



2025-03

**THE NATIONAL SHERIFFS' ASSOCIATION SUPPORTS PROTECTING
CONSUMERS AND SMALL BUSINESSES FROM ONLINE SCAMS**

WHEREAS, 6 in 10 Americans use peer-to-peer payment apps to pay billsⁱ, providing convenience and ease of use for millions of consumers and small businesses; and

WHEREAS, consumers and small businesses sent hundreds of billions of dollars through P2P platforms – such as Zelle, Cash App, Venmo and PayPal – in 2023 aloneⁱⁱ, representing tens of millions of individual transactions; and

WHEREAS, criminals utilize identify spoofing through text messages, phone calls, and social media to engage in social engineering of consumers as a predicate to convincing consumers to send these criminals money using crypto currencies, gift cards, and P2P payment services. These types of scams continue to rise, with the Federal Trade Commission reporting receiving around 65,000 consumer complaints in 2023 totaling \$210 million;ⁱⁱⁱ and

WHEREAS, social media marketplaces, like Facebook Marketplace, are a growing source of criminal scams and fraud with up to one-third of all Marketplace transactions being fraudulent; and

WHEREAS, P2P payment platforms have strong authentication and fraud prevention measures in place leading to very low rates of fraud, including some of the largest, like Zelle, having fraud and scam rates of less than .05% of all transactions; and

WHEREAS, emerging technologies, like generative AI, give criminals increasingly powerful tools to scam unsuspecting consumers with realistic, life-like impersonations, like voice cloning and deep fakes, that are harder to detect;

NOW, THEREFORE, BE IT RESOLVED, the National Sheriffs' Association (NSA) urges the Trump-Vance Administration, the Consumer Financial Protection Bureau (CFPB), Congress and relevant federal agencies to prioritize the enforcement of laws to crack down on criminals scamming Americans and provide the requisite resources;

BE IT FURTHER RESOLVED, the NSA supports stricter prosecution and penalties for criminals committing financial scams;

BE IT FURTHER RESOLVED, the NSA calls upon the Trump-Vance Administration and Congress to require social media platforms to increase fraud and scam prevention measures given the proliferation of such crimes on their sites;

BE IT FURTHER RESOLVED, the NSA stands in support of comprehensive consumer education programs that arm consumers to better detect scams and fraud, ensure law enforcement has the necessary resources to investigate and prosecute these crimes, increased penalties to deter criminals from committing financial fraud and scams, and require stricter fraud and scam protections on social media networks.

ⁱ <https://www.pymnts.com/consumer-payments-2/2025/60percent-united-states-consumers-use-p2p-apps-pay-bills/>

ⁱⁱ <https://www.clearlypayments.com/blog/an-overview-of-debit-cards-p2p-payments-and-digital-cash-in-2024/>

ⁱⁱⁱ <https://public.tableau.com/app/profile/federal.trade.commission/viz/shared/BYN7NSMYM>