN to "check your balance." Then they spend the money. Only check balances through the store itself (Chapter 9, *Checking a Balance Safely*).

"You've won a $500 gift card!"

- Emails, texts and pop-ups promising a free gift card from Walmart, Costco, Amazon or another big store are usually fake.
- They lead to surveys that collect your personal details, ask for a card number to "pay shipping," or sign you up for charges.
- Delete the message. If you're curious, go to the store's own website yourself; a real promotion will be there.

SCAM ALERT

A gift card "refund"

Some scammers say they'll refund you with a gift card, or that you were refunded too much and must send the difference back in gift cards. Real refunds go back to the way you paid.

TIP

Bill's other guides

Bill's Spotting & Avoiding Scams and Spam Calls & Robocalls manuals cover more of the ways these messages reach you.

PART 5

If Something Goes Wrong

You gave someone the numbers, or a card turned up empty. Here's what to do, in order, starting right now.

CHAPTER 25

I Paid Someone with Gift Cards: What Now?

First, take a breath. These scams are run by professionals who are very good at creating panic, and they fool smart, careful people every day. What matters now is speed.

1. **Gather the cards and the receipts.** Keep them; don't throw anything away.
2. **Contact the gift card company right away**, using the number or website for that brand. Tell them a scammer has the card numbers and ask whether they can freeze any money left on the cards (Chapter 26, *Contacting the Gift Card Company*).
3. **Report it to the FTC** at **ReportFraud.ftc.gov**.
4. **Tell the store** where you bought the cards, too.
5. **Stop all contact** with the scammer. Don't buy more cards, even if they promise to pay you back.
6. **Tell someone you trust.** You don't have to handle this alone.

Checked against the FTC's gift card scam guidance (consumer.ftc.gov/gift-card-scams) on November 13, 2026.

GOOD TO KNOW

It doesn't matter when it happened

The FTC says to report a gift card scam to the gift card company no matter when it happened. If the money hasn't been spent yet, it may still be frozen.

HEADS UP

If you also gave remote access or personal details

If the scammer was "tech support" and you let them into your computer, or you gave out bank details or your Social Security number, there's more to do. Bill's "I Think I've Been Scammed" manual has the full checklist.

CHAPTER 26

Contacting the Gift Card Company

Each gift card company has its own way to report scams. The FTC keeps a list of contacts for the most common brands at **ftc.gov/giftcards**. Here's what to expect.

Before you call or fill out a form

- The card itself, or your photo of the front and back.
- The receipt showing where and when you bought it and for how much.
- The date and time you gave out the numbers, if you did.

Checked against the FTC's gift card scam guidance (consumer.ftc.gov/gift-card-scams) on November 13, 2026.

Some brands' official channels

Brand	Where to report
Apple	Contact Apple Support, as Apple's "About gift card scams" page advises.
Google Play	Google's dedicated **Report Google Play Gift Card Scam** form in Google Play Help. It asks for the card's serial number, not the code, and must be filed by the person affected.
Amazon	Amazon Help's **Report a scam** pages, which include a gift card fraud option.
Others (Target, Walmart, Visa and so on)	Use the number on the back of the card, or the contacts on **ftc.gov/giftcards**.

Checked against Apple Support (120933), Google Play Help (9057338) and Amazon Help gift card scam pages on November 13, 2026.

SCAM ALERT

Look the number up yourself

Scammers post fake "gift card support" phone numbers online. Get the number from the card, the brand's own website, or the FTC's list, never from a search ad or a caller.

CHAPTER 27

Reporting the Scam

Reporting helps investigators spot patterns and can help warn others. It takes about ten minutes.

Where	How	Why
Federal Trade Commission	**ReportFraud.ftc.gov**	The main national place to report scams; shared with law enforcement.
Your local police	Non-emergency number	A police report can help with the gift card company or store.
Ohio Attorney General	**ohioattorneygeneral.gov** or **(800) 282-0515**	Ohio's consumer protection office.
FBI Internet Crime Complaint Center	**ic3.gov**	For scams that happened online or involve larger losses.

Checked against the FTC's gift card guidance and the Ohio Attorney General's consumer complaint page on November 13, 2026.

SCAM ALERT

Watch for "recovery" calls

After a loss, you may hear from someone promising to recover your money for a fee, sometimes claiming to be from the FTC or police. That's a second scam. Government agencies don't charge to help.

