

Senior Financial Abuse

1 What is senior financial abuse?

As a Western Union® Agent, it's important for you to help identify seniors, or older individuals, that may be sending money for a scam. You can do this by asking seniors the questions below to determine the reason for their transaction and to identify if they may be sending money for a scam.

♦ **If you suspect a consumer is sending money for a scam, simply refuse the transaction, even if the consumer insists it's legitimate.**

2 Ask

- Why are you sending money today?
- Have you met the receiver in person?
- If sending money in response to an emergency, have you confirmed the emergency situation is real?

3 Common scam types

Although seniors may be victims of any scam, they are more prone to being victims of the following scams:



Advanced Fee/ Prepayment Scam

The victim is asked to pay upfront fees for financial services that are never provided. Victims often send a succession of transactions for payment of various upfront fees. Common methods could include: credit card, grants, loans, inheritance or investment.



Anti-Virus Scam

The victim is contacted by someone claiming they are from a well-known computer or software company and a virus has been detected on the victim's computer. The victim is advised that the virus can be removed and the computer protected for a small fee with a payment by either credit card or a money transfer. In reality, there was no virus on the computer, and the victim has just lost the money they sent for the protection.



Emergency/Grandparent Scam

The victim is led to believe that they are sending funds to assist a friend or loved one in urgent need. The victim sends the money with urgency as the victim's natural concern for a loved one is exploited. A common type of Emergency Scam is the Grandparent Scam, where the victim is contacted by an individual pretending to be a grandchild in distress or a person of authority, such as a medical professional, law enforcement officer or attorney. The fraudster describes an urgent situation or emergency involving the grandchild that requires a money transfer to be sent immediately. No emergency has occurred, and the victim who sent money to help their grandchild has lost their money.



Lottery or Other Prize Scam

The victim is told that they have won a lottery, prize or sweepstakes and that money must be sent to cover the taxes or fees on the winnings. The victim may receive a check for part of the winnings, and once the check is deposited and money is sent, the check bounces.



Relationship Scam

The victim is led to believe that they have a personal relationship with someone they met online often by social media, in an online forum or on a dating website. The victim is often emotionally invested, often referring to the recipient as a fiancée.



Tax Scam

The victim is contacted by someone claiming to be from a governmental agency saying that money is owed for taxes and it must be paid immediately to avoid arrest, deportation or suspension of a driver's license or passport. The victim is instructed to send a money transfer or purchase a pre-loaded debit card to pay the taxes. Government agencies will never demand immediate payment or call about taxes without first having mailed a bill.

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More common scam types

Consumer fraud is committed by scammers who perpetrate scams by convincing consumers to send money for a purpose that sounds legitimate but, in reality, is only a way to get consumers to part with their hard-earned money.



Charity Scam

The victim is often contacted by email, mail or phone by someone asking for a donation to be sent by money transfer to an individual to help victims of a recent current event, such as a disaster or emergency (like a flood, cyclone or earthquake). Legitimate charity organizations will never ask for donations to be sent to an individual through a money transfer service.



Employment Scam

The victim responds to a job posting and is hired for the fictitious job and sent a fake check for job-related expenses. The check amount exceeds the victim's expenses, and the victim sends remaining funds back using a money transfer. The check bounces, and the victim is responsible for the full amount.



Fake (Counterfeit) Checks Scam

Victims are often sent a check as a part of a scam and told to deposit the check and use the funds for employment expenses, internet purchases or mystery shopping (among others). The check is fake (counterfeit), and the victim is left responsible for any funds used from the check. Funds from a check deposited into an account should not be used until the check officially clears, which can take weeks.



Immigration Scam

The victim receives a call from someone claiming to be an immigration official saying there is a problem with the victim's immigration record. Personal information and sensitive details related to the victim's immigration status may be provided to make the story seem more legitimate. Immediate payment is demanded to fix any issues with the victim's record, and deportation or imprisonment may be threatened if payment is not made immediately by money transfer.



Internet Purchase Scam

The victim sends money for the purchase of item ordered online (like a pet or a car). Items are often advertised on Craigslist, eBay and Alibaba. After the money is sent, the victim never receives the merchandise.



Mystery Shopping Scam

The fraudster contacts the victim through an employment website, or the victim responds to an ad about an employment opportunity to evaluate a money transfer service. The fraudster often sends the victim a check to deposit and instructs the victim to send a money transfer, keeping a portion of the check for their pay. The victim sends the money, the fraudster picks it up and when the check bounces, the victim is left responsible for the full amount.



Overpayment Scam

The fraudster sends the victim a check that appears to be valid as payment for a service or product. Typically, the amount of the check exceeds what the victim expects to receive, and the fraudster tells the victim to send the excess back using a money transfer. When the check bounces, the victim is left responsible for the full amount.



Rental Property Scam

The victim sends money for deposit on a rental property and never receives access to the rental property, or the victim may also be the property owner who is sent a check from the renter and asked to send a portion of the check back using a money transfer, and the check bounces.



If you suspect a transaction is connected to potential consumer fraud, or fraud against your Agent location (called Agent victim fraud), contact the Western Union Fraud Hotline at 1-800-448-1492 for assistance and follow your local regulatory reporting procedures.