



# FTC Returns Money to Online Payday Loan Applicants; Scammers Debited Their Bank Accounts Without Their Consent

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FOR YOUR INFORMATION

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The Federal Trade Commission is mailing 64,607 checks totaling \$1.5 million to consumers who lost money to an online operation that illegally debited their bank accounts when they sought payday loans.

The action follows a [federal court ruling in favor of the FTC in its case against Direct Benefits Group LLC, Voice Net Global LLC, Solid Core Solutions Inc., WKMS Inc., Kyle Wood, and Mark Berry](#), whose operations have been halted by the court. According to the [FTC's complaint, the defendants' websites failed to disclose](#) that they would use consumer's bank account information to charge them for enrollment in unwanted programs and services.

Consumers who receive checks from the FTC's refund administrator, Gilardi & Co., LLC, should deposit or cash them within 60 days of the mailing date. The FTC never requires consumers to pay money or to provide information before refund checks can be cashed.

Consumers who receive checks and have questions can contact Gilardi & Co., LLC at 1-877-255-2804. More [information about the FTC's refund program](#) is available on the [FTC's website](#).

The Federal Trade Commission works for consumers to prevent fraudulent, deceptive, and unfair business practices and to provide information to help spot, stop, and avoid them. To file a complaint in English or Spanish, visit the FTC's online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357). The FTC enters complaints into Consumer Sentinel, a secure, online database available to more than 2,000 civil and criminal law enforcement agencies in the U.S. and abroad. The FTC's website provides [free information on a variety of consumer topics](#). Like the FTC on [Facebook](#), follow us on [Twitter](#), and [subscribe to press releases](#) for the latest FTC news and resources.

## **PRESS RELEASE REFERENCE:**

[FTC Charges Marketers with Tricking People Who Applied for Payday Loans; Used Bank Account Information to Charge Consumers for Unwanted Programs](#)  
[Judge Agrees With FTC: Scammers Debited Payday Loan Applicants' Bank Accounts Without Their Consent; Consumers Entitled to More Than \\$9.5 Million in Refunds](#)

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[ftc.gov](http://ftc.gov)