

# BBB Scam Alert: “Card declined” error may lead to multiple fraudulent charges!

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It can happen when you least expect it – your credit card is declined! In some cases, you might not have enough money in your account, or you forgot to tell your bank you’re traveling abroad. But if you’re shopping online, an error or “card declined” message may be a sign of a new twist on online shopping scams.

BBB Scam Tracker has received reports from consumers receiving fraudulent charges on their financial accounts after facing “card declined” messages when shopping online. AAA has also recently warned consumers about fraudulent emails promising a free emergency kit, in which consumers faced similar “card declined” error messages but were still charged.

## How the scam works:

You’re shopping online and decide to purchase from a retail website. Or, you receive an email from what you think is a reputable business for a discounted or free offer and decide to take advantage. You enter your personal information, including your email address, phone number, and shipping address.

When you enter your debit or credit card number for payment, the website tells you that your card was declined or you receive an error message, “Your card did not go through for some reason.” This is unexpected since you have enough funds in your account. You decide to try another card for payment, but you receive the same error message!

You’re concerned, so you call your bank or credit card company to ask about the declines. To your surprise, the representative tells you that your cards have not been declined; instead, you’ve been charged more than you anticipated for the purchase. You realize that either the website you were shopping on was a scam or the email you were sent from the business was fraudulent, and you gave your personal and financial information to a scammer.

## Several consumers have reported similar experiences to BBB Scam Tracker.

In one example, someone shared, “I attempted to purchase a water bottle from [company name redacted] for my son...The website declined my initial transaction, so I attempted it with a different credit card, which was also declined. I then asked my husband to try...and it was declined for him as well...each of these three payment methods...all had fraudulent charges pop up.” This consumer reported losing \$200.

In another example, a consumer reported, “I proceeded to make a purchase on the website and after I entered my credit card information, the website reloaded and said to use a different card because “the card did not go through for some reason.” I retried with the same card and obtained the same error message. However, I got an alert from my card company almost instantly that the charge for \$2,500 was declined...I did not attempt any such charge of \$2,500...Now my personal email, address, and phone number, and credit card account number have been exposed.”

## BBB has tips for how to avoid similar online purchase scams:

**Verify you’re shopping on a legitimate website.** Scammers build fake, lookalike websites to trick shoppers into thinking they are buying from the actual business. Look closely at the URL (it may be off by a letter or two) and check that the website is secure by verifying you see the “https://” in front of the URL.

**Watch out for fake emails, texts, and ads.** Scammers love impersonating businesses in fake emails, text messages, and social media advertisements. Don’t trust unsolicited messages, and always verify links before clicking on them. When in doubt, delete the message or ignore the ad, and visit the business’s website on your own instead of clicking the links.

**Don’t be fooled by great offers.** Prices that seem too good to be true often are. If you’re unsure about purchasing from a business, shop around with other retailers to compare the pricing of the product you want. Get an idea of the actual price of the product. You may be able to find the product at a trustworthy retailer (such as a [BBB Accredited retailer](#)) and feel more comfortable making your purchase.

**Research the business.** Before purchasing, look up customer reviews online and search the business on [BBB.org](http://BBB.org). Look for the BBB Seal to verify if the business is BBB Accredited. If you think it may be a scam, search on [BBB Scam Tracker](#).

**Use a credit card for extra protection.** If you plan to make a purchase, use a credit card. Credit card companies offer additional protection against fraud, and you should be able to dispute any unanticipated charges on your account. against fraud, and you should be able to dispute any unanticipated charges on your account.

**Check up on your credit and debit card protections.** There’s never a wrong time to talk with your bank and credit card company to confirm what protections you have on your cards. You can set purchase limits and travel restrictions and sign up to [get notified](#) when purchases are made at any dollar amount.

Visit [BBB.org](http://BBB.org) for BBB’s [Online Shopping HQ](#), to read more safe online shopping tips and learn about [credit card scams](#).

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*Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: [BBB.org](http://BBB.org) or Email: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).*