



## SECURITY ALERT

### When Easy Money Isn't Easy

The offers sound tempting. "Work at home." "Just a few hours a day." "Earn up to ten percent commission." "No experience necessary."

Lured by these attractive promises, you might agree to work for a company transferring funds around the world. The process seems simple enough. You simply provide your bank account details so funds can be deposited into your account by the "employer." Then all you do is withdraw the funds, take a ten percent commission and transfer the balance to a third party via a money transfer service.

The company seems professional. They provide detailed information about the work to be performed and you might even be contacted by the company's human resources personnel. The money is to be transferred via a legitimate money transfer company, like Western Union, and you are provided with links to the Western Union® web site and details on how to send funds. You're instructed to tell anyone who asks that you are sending money to friends and family. The "employer" explains that this is simply to save the time and trouble of filling out extra forms that would be required if this was designated a corporate transaction.

Unfortunately, your "employer" is a criminal enterprise. By agreeing to send money for this "company," you are unknowingly participating in a money laundering crime and may be subject to prosecution by law enforcement.

#### ***Another version of the "job scam"***

Unlike other job scams that require "employees" to pay for uniforms or processing fees in advance, this scam does not require you to invest any of your own money. Instead, you are unknowingly recruited to help move the proceeds of ill-gotten gain.

In order to cover their trail, these criminal organizations recruit unsuspecting individuals to act as "mules." As in the example above, these individuals receive money in their accounts and then transfer it to third parties using a money transfer service, making the culprits and the stolen funds more difficult to trace.

Here are a few tips for avoiding such a scenario:

- If you are asked to send money as part of your job or in response to a "work at home" advertisement, contact the Western Union Customer Service Center and ask for someone specializing in fraud **(1-800-634-1311)**. Our fraud experts can often help you determine if a transaction is legitimate.
- Use caution when receiving an unsolicited offer that sounds too good to be true. While it's tempting to accept an offer that allows you to make good money for limited effort, such offers are usually fraudulent.
- Remember that Western Union advises consumers against using the money transfer service when doing business with strangers.
- If you are dealing with an unfamiliar agency or company, take a moment to contact your Better Business Bureau to determine if any complaints have been filed.
- Always be suspicious of an offer that instructs you on how to respond to questions by Western Union. Any time you are instructed to lie, chances are something is wrong.

Western Union takes the issue of consumer fraud very seriously. We value our consumers and know they work hard for their money. When consumers lose by becoming the victim of fraud, we feel like we lose too. That's why we're working to create greater awareness of the various types of consumer fraud.

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