



How to Collect Payment Without Credit Cards: USPS Money Orders

**A GunsAmerica
Quick Start Guide**

GunsAmerica is instituting a new policy effective immediately that all payments to GunsAmerica sellers must be made either with a credit card, to a gun dealer, or you must use a United States Postal Service Money Order, or Orders, mailed via USPS, to the seller. It does not matter if this is an old seller or a new seller, someone whose account you have seen here for years or not. Always use USPS Money Orders mailed via USPS.

Find a USPS office near you:

<https://ribbs.usps.gov/locators/find-is.cfm>

File a mail fraud complaint online:

<https://postalinspectors.uspis.gov/forms/MailFraudComplaint.aspx>

Internet scammers fear the United States Postal Service Inspectors. They will specifically ask you to Fedex or UPS the bank issued cashier's check to them. This method of payment is unsafe and can cost you the hard earned money you thought you were sending to a legitimate seller. Likewise any sort of bank transfer or Western Union. It is all trouble. The only law enforcement body who will stand up for you across the entire United States are the United States Postal Service Inspectors. If you use USPS money orders and mail them USPS, you generate what they call a "nexus" and if, G-d forbid, you are scammed online, they will respond to your complaint.

Credit cards are the safest way to pay for internet purchases, but only gun dealers are allowed to have a merchant account that can take payments for guns online. With a credit card, you are only liable for the first \$50 in the case of fraud. It is a free insurance policy. If a non-gun dealer offers to take a payment for an online gun sale, you are still protected, but they can get in trouble with the bank and your payment can be held up. GunsAmerica dealers who use our Live Payments merchant accounts are all approved for guns online.

Paypal is not an option. Please do not attempt to use it to pay for or to get paid for GunsAmerica sales. Paypal is violently anti-gun and has suspended and frozen thousands of legitimate gun seller accounts over the years. If Paypal catches you taking or making a payment for a gun, your account will be shut off immediately and both parties' accounts will be frozen for at least 60 days. Any money in those accounts will be unavailable for that time, and sometimes you have to jump through several hoops to get your money out at all.

That leaves the option of mailing your payment to the seller, and this is by far where the majority of online fraud occurs. Unfortunately, law enforcement across state lines is a hole in our justice system. The FBI is supposed to handle it, but they have been focused on Homeland

Security since 911. To get FBI involved generally takes over \$100,000 in losses. You might think BATFE would be interested in fraud cases involving guns, but in the fraud we are talking about, there are no guns and there never were any guns. The pictures in the ads were stolen from the internet. BATFE has little if any jurisdiction.

At the state and local level, in some places there is a huge support network of law enforcement for internet fraud. Some states and cities even have internet, or cyber, task forces. But in the wake of budget cuts, many of these are falling away. And in much of the country, this type of law enforcement doesn't exist whatsoever. If you call the PD where you sent your money, they will simply tell you to file a complaint with your local PD and that will be the last you hear of it.

In our experience at GunsAmerica, there is only one body of law enforcement reliably watching the internet crime ship, and that is the United States Postal Service. Postal Inspectors have been extremely responsive to our calls and emails, and they have ended at least three fraud rings where the scammers were focusing on not just GunsAmerica, but also the other gun buying and selling websites.

The Federal Trade Commission reports that only 8.2% of fraud victims even report the crime, yet they still tracked over \$1.7 billion dollars in consumer fraud complaints in 2010 alone. In our experience at GunsAmerica, much of this fraud originates from outside the country. Advertisements in local Pennysavers, and signs on the side of the road advertising "Work From Home" are often the work of a scammer from Algeria, Nigeria, and even some European countries. Those who answer these advertisements often find themselves in the middle of an international fraud ring where it is they who are receiving payments for goods that never existed, from sellers who never had anything to sell. They are either complicit or innocent in cashing these checks, then wiring the majority of the money to a foreign national.

