Online Sales and Auction Fraud | A type of fraud scheme cyber criminals use to obtain payment, merchandise, or credit card information from unsuspecting individuals and organizations.

Non-Delivery | A cyber actor elicits an advance payment for merchandise or services, but does not deliver them to customer.

Non-Payment | A cyber actor receives merchandise or services, but does not remit a payment to the seller.

Phishing | A cyber actor receives credit card information with the intention of using it in other fraudulent activity. This typically accompanies a non-delivery scheme.

Here are some tips to protect yourself from online sales and auction fraud:

- Use reputable websites to purchase merchandise and services.
- Check for TLS/SSL security, by looking for a green lock icon next to the URL in the browser, to protect your credit card information.
- Review seller’s history and customer feedback.
- Search seller’s name and contact information using an online search engine.
- Check if the seller has multiple email accounts and phone numbers.
- Compare information found online and information posted by seller for any discrepancies.
- Check with the Better Business Bureau.
- If using an escrow service, verify that it is legitimate.

COMMON INDICATORS OF ONLINE SALES AND AUCTION FRAUD

- The price seems too good to be true.
- Seller is providing reasoning why an item is substantially cheaper than market value.
- Seller is using a post office box instead of a physical address.
- Seller is using free email service.
- Seller is avoiding regular communication, or listing a phone number that does not work.
- Seller is asking you for your social security number or other personally identifiable information (PII).
- Seller is claiming to be a U.S. military member stationed overseas.
- Seller is encouraging you to complete the transaction “offline” to avoid fees and to purchase the item via a wire transfer.
- Seller is insisting on using pre-paid gift cards for payment and asking you to photograph the gift card to send to the seller as proof of payment.