

# The Safe Marketplace Checklist



## Sellers

Only accept cash (in person), Facebook Checkout, or OfferUp Payments—never Zelle, Venmo F&F, wire transfer, or gift cards from strangers.

Never ship an item before payment fully clears in your actual bank account—screenshots don't count.

Meet buyers in public, well-lit locations—use police station parking lots or designated Community MeetUp Spots.

Don't share your home address with any buyer until the sale is confirmed and you've verified their identity.

Reject any offer that's significantly above your asking price—overpayment is almost always a scam setup.

Never accept a cashier's check, money order, or certified check—banks can reverse these after you've shipped.

Don't share your phone number in initial listing messages—use in-app messaging until you've verified the buyer.

If a buyer asks you to receive a 'verification code' by text, refuse and block them—this is the Google Voice hijacking scam.

Search your buyer's profile: look at account age, number of reviews, and profile photo activity.

Trust your instincts—if a conversation feels rushed, scripted, or too good to be true, it almost certainly is.

## Buyers

Never pay via Zelle, Venmo Friends & Family, wire transfer, cryptocurrency, or gift cards—use cash in person or platform-protected checkout.

Research the seller's profile: check account age, review history, and whether their photo matches social media.

For rental deposits: never send money before physically viewing the unit and signing a lease.

Verify rental property ownership via your county's public property records before paying anything.

For cars: only buy a vehicle you (or a mechanic) have personally inspected—never buy a car sight-unseen.

Search listing photos using Google reverse image search—fake listings often steal photos from other sites.

Ask for a live video call showing the item before purchasing anything over \$100.

Never click payment or verification links sent via Messenger or text—go directly to your bank or payment app.

If a seller can't meet in person and provides elaborate reasons why, don't proceed.

If you encounter a scam, report it to the platform AND to the FTC at [reportfraud.ftc.gov](https://reportfraud.ftc.gov)—your report protects others.