In these cases, fraud is almost impossible for us to track. The money may end up in a bank account in the Cayman Islands, but the payment itself is being sent to an American at a US address, made out to their name, and this person is a normal person listed in the phonebook. The scammer-seller you speak to on the phone or on email isn't this American, and this individual you send the actual check to generally has no idea what is going on in most cases. They have been sold a story, about collecting for an international charity, or something else that they probably only half believe themselves, and they certainly don't know about and have often never even heard of GunsAmerica. But once they cash your check, it doesn't matter how complicit or innocent they were, or if they may eventually even be prosecuted for part of the crime. That money is gone forever.

There are also websites these days devoted solely to selling stolen credit card numbers. We require a valid credit card number to post an ad on GunsAmerica, but once that \$1.00 authorization has gone through (we don't keep the dollar unlike some other websites), we have no way to know if that card was cancelled as stolen. This seller can then post false advertisements for sale, and without missing a beat send you a different physical payment address than the one listed on his account. This fake address is often an abandoned house, that again, can be seen on Google Maps and is listed in the phone book, but you have no idea that this is an abandoned house, and that he is going to use fake identification, even stolen identification, to cash that check and take off with your hard earned money.

Internet fraud is an ever changing picture. As soon as we at GunsAmerica feel like we have dialed in how to catch a certain type of scammer, a new type of scammer pops up and the old one disappears. The GunsAmerica fraud system is among the most sophisticated in the online world, and we rarely have an actual victim due in part to our diligent regulars here who report suspicious listings. But no matter what the scammers come up with next, rest assured that the United States Postal Service will be on the job as your own personal interstate police force fighting internet crime on your behalf. Please do not deviate from our suggestion. Use only USPS Money Orders, mailed via USPS, if you cannot use a credit card for your GunsAmerica purchase.

Don't Be a Victim!

Even with a great interstate police force called the United States Postal Service Inspectors, you really don't want to find yourself in a position where you are ready to send a payment to a seller you don't trust. Here are some tips to spot fraudulent sellers. If they are consistent in one thing, it is that scammers may always have a new angle, but they are STUPID. You are smarter than them, so don't get ripped off.

- **If it is Too Good to be True, ITS NOT TRUE.** – Everyone knows what guns are worth. We have price books even. If you see a gun for sale at hundreds of dollars under its value, there is a 95%++ chance that it is a scammer trying to get you to contact them. Also, never agree to do anything even questionably illegal. With that you have a 100% chance that it is a scammer trying to get you to send them money without the ability to report it when they rip you off.
- **New Sellers** – No offense to new sellers here or anywhere else online, but the facts are that our fraud prevention system catches fraudulent accounts, usually very quickly. If you see a new seller with no transactions, get their payment address and contact information from

them before you agree to anything. If you use [Google Maps](#) you can often get a street view and ask them what color their house is, how many neighbors they have, etc., to see if this looks like a regular person selling their own guns. THE MOST COMMON type of scam these days are “mail forwarding” services that involve these mailbox pack and ship places. If you Google Map someone’s address and it comes up as a shopping center or anything besides a residential house the seller can identify, steer clear.

- **No Knowledge of Product** – When we send out a security warning on a suspected fraudulent account we get back probably 5 responses saying that they didn’t send money for every one that did. These 5 people often say “he didn’t know anything about the gun” or “he didn’t answer my questions” and even “he hung up on me when I asked the serial number of the gun.” Ask questions that only the owner of the firearm could answer and you’ll weed out the majority of fraudsters out there.
- **Pop Me a Cellphone Picture** – Most of us have been walking around with camera phones for more than 5 years now. If the person is a new seller, or your suspect something, there is nothing wrong with asking them to pop a quick cellphone picture of the gun that they can text or email to your phone or computer. It is a leap of faith to send a seller money with no guarantee of them sending you what you paid for. A quick picture to verify that they own the item is not a lot to ask.

And as always, if you have any questions, email customerservice@gunsamerica.com.