



For Immediate Release, February 27, 2014

**WICHITA, KAN. – Reloadable Prepaid Cards and recent local victims**

The above scams involve a payment form favored by scammers – GreenDot MoneyPak Cards. Those who want to defraud you favor MoneyPak cards over wire transfers and this may be your first indication you are speaking to someone who wants to steal your money.

MoneyPak cards are reloadable money products. The Green Dot Corporation issues Green Dot Money Paks which are available at thousands of retail locations including CVS Pharmacy, Walgreens, Dillon’s and Walmart.

Generally the cards cost \$3.95 or \$4.95. They serve a useful and legitimate purpose, especially for a person who does not have or does not want a bank account to pay utility, phone, cable bills etc.

The card is like any other debit or credit card except that it is not associated with a bank account. The card is “loaded” when you pay cash to the retail clerk at the register. Cards can be loaded with any amount of money from \$20 up to \$500. But at Walmart, Green Dot money cards can be loaded up to 1,000. The time required to process the funds is variable, depending on the retailer, and may take anywhere from a few minutes up to one hour.

To activate a “GreenDot MoneyPak” card, scratch the number on the back of the card to display a 14 to 20 digit number. The money on the card is immediately available to use for money transfers to bank accounts and prepaid credit or debit cards, payment of online bills, deposits to a PayPal account, etc.

In scams reviewed by the District Attorney’s Consumer Protection Division, such as grandchildren needing help from grandparents, calls from the IRS, debt collectors and mystery shoppers, criminals want the money to be sent via GreenDot MoneyPak cards.

After a scammer convinces you to purchase such a card at a store, he will ask you to call back as soon as possible with the number on the back. The caller will demand you wait on the phone while he “verifies” the money card payment. During this time, the caller is either transferring the money from the card onto another prepaid credit or debit card or is depositing it into a PayPal or bank account using the 14 to 20 digit number.

After the money transfers, the caller will inform you the alleged violation has been handled. The consumer has just lost all the money he placed on the GreenDot MoneyPak card.

GreenDot MoneyPakcards are a favorite tool of scammers because the money is instantly available once the scammer knows the number on the back. The money is on the card, not in a bank account; the cards are more convenient than a money wire transfer; and they are virtually untraceable.

More information on how these cards look and work is available on a number of websites that are accessible by Googling the topic, "reloadable prepaid cards." On the Green Dot corporation's website, [www.greendotcorporation.com](http://www.greendotcorporation.com), there is a warning, "If you use these cards, never share your number with a stranger."

The following from the District Attorney's Consumer Protection Division are recent examples of how telephone scam artists are contacting Sedgwick County consumers.

- A Wichita woman heard a voicemail from someone who identified himself as being with the Sheriff's department. He needed the consumer to return the call as soon as possible. The caller ID showed an unknown caller and no phone number. The consumer called her husband and asked him to follow up because they never had an issue with law enforcement.

Before her husband could follow up, the woman received a call from 646-558-6549. When she answered, she recognized it as the person who left the voice mail. The caller said he was an attorney with the FBI and that she and her husband were involved in tax fraud. An arrest warrant was to be issued within an hour. The caller said the warrant could be avoided if she sent \$9,200.00 by using a prepaid card.

The consumer said she wanted to discuss this with her husband. But the caller said she was not allowed to speak to anyone but him. He then demanded the consumer's cell phone number and immediately contacted the consumer on her cell phone. The caller then told the woman if the two were disconnected, the warrant would be "activated" at the sheriff's department and that she and her husband would be arrested.

The caller told the consumer that she must first pay \$2,000 to get the tax fraud issues cleared up. When the consumer agreed, he then told her there was a penalty as she was part of the fraud and she must pay an additional \$3,000 as well as court costs. The caller instructed the consumer to drive to the bank, withdraw the money, and then ordered her to go to Dillon's to purchase GreenDotmoney packs. She was to purchase the packs in 3 separate transactions because there was a limit to the number of cards that can be purchased at one time. The consumer purchased a total of 10 cards during

three transactions. The woman gave the caller the code off the cards who immediately removed the money from them. During this time, the caller threatened the consumer to stay on the line or the warrants would “activate” if she hung up. Once the transactions were complete, the consumer called her husband and they reported the fraud to the police.

This is a scam. If you receive a call like this, hang up and report it to law enforcement.

- A second Sedgwick County consumer received a voice mail that came from a person with a heavy accent who said he was with the tax department and there was an immediate issue regarding the consumer’s taxes. The consumer was given a number to call back immediately. The caller threatened to have authorities at the consumer’s home within 90 minutes if the call was not returned.
  
- A third local consumer received this recorded message:

“Hello. We have tried to deliver a package that contains legal documentation for you. It is in a regard to fraudulent activity and a bad check charge coming out of your account. We do need to speak with you in regards to this issue. You can contact Empire Legal Solutions at 866-587-5401. Failure to do so may result in civil and possible criminal charges. Again, that number is 866-587-5401. Thank you and good luck.”

The consumer immediately checked his bank account and found no problem. The consumer also looked for the Empire company online and found only fraud complaints. The consumer contacted law enforcement.

**District Attorney Marc Bennett**  
***18<sup>th</sup> Judicial District of Kansas***

---

CONTACT: DAN DILLON, MEDIA COORDINATOR  
316-660-3707 [DWDILLON@SEDGWICK.GOV](mailto:DWDILLON@SEDGWICK.GOV)