2026 HOLIDAY FRAUD TRENDS

# Five Scams Consumers Should Watch This Season




**From shopping for gifts and tracking packages to donating to favorite causes, the holidays bring a surge in online activity. Unfortunately, the season can also create more opportunities for scammers.**



## 1 A Deal Too Good to Be True? It Probably Is

### Fake online stores and shopping scams

Fraudsters create convincing websites and social media ads offering hard-to-find products or unbelievable discounts. Consumers may pay for items that never arrive or receive counterfeit goods instead.

**Watch for:**
Extreme discounts, unfamiliar retailers and pressure to make a purchase quickly.

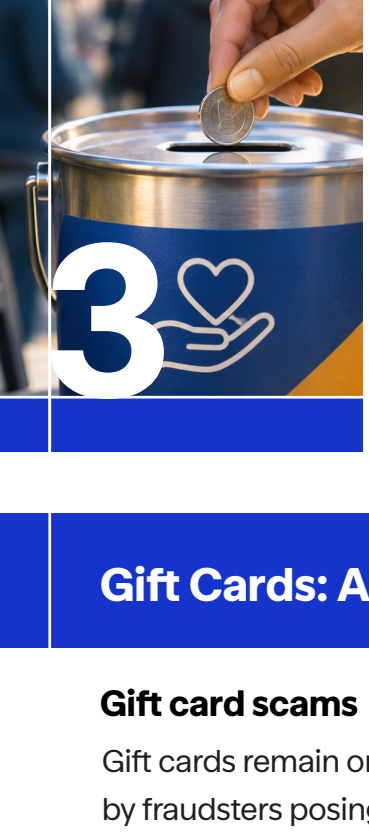
## 2 You've Got a Package... or Do You?



### Package-delivery scams

Package-delivery scams spike during the holidays. Fraudsters send texts or emails claiming there's a problem with a shipment, often asking you to click a link, pay a fee or verify personal information. These links may download malware, while information shared with scammers may be used for identity theft or additional fraud.

**Watch for:**
Unexpected delivery alerts, requests for payment and links sent by text message.



## 3 When the Season of Giving Attracts Scammers

### Charity scams

Scammers know people may be more likely to donate during the holidays. Fake charities and fraudulent fundraising appeals often use emotional stories and urgent requests to encourage immediate donations.

**Watch for:**
Pressure to donate immediately and organizations that can't be verified though trusted charity-monitoring resources, like Charity Navigator.

## 4 Gift Cards: A Scammer's Favorite Holiday Payment



### Gift card scams

Gift cards remain one of the most common payment methods requested by fraudsters posing as businesses, charities, technical-support representatives or even family members.

**Watch for:**
Anyone asking you to purchase gift cards to pay a bill, fee or emergency expense.



## 5 The Holiday Greeting That Sounds Like Someone You Love

### AI voice-cloning scams

AI tools allow criminals to easily mimic the voice of a friend or family member. Victims may receive a call that sounds like it is coming from a loved one who claims to be in trouble and urgently needs money.

**Watch for:**
Emotional requests for money, demands for secrecy or pressure to act immediately.

## Visa's Top Three Tips

**Pause**
before clicking links, ending money, purchasing gift cards or sharing personal information.

**Verify**
unexpected requests through trusted websites, apps or phone numbers.

**Protect**
your accounts by monitoring transactions and promptly reporting suspicious activity.

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