

BBB CONSUMER ALERTS

Crafty New Scam Targeting Facebook Marketplace Sellers

by: Better Business Bureau

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Watch out when selling big-ticket items on Facebook Marketplace. Scammers have a new trick up their sleeves!

According to [BBB Scam Tracker](#) reports, be wary of phony buyers who “need” you to upgrade your Zelle or another digital wallet app to accept money from them.

How The Scam Works

You list a big-ticket item worth several hundred dollars on Facebook Marketplace. You are quickly contacted by a buyer who wants to pay using a peer-to-peer payment app. Recent [BBB Scam Tracker](#) reports reference Zelle, but this scam could also work with CashApp, [Venmo \(a BBB Accredited Business\)](#), or another similar service.

Shortly after receiving the payment, you get an email, supposedly from Zelle. Allegedly, the buyer paid via a Zelle “business account.” Now, you also need to upgrade your account to business status to accept the transfer. To do so, the buyer will need to send you another \$300. They are happy to do you a favor – if you promise to refund them.

One scam victim reported this experience: “I received an email from zelle@bankconfirmedpayment.com explaining that the funds were waiting, but the buyer had to send an additional \$300 in order to upgrade my account because the transaction was over \$600, and I would need a business account.” The scammer then “sent” the extra funds and included screenshots of his Zelle app with the money deducted from his account. Then, he started pressuring the victim into repaying him: “He was very upset and persistent that I needed to pay him back for the fees that he incurred on my behalf.”

If you refund the scammer, you'll quickly realize that they never sent you any money in the first place. You'll be out a few hundred dollars, and the scammer will disappear.

How To Avoid Scams When Selling Online:

- **Don't trust anyone willing to overpay you.** Unless your item is rare and you receive multiple offers, be wary of buyers offering you more than your asking price. Consider it a red flag if someone is quick to send you more money than you are asking.
- **Check email addresses carefully.** If you seem to have received an email from Zelle or another payment app, double-check the email address. Scammers use fake email addresses that are similar to official ones.
- **Get to know payment app policies before you use them.** If someone claims you need a business account to accept payments, check the app's official website or contact customer service to find out if the claim is true. Scammers often make up fake policies to trick their victims.
- **Watch for alternate forms of this scam.** If you receive an email or text showing a paid receipt from Zelle, Paypal, or any other payment platform, be careful. Scammers will fake receipts to get you to send your item right away, often claiming they need the item for a special occasion. Don't believe it! Always check your account to verify that payment has been received before shipping any item.
- **Report scams to Facebook Marketplace.** If you spot a seller trying to pull off a scam, [report them](#). Your report can help protect other unsuspecting sellers.

Source: BBB.org

If you've been the victim of a scam, report your experience at [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). Your report helps BBB build consumer awareness and makes con artists' scams less effective. To find trustworthy businesses in your area, go to <https://www.bbb.org>.