

Case Studies: Prepaid Cards

The Polaris FIU reviewed sex and labor trafficking cases reported to the National Human Trafficking Hotline which included financial information relating to Prepaid Cards. This document includes selected cases that contain significant details and illustrate how prepaid cards are utilized in various situations reported to the hotline as of January 2022.

DISCLAIMER: Polaris and the National Human Trafficking Hotline (NHTH) cannot verify the accuracy of information contained within this form and/or any statements recorded by NHTH staff relating to this form and the corresponding potential case/victim. Polaris and the NHTH does not investigate tips or other information reported through the hotline. Information provided is not a statement of fact but rather a record of information communicated to the NHTH.

Polaris received \$3.5 million through competitive funding through the U.S. Department of Health and Human Services, Administration for Children and Families, Grant # 90ZV0138-01- 00. The project will be financed with 77.7% of federal funds and 22.3% (\$1.002 million) by non-governmental sources. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACF/HHS, or the U.S. Government.

For more information, please visit the ACF website, Administrative and National Policy Requirements: <https://www.acf.hhs.gov/administrative-and-national-policyrequirements#chapter-8>

DISTRIBUTION: This information is for limited distribution. You are permitted to share this information/site within the compliance/financial crimes section of your organization at your discretion. Please do not distribute further without permission from Polaris.

Case 1:

A hotline caller reported that her daughter has been involved with older men since before she was 18, recently left college to have a child, and has been using various sugar daddy websites. The caller believes that the father of her daughter's child is forcing her to participate in commercial sex. She has a history of drug abuse and has been physically abused. The caller discovered a spreadsheet with pickup and drop-off points for her daughter, most likely involved in commercial sex. The caller reported that her daughter receives a large number of prepaid credit cards in the mail.

Case 2:

The caller reported that she was forced to engage in commercial sex with 10-15 men per day in various states, was drugged, and advertised on Backpage for over a year. She exited the situation with the help of a friend that owned a firearm. The caller stated that her trafficker would go to Walmart and buy prepaid cards so the money could not be traced.

Case 3:

A hotline caller met a man via Facebook that was selling two underage females originally from an Asian country, although the caller later stated this man had 12 total females under his control. The caller stated he tried to purchase one of the minor females and paid over \$10,000 with Google, Amazon, and other prepaid cards. The caller stated that the minor female called him asking for money for legal assistance to avoid deportation. The caller then stopped sending money because the minor female would not provide proof that she was coming to him.

Case 4:

An adult female victim of sex trafficking contacted the hotline regarding her experience working in escort services and spa-based commercial sex. The caller's alleged trafficker approached her on Instagram, sending her a direct message trying to recruit her as an escort. The recruiter stated he would provide housing, a car and pay off debts if the caller worked for him. She was homeless and in debt, so agreed to work as an escort. However, she was not given access to her own bank account and her recruiter gave her a prepaid card for groceries. The recruiter isolated the caller, controlling her access to family and friends, controlled her legal documents and sold explicit pictures of the caller online.

Continued Case Studies: Prepaid Cards

DISCLAIMER: Polaris and the National Human Trafficking Hotline (NHTH) cannot verify the accuracy of information contained within this form and/or any statements recorded by NHTH staff relating to this form and the corresponding potential case/victim. Polaris and the NHTH does not investigate tips or other information reported through the hotline. Information provided is not a statement of fact but rather a record of information communicated to the NHTH.

Polaris received \$3.5 million through competitive funding through the U.S. Department of Health and Human Services, Administration for Children and Families, Grant # 90ZV0138-01-00. The project will be financed with 77.7% of federal funds and 22.3% (\$1.002 million) by non-governmental sources. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACF/HHS, or the U.S. Government.

For more information, please visit the ACF website, Administrative and National Policy Requirements: <https://www.acf.hhs.gov/administrative-and-national-policyrequirements#chapter-8>

DISTRIBUTION: This information is for limited distribution. You are permitted to share this information/site within the compliance/financial crimes section of your organization at your discretion. Please do not distribute further without permission from Polaris.

Case 5:

An individual reported that she suspects her adult female friend may be a victim of sex trafficking. The friend disclosed that she had met a man who used her identity and forgery to rent a car. The friend also reported that this man stole checks from her and attempted to withdraw several thousand dollars from her family's bank account. The friend disclosed that she suspects she was drugged after she woke up in a hotel room which contained newly purchased items including 3 prepaid Visa cards with around \$200-300 on them.

Case 6:

A caller reported her minor daughter missing, and said that her daughter told her that she is involved in prostitution. There are multiple minors involved in the situation, potentially under the control of an adult male. The caller reported that her daughter was advertised on Backpage, Craigslist and other commercial sex websites. The caller indicated that commercial sex buyers contact the potential traffickers through these advertisements and her daughter is picked up and dropped off from commercial sex appointments using Uber. The profits from the buyers are collected and loaded onto a prepaid card.

Case 7:

A caller stated her minor daughter was solicited online by an older male. The adult male forced the caller's daughter to send sexually explicit images and threatened her if she did not comply. The adult male gave the daughter a credit card to use for lingerie and other purchases. The adult male also paid for the caller's daughter to travel to visit him and purchased her travel tickets with a prepaid card.

Case 8:

A self-identified victim of trafficking called to report a man that she met on an online dating website, Plenty of Fish. The caller had an intimate relationship with the man until he began to force her to engage in commercial sex. The caller stated she was advertised on Backpage and Cityvibe.com. The man purchased these advertisements with prepaid cards that he bought at gas stations. The man used his credit card to buy a hotel room when the caller was unable to use her card and the commercial sex buyer did not pay in cash. The caller was not allowed to keep any of the money. The man frequently brought the caller to various U.S. cities to sell commercial sex.

Continued Case Studies: Prepaid Cards

DISCLAIMER: Polaris and the National Human Trafficking Hotline (NHTH) cannot verify the accuracy of information contained within this form and/or any statements recorded by NHTH staff relating to this form and the corresponding potential case/victim. Polaris and the NHTH does not investigate tips or other information reported through the hotline. Information provided is not a statement of fact but rather a record of information communicated to the NHTH.

Polaris received \$3.5 million through competitive funding through the U.S. Department of Health and Human Services, Administration for Children and Families, Grant # 90ZV0138-01- 00. The project will be financed with 77.7% of federal funds and 22.3% (\$1.002 million) by non-governmental sources. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACF/HHS, or the U.S. Government.

For more information, please visit the ACF website, Administrative and National Policy Requirements: <https://www.acf.hhs.gov/administrative-and-national-policyrequirements#chapter-8>

DISTRIBUTION: *This information is for limited distribution. You are permitted to share this information/site within the compliance/financial crimes section of your organization at your discretion. Please do not distribute further without permission from Polaris.*

Case 9:

A caller reported a situation involving a woman that the caller met on the website AshleyMadison. The woman identified as a victim of trafficking and states she is being held against her will. The woman is allegedly monitored and is forced to target people on dating sites, asking individuals to pay for GreenDot prepaid cards. The woman texts through a service called TextNow. She says she has a quota of 30 cards per week at \$60 a card. The woman collects cards to activate accounts on unspecified porn sites. This situation is possibly a scam but it also could be indicative of labor trafficking.