



# KERN COUNTY ELDER NEWS

Monthly Information Article | Kern County DEAR/EDRT TEAM\*

\*(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

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## P2P PAYMENT SCAMS



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### Protect Yourself from P2P Payment Scams

As California's consumer financial protection agency, the Department of Financial Protection and Innovation (DFPI) continues to warn consumers of Peer-to-Peer (P2P) payment scams.

### DFPI specifically identifies three prevalent types:

#### 1. Over-payment Scams

Scammers send a fake "over-deposit" (often using stolen credit cards), then request that victims return the excess. Once the scam is flagged, the original payment is reversed—leaving victims out of pocket.

#### 2. Imposter Scams

Fraudsters impersonate reputable businesses, banks, or even the DFPI itself, contacting victims with warnings like "your account is suspended" and requesting personal data or P2P transfers. Victims may be asked for login information or redirected to fake login page and asked to reveal passwords.

#### 3. Stolen-Card Payment Scams

Scammers attach stolen credit cards to P2P platforms, pose as buyers of high-value items (e.g., electronics, vehicles, etc.), and once the seller ships the goods, the payment is invalidated—leaving sellers with neither product nor money.



### Agency Partners

- Bakersfield Police Department
- California Dept. of Financial Protection & Innovation
- California Dept. of Insurance
- CSUB
- Dept. of Social Services Licensing
- GBLA
- Independent Living Center
- of KC
- Kaiser Permanente
- Kern Co. Aging & Adult
- Kern Co. BHRS
- Kern Co. Coroner
- Kern Co. District Attorney
- Kern Co. DA Victim Services
- Kern Co. Family Law Facilitator
- Kern Co. Public Health
- Kern Regional Center
- Kern Co. Sheriff's Office
- Kern Co. Veterans Service Dept.
- Social Security Admin.
- Strata Credit Union

## DFPI's Advice to Consumers

### 1. Never Refund an "Error" from Your Account

Funds sent by scammers may vanish later—but if you've already returned money, the platforms typically can't recover it. Also, any refunds should go through the P2P platform's transaction dispute process.

### 2. Verify Transaction Requests Cautiously

Independently confirm any "unexpected" or "urgent" payment request through official channels—never through links or phone numbers provided in suspicious messages.

### 3. Treat P2P as Cash

Unless you're paying someone you know and trust, do not use P2P apps for goods or services. Instead, use platforms with purchase protection or safer payment methods.

### 4. Know Who You're Dealing With

Before transferring funds, independently verify the recipient's identity. For business transactions, confirm email, phone number, or store credentials via official websites or trusted references.

### Report It

- If you suspect a scam, report it immediately to the P2P platform and your financial institution.
- Submit a complaint with the DFPI at <https://dfpi.ca.gov/submit-a-complaint/> or call (866) 275-2677.
- Victims of a scam involving P2P payment apps can [file a complaint with the Federal Trade Commission](#).

## Emerging Tech & DFPI's Broader Role

The DFPI continues to fight against payment scams with actions such as:

- Joined forces with California DOJ to crack down on crypto and AI-related fraud, tracking 7 new scam categories and shutting down 26+ scam sites through its [Crypto Scam Tracker](#).
- Issued broader consumer-protection warnings—including fake DFPI impersonation and phishing attempts—demonstrating its active stance against fraud beyond just P2P payments.