CHAPTER 28

Helping a Parent with Gift Card Scams

Gift card scams are aimed squarely at older adults living alone, and they work by isolation and urgency. A little preparation as a family takes both away.

- **Agree on the rule together:** "Gift cards are for gifts. Anyone else who asks for them is a scammer."
- **Agree on a family password** that a real grandchild in trouble would know.
- **Put a note by the phone**: "Never pay anyone with gift cards. Hang up and call _____."
- **Promise no scolding.** People hide losses when they feel ashamed, and hiding costs time that matters.
- **Turn on call screening** or spam-call blocking on their phone. Bill's Spam Calls & Robocalls manual shows how.

WHAT THIS DOES FOR YOU

What this does for you

Your parent keeps their independence and their savings, and you have a plan everyone already understands if a call ever comes.

FROM BILL

I'm happy to help

I can set up call blocking and go through the warning signs with a parent, in person or remotely. $49 remote · $99 in your home.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and everything about gift cards on one page.

CHAPTER 29

When to Call Bill

This guide covers what you need to use gift cards and stay clear of the scams on your own. But part of being helpful is being honest about when a hand saves you time and worry. Here's when I'd pick up the phone.

Good reasons to call

- A caller, text or email asked you to **buy gift cards**, and you want a second opinion. (The answer is almost certainly "it's a scam," but I'm happy to confirm it.)
- You **gave out gift card numbers**, or let a "tech support" caller into your computer, and want help securing your devices and accounts.
- You'd like help **redeeming** Apple, Google Play or Amazon cards, or adding cards to your phone's wallet.
- A **Visa or Mastercard gift card** keeps getting declined online.
- You'd like **call blocking** set up on your phone, or a parent's.
- You'd like a full **Digital Safety Check-Up** of your accounts, passwords and devices.

Things you can handle yourself

Checking a card for tampering, checking balances through the store, redeeming a card to your account, using cards in stores and online, and hanging up on anyone who asks for gift cards. These are yours now.

SCAM ALERT

I'll never ask you to buy gift cards

Not for my services, not for anything. If someone claiming to be me, or any tech support, asks you to pay with a gift card, it isn't me. Hang up and call my number yourself.

FROM BILL

How to reach me

I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. I don't rush, and there's no such thing as a silly question. $49 remote · $99 in your home. Call or text **(330) 200-8042** or book at **billshometech.com/book**. If you reach my assistant, Sophie, on the main line, she can answer simple questions and get you on my schedule.

Thank you for taking the time to learn this. Gift cards are a lovely way to give, and now you know how to keep them that way.

— Bill

CHAPTER 30

Your Gift Card Cheat-Sheet

Keep this handy. The everyday moves and the safety rules, in one place.

The everyday moves

To do this	Do this
Buy safely	Card from the back of the rack; package and scratch strip intact; keep the receipt; photo it.
Check a balance	At the register, the number on the back, or the store's own site or app you open yourself.
Use online	Checkout > **Gift card** > card number and PIN > **Apply**.
Visa/Mastercard declined online	Register it at the website on the back with your name and ZIP; use that address at checkout.
Amazon card	Your Account > Gift cards > **Redeem a Gift Card**.
Apple card	App Store > your photo > **Redeem Gift Card or Code**.
Google Play card	Play Store > your photo > **Payments & subscriptions** > **Redeem gift code**.

The safety rules

1. Gift cards are for gifts. Nobody honest asks for payment by gift card.
2. Never read a card's numbers to anyone, or send a photo of them.
3. Hang up on anyone who rushes you or says to keep it secret.
4. Check balances only through the store itself.
5. Keep receipts and photos of every card.
6. Gave out the numbers? Call the gift card company now, then report at **ReportFraud.ftc.gov**.

Keep these handy

My gift card details	
Cards I have (store and balance)	_____
Where I keep them	_____
Someone I'll call before buying any gift card	_____
FTC fraud reporting and gift card contacts	ReportFraud.ftc.gov · ftc.gov/giftcards
Ohio Attorney General consumer line	(800) 282-0515
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

WHAT THIS DOES FOR YOU

Generous, and nobody's fool

You can now buy, give and use gift cards with confidence, and you know the one sentence that defeats the scammers' favorite trick. Keep this guide close.

Bill's Home Tech · Complete Manuals Series · (330) 200-8042 · billshometech.com · Portage County, Ohio