

5 Ways to Spot a Lottery Scam

Solicitation scams, commonly referred to as an “advance fee,” “lottery,” or “sweepstakes” scam, often begin with fraudsters telling the victim they won the lottery or a raffle. The consumer may be issued a check worth more than the amount owed and instructed to pay taxes and fees before receiving a lump sum payment. Unfortunately, the check – in addition to the raffle – is bogus.

1

Don't be fooled by the appearance of the check.

Scam artists use sophisticated technology to create legitimate-looking counterfeit checks, money orders, and cashier's checks. The company name may be real, but someone has forged the checks without their knowledge.

2

Never “pay to play.”

If someone giving you money asks you to wire it back or send more than the exact amount – that's a red flag. If a stranger wants to pay you for something, insist on a cashier's check for the exact amount, preferably from a local bank.

3

Verify the requester before you wire funds or issue a check.

It's important to know who you are sending money to before you make a payment. Confirm the requester is a trusted source.

4

Just because the check has cleared does not mean it's good.

Under federal law, banks must make deposited funds available quickly, but it can take days for the bank to learn that a check was bad.

5

Report suspected fraud to your bank immediately.

Bank staff are trained to spot fraudulent checks. If you think someone gave you a fake check, report it to your local bank and report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



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