

Fake check and overpayment scams

Easy · 5 min · Free

Someone you don't know sends you a check and asks you to send some of the money back, buy gift cards or wire it on. The check is fake. It looks real and your bank shows the money, but weeks later it bounces and you owe the bank all of it.

YOU'LL NEED

- ☐ Your bank's phone number
- ☐ The phone number of whoever supposedly sent the check, looked up yourself

WHAT TO KNOW

- 1 **Know the setup.** A stranger asks you to deposit a check, then send back money to cover taxes or fees on a prize, buy supplies for a job, or return an "overpayment".
- 2 **Know the job versions.** A "mystery shopper" gig tells you to evaluate a gift card or money transfer service by sending part of a check on, or a "boss" tells you to buy gift cards and send the PINs. See Job scams and how to spot them.
- 3 **Don't trust how it looks.** Fake checks can look just like real ones, even to bank employees. They come as business checks, cashier's checks, money orders or electronic checks.
- 4 **Don't trust your balance.** By law, banks have to make deposited money available quickly, but it can take weeks to find out a check is fake.
- 5 **Follow the one rule.** Never use money from a check to send gift cards, money orders, crypto, or a wire to anyone who asks you to.
- 6 **Verify before you deposit.** Look up the bank or company that supposedly issued the check yourself, call them, and ask if the check is real. Don't use a phone number printed on the check.

Watch out When the bank finds out the check was fake, you're left without the money you sent. The scammer has it; the bank takes the full check amount back from you.

DAD NOTE *If a stranger gives you money and then asks for some of it back, the whole thing is fake. Every single time.*

Full lesson: aptkeys.com/tools/spotting-scams/fake-check-and-overpayment-scams/

Checked October 3, 2026. Sources: Federal Trade Commission.