A fraudulent debt collection scheme illegally process payments from consumers for payday loan debts they did not owe.

Callers harassed consumers into paying on bogus debts, often pretending to be agents of law enforcement or fake government agencies, such as the “Federal Crime Unit of the Department of Justice.”

But that’s not all. Imagine getting an official-looking letter — with a seal, signed by a judge — that says you owe a lot of money for an unpaid payday loan. Awfully intimidating, right? Especially if it included your correct name, address, and maybe even your Social Security number.

So how can you tell if you’re being targeted by a fake debt collector? Be suspicious if anyone—no matter who they say they are—asks you to wire money, or load a rechargeable money card as a way to pay back the debt. There’s no legitimate reason for someone to ask you to send money that way.

No matter how convincing a letter or phone call seems, check it out. Look up the real number for the government agency, office, or employee (yes, even judges) and get the real story. It’s likely to be a scam.

You have rights when it comes to debt collection. Tell the caller that you won’t discuss any debt until you get a written “validation notice,” which has to include the amount of the debt, the name of the creditor you owe, and your rights under the Federal Fair Debt Collection Practices Act.

If the debt is legitimate—but you think the collector may not be—contact your creditor about the calls. Share the information you have about the suspicious calls and find out who, if anyone, the creditor has authorized to collect the debt. If it doesn’t check out, report the call to the FTC and your state Attorney General’s office.