

# Online Financial Scam Red Flags Checklist

Pause the transaction and investigate further when several of these statements are true.

☐ The contact was unexpected.

PAUSE

☐ The sender uses a trusted name but discourages independent verification.

VERIFY

☐ The result is guaranteed or unusually profitable.

RISK

☐ The explanation focuses on lifestyle outcomes rather than a clear business model.

MODEL

☐ You must act immediately, stay on the call, or keep the matter secret.

URGENT

☐ Payment must use gift cards, cryptocurrency, cash, a wire, or a new personal account.

PAYMENT

☐ You are asked for a password, PIN, one-time code, recovery code, identity document, or remote access.

ACCESS

☐ The legal company, seller, adviser, or payment recipient cannot be verified independently.

IDENTITY

☐ Fees, renewal, withdrawal, refund, or cancellation terms are missing or unclear.

TERMS

☐ Testimonials, profits, certificates, or celebrity endorsements cannot be verified.

PROOF

☐ A withdrawal requires another tax, deposit, insurance, or unlock payment.

FEES

☐ The person becomes hostile or evasive when you ask detailed questions.

QUESTIONS

☐ A new "recovery expert" promises to return lost money for an upfront fee.

RECOVERY

☐ You feel more pressure, fear, or excitement than understanding.

STOP

**REMEMBER** One warning sign may justify additional checking. Several warning signs are enough reason to stop.

If money or account access may be at risk, contact your bank or provider through an official channel.