

Paynow Scam Shopping Content and Protection Guide



Introduction

Paynow is a popular, secure payment platform in Singapore, but scammers exploit it through fake shopping content, causing financial loss and identity theft. This guide helps users identify scams and protect themselves.

Common Paynow Shopping Scams

- **Fake Online Stores:** Fraudulent websites or social media selling goods but never delivering.
- **Phishing Links:** Fake Paynow payment requests that steal banking info.
- **Overpayment Scams:** Buyers send excess money then ask for refunds; original payments are fake.
- **Impersonation:** Scammers pose as trusted buyers or sellers.
- **Non-Delivery:** Payment made but item never received.

Signs You May Be Targeted

- Payment requested before verifying product or seller.
- Requests from unknown or suspicious contacts.
- Pressure to pay quickly or avoid secure channels.
- Deals that seem too good to be true.
- Poor or inconsistent communication.

Protection Tips

1. **Verify Sellers:** Check official sites and reviews.
2. **Use Official Channels:** Pay via Paynow app or your bank only; avoid suspicious links.
3. **Avoid Full Upfront Payments:** See products first or opt for cash-on-delivery.
4. **Ignore Unsolicited Requests:** Don't pay unknown requests; verify account details.
5. **Keep Records:** Save receipts and communication logs.
6. **Report:** Notify your bank, Paynow support, and authorities if suspicious activity occurs.

If You Are a Victim

- Contact your bank to block or reverse payments.
- Change your passwords immediately.
- File a police report with evidence.
- Warn others to prevent further scams.

Conclusion

Stay vigilant when using Paynow for shopping. Verify sellers, avoid suspicious payments, and report scams promptly to protect yourself and others.