

Wedding Scam Protection Guide

Don't let scammers ruin the happiest day of your life

Wedding vendor fraud has exploded. The average victim loses \$3,500 - \$8,000.

Scammers pose as photographers, planners, caterers, DJs, and florists. Here are the 8 biggest red flags.

1 Prices Way Too Low

If a photographer quotes a fraction of the usual local rate, that's a major warning. Build a budget with realistic local prices so ultra-cheap offers are easy to spot.

2 No Written Contract

A contract that is vague, incomplete, or full of 'TBD' is a huge red flag. Insist on a detailed contract listing exact services, dates, times, payment schedule, and cancellation terms.

3 Demands Cash or Wire Only

Vendor refuses credit cards and insists on cash, PayPal friends & family, Zelle, Venmo, or wire transfer. These methods offer zero buyer protection.

4 Huge Deposit Upfront

Demanding more than 50% upfront or full payment far in advance. A reasonable deposit is 25-30% with the rest due closer to the wedding.

5 No Business Details

No last name, no business address, no license, no insurance, no tax info, or only a social media profile. Verify the business license with your state's Secretary of State.

6 Only Self-Published Reviews

All reviews are only on their own site or social media. No independent reviews on Google, Yelp, WeddingWire, or The Knot. Always check multiple platforms.

7 Evasive Communication

Slow, inconsistent, or evasive responses. Constant excuses when you ask direct questions. Refuses to meet in person or do video calls.

8 High-Pressure Tactics

'This deal is only good if you book today.' Legitimate vendors give you time. Rushed pressure is a classic scam tactic.

Important: Results aren't guaranteed to be 100% accurate and shouldn't be the only factor in security decisions. Always trust your judgment, verify through official sources, and contact authorities if something seems serious.

Common Wedding Scam Scenarios

Ghost Photographer

Takes your deposit, may show up to the wedding, then disappears with your photos or never shows at all.

PROTECTION:

Check references, insist on delivery timelines in contract, pay by credit card.

Fake Wedding Planner

Takes large payments, then disappears, does minimal work, or fails to show on the day.

PROTECTION:

Pay vendors directly, keep deposits small, confirm progress at 60-day check-in.

Vanishing DJ or Vendor

Cancels last minute, never delivers, or delivers results far below what was advertised.

PROTECTION:

Verify references, insist on timelines in contract, use credit card payment.

Venue Scam

Venues that don't exist, double-book dates, or close without notifying couples.

PROTECTION:

Visit in person, request proof of ownership, verify on maps and directories.

Dress & Decor Scam

Counterfeit dresses from unknown websites that never arrive or look nothing like the photos.

PROTECTION:

Use reputable retailers, check reviews, avoid too-good-to-be-true prices.

Fake RSVP / Registry Sites

Scam websites posing as wedding RSVP tools that harvest your guests' personal info.

PROTECTION:

Use platforms like The Knot, Zola, or WithJoy. Share direct links to registries.

Verify Any Vendor at ScamSecurityCheck.com

Use our AI scanner to check suspicious messages, links, and images from vendors.

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Vendor Verification Checklist

Use this for EVERY vendor: venue, planner, photographer, DJ, florist, caterer

1 Research Beyond Social Media

- Google vendor name + 'scam' and 'complaint'
- Check Google, Yelp, BBB, WeddingWire, The Knot
- Look for reviews on MULTIPLE platforms
- Check how long they've been in business
- Look for unresolved complaints

2 Verify the Business Is Real

- Confirm business license with Secretary of State
- Request and verify liability insurance (call them)
- Check website domain age at whois.com (2+ yrs)
- Verify professional certifications with issuer
- Ask about backup plans for illness/equipment fail

3 Check References & Portfolio

- Get contact info for 2-3 recent couples
- Actually CALL or EMAIL those references
- Ask to see FULL galleries, not just highlights
- Reverse image search at images.google.com
- Look for consistent style across weddings

4 Meet Before Paying

- Visit venues in person — never book sight-unseen
- Video call planners and key vendors
- Meet at their business location
- Assess professionalism and expertise
- Request proof of ownership/lease for venues

5 Get Everything in Writing

- Detailed contract: services, date, times, location
- ALL verbal promises written in the contract
- Payment schedule with milestones
- Cancellation, refund terms, backup plans
- Who specifically will work your wedding day

6 Keep Records Organized

- Save contracts, invoices, receipts in shared folder
- Screenshot all DMs and social conversations
- Reconfirm in writing 1-2 weeks before wedding
- Keep a paper trail of every payment
- Day-of: backup contact list for every vendor

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Safe Payment Rules & Planning Timeline

SAFE PAYMENT METHODS

- ✓ Credit card (best protection + chargebacks)
- ✓ PayPal Goods & Services (buyer protection)
- ✓ Apple Pay / Google Pay
- ✓ Checks (paper trail)
- ✓ Never pay more than 25-30% deposit
- ✓ Final payment on or after wedding day
- ✓ Break payments into milestones
- ✓ Get a detailed receipt for every payment

NEVER USE THESE

- ✗ Wire transfers (irreversible)
- ✗ Zelle to strangers (no protection)
- ✗ Venmo to strangers (no protection)
- ✗ Cash (untraceable)
- ✗ Gift cards (scammer favorite)
- ✗ Cryptocurrency (anonymous, irreversible)
- ✗ PayPal Friends & Family (no protection)
- ✗ NEVER pay 100% upfront — walk away!

THE 50% RULE: Never pay more than 50% before your wedding day.

25-30% deposit → 25-30% at a milestone → Final 40-50% on or after the wedding

Wedding Planning Verification Timeline

- 12+ months** ● Verify venue, photographer, planner credentials
- 9 months** ● Verify caterer (attend tasting), DJ/band, florist
- 6 months** ● Verify dress retailer, invitation printer, officiant
- 3 months** ● Re-confirm all vendors, check insurance is active
- 60 days** ● Confirm progress with planner, review contracts
- 1 month** ● Final confirmation calls to every vendor
- 1-2 weeks** ● Written confirmation: arrival times, setup, contacts
- Day of** ● Backup contact list for every vendor on hand

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Vendor-Specific Tips & Recovery Steps

Photographers & Videographers

- View 3-5 FULL wedding galleries
- Reverse image search portfolio photos
- Confirm backup camera + second shooter
- Delivery timeline in the contract

Caterers

- Attend a food tasting before booking
- Verify health department license
- Visit commercial kitchen if possible
- Detailed menu + pricing in writing

Wedding Planners

- Verify certifications (ABC, AACWP)
- Confirm THEY attend, not just assistant
- Pay vendors directly, not through planner
- Progress check-ins every 60 days

Venues

- Tour in person — NEVER book sight-unseen
- Proof of ownership or lease
- Verify on Google Maps + directories
- Reviews spanning multiple years

DJs & Bands

- Watch full live performance video
- Verify backup equipment
- Ask about backup performers (bands)
- Confirm liability insurance

Florists

- Visit physical shop or studio
- Request fresh flower samples
- Confirm seasonal availability
- Backup plans for shortages

What To Do If a Vendor Scams You

1. Stop all further payments immediately
2. Document everything: emails, texts, contracts, receipts, screenshots
3. Contact your credit card company to dispute charges
4. Report to the FTC at reportfraud.ftc.gov
5. Report to your state attorney general's office
6. File a police report with your local department
7. Leave honest reviews on WeddingWire, The Knot, Yelp, and Google
8. Warn other couples in local wedding Facebook groups
9. Contact the Better Business Bureau at [BBB.org](https://www.bbb.org)
10. If vendor used a platform (Etsy, Thumbtack), report them there too

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