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Household antivirus, explained

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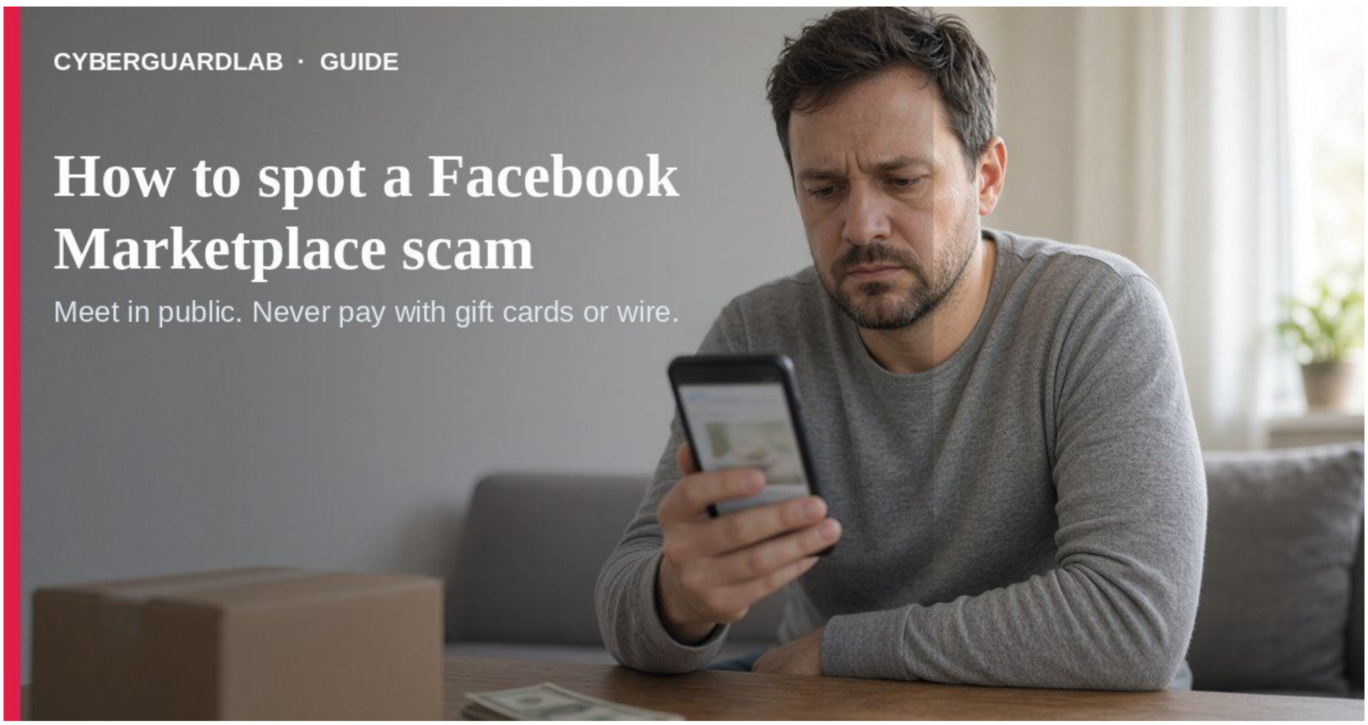
How to spot a Facebook Marketplace scam

https://cyberguardlab.com/blog/facebook-marketplace-scam



Facebook Marketplace (and similar local buy/sell apps) connect neighbors - and scammers. The FTC names Facebook Marketplace and Craigslist as places where fake buyers push mobile-payment tricks, overpayment checks, and verification-code grabs. Buyers get hit when sellers demand payment outside the platform's protected rails.

This guide covers local Marketplace buy/sell scams, not vacation rental scams or fake car-dealership websites. No purchase required.

1. Red flags when you are selling

* A "buyer" insists on a mobile payment app, then sends a fake payment notification and asks you to ship or hand over the item before the money is real (FTC selling-online alert).
* They claim they overpaid and ask you to refund the "extra" - a classic reverse-payment play.
* They offer a check for more than the asking price and tell you to deposit it and wire or send the difference back - that is a fake check scam (FTC fake check scams).
* They ask for a Google Voice (or any) verification code "to prove you're real." Sharing that code can link a Voice number to your phone so scammers can rip off others under your identity (FTC Google Voice scam alert).

2. Red flags when you are buying

* The seller wants you to pay outside the marketplace payment system - you lose whatever buyer protection the site offers (FTC buying from an online marketplace).
* Payment must be gift cards, wire (MoneyGram/Western Union), cash-reload cards, or crypto - the FTC says those are like sending cash you cannot reverse. Same pattern as gift card scams.
* Only stock photos, no clear contact path, or a brand-new account pushing a "too good to be true" price on an expensive item.
* Pressure to decide now, move the chat off-platform, or skip reading return/refund rules - treat unexpected links like phishing.

3. Safer habits (buy-nothing)

* Prefer local meetups in a public place and cash when the platform recommends it for person-to-person sales (FTC selling-online alert).
* If you buy remote, use credit card or a marketplace payment method with buyer protection - never gift cards or wires (FTC marketplace guide; also FTC online shopping).
* Never deposit an overpayment check or share a verification code you did not request yourself.

* Keep photos, chat logs, and receipts. If something goes wrong, contact the seller, then the marketplace, dispute a card charge if needed, and report at ReportFraud.ftc.gov - see our report scam to the FTC guide.

FAQ

Is Facebook Marketplace itself a scam?

No. Real neighbors sell real stuff. Scammers abuse the channel. Check payment method and seller behavior before you commit.

Why can't I take a mobile payment from a stranger?

The FTC warns fake payment notifications are common. Confirm funds in your real balance, not a screenshot or alert the buyer controls.

What if someone asks for my verification code?

Refuse. Codes prove control of your phone or account, not that you are a legitimate seller.

Where do I report a Marketplace scam?

ReportFraud.ftc.gov, the marketplace's report tools, and your state attorney general if needed. Also see how to report a scam to the FTC.

Do I need paid antivirus to avoid Marketplace scams?

No. Judgment and safer payment habits are enough. Buy-nothing is valid.

If you still want a paid suite

Marketplace scam hygiene does not require paid antivirus. Built-in browser warnings plus cautious habits are a valid buy-nothing stack. If you want multi-device paid protection, use only these on-site paid links: TotalAV (paid link), Norton (paid link), Bitdefender (paid link), McAfee (paid link), Avast (paid link).

Sources

* Selling stuff online? Here's how to avoid a scam (FTC)
* Buying From an Online Marketplace (FTC)
* The Google Voice scam (FTC)
* How To Spot, Avoid, and Report Fake Check Scams (FTC)
* Online Shopping (FTC)
* ReportFraud.ftc.gov

Also read

* How to spot a fake check scam
* How to spot a gift card scam
* How to spot a vacation rental scam
* How to spot a fake car dealership website scam
* How to report a scam to the FTC
* How to spot a phishing email