

### **COMBATING CONSUMER FRAUD** A/PROGRAM MANAGER MAIL FRAUD ASHLEA BOWENS





# UNITED STATES Postal inspection service



#### NATIONAL POSTAL CUSTOMER COUNCIL

MARCH 8, 2022





### **INTRODUCTION** COMBATING FRAUD



We support and protect the U.S. Postal Service, its employees, infrastructure, and customers; enforce the laws that defend the nation's mail system from illegal or dangerous use; and ensure public trust in the mail.





### **MAIL FRAUD** AGAINST CONSUMERS & BUSINESS

#### FRAUD AGAINST CONSUMERS /

- Boiler Room/Telemarketing
- Work-From-Home Scams
- Confidence/Fiduciary Swindles
- Internet Auction
- Real Estate/Mortgage Fraud/ Investments
- Lottery/Sweepstakes
- Charitable Solicitations
- Romance Scams

#### FRAUD AGAINST BUSINESSES

- Banking/Loans
- Commercial Bribery
- Coupon/Rebate

#### FRAUD AGAINST CONSUMERS & BUSINESS

- Advance Fee
- Corporate Fraud
- False Billings
- Insurance
- Merchandise





### **PROTECTION IS OUR GOAL** THROUGH CONSUMER EDUCATION

- Increase public confidence and use of the U.S. Mail by consumers
- Raise awareness of consumer fraud and educate the public regarding current frauds and scams





# BE SMART! AVOIDING SCAMS





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### **COMBATING FRAUD** RECOGNIZING SCAMS AND FRAUDS

#### Scammers target thousands of people in the US.

- Phone calls
- Text Messages
- Email
- Social Media

Scammers want you to feel a sense of urgency, and not think things through.

- Collect a prize
- Government action
- A loved one in distress

# Scammers want to take your money.

- Cash
- Checks
- Money orders
- Items





### NATIONAL CONSUMER PROTECTION WEEK

#### WORK FROM HOME SCAMS



National Consumer Protection Week: MARCH 6-12, 2022

uspis.gov





# BE SMART! What to know about them and how to avoid them





### WORK FROM HOME SCAM OVERVIEW

#### WHAT IS IT?

- Envelope Stuffing
- Medical Billing
- Reshipping

#### **RED FLAGS:**

- Guaranteed jobs
- High-paying positions that don't require special training
- On-the-spot job offers
- Requires you to pay cash to begin employment











### WORK FROM HOME PREVENTION TIPS

- Verify the company.
- Never send money to unknown individuals for employment.
- Get any job offer in writing.
- Check out who is offering the job.
- Verify any unexpected compensation.







### BE SMART! MONEY MULE SCANS What to know about them and how to avoid them



PRIORITY \* MAIL \* EXPRESS

PRODUCT WAL



### MONEY MULES SCAM OVERVIEW

#### WHAT IS IT?

- People who receive and transfer money obtained from victims or fraud.
- Transferring money/valuables on behalf of others only benefits criminals, and may lead to serious consequences

#### RED FLAGS:

- Don't engage in financial transactions with strangers
- Receive money for someone else
- Don't open a new bank account to receive deposits
- Changing the form of money and sending (cash to gift cards)





### BE SMART! ONLINE DATING SCAMS What to know about them and how to avoid them





### **ONLINE DATING** ROMANCE SCAM OVERVIEW

### WHAT IS IT?

- Internet-based relationship
- Scammer builds rapport with victim over an extended period
- Victim is led along or tested
- Scammer often creates a sense of urgency to have the victim send them funds

### RED FLAGS:

- Urgent requests for money
- Insisting on secrecy
- Requests purchase of easily available items, then increasingly higher value items
- They pledge their love way too quickly
- The online profile suddenly disappears from the dating site





## **COMBATING FRAUD** HOW TO PREVENT FALLING VICTIM



SCREEN YOUR CALLS SAFEGUARD PERSONAL INFORMATION & PAYMENTS



TALK ABOUT IT





### FRAUD PREVENTION HANDOUTS



Approach the situation with a positive attitude of "Where do we go from here?" Be empathetic, non-confrontational, and non-judgmental. The victim may not understand the illegal nature of foreign lotteries and other predatory scams they have been participating in.

- Keep your family member involved in the Find something else for them to do decision-making process. Assuring your loved one you are not taking away their rights or their independence will go a long way towards enlisting their cooperation.
- besides talking on the phone and entering sweepstakes - regular visits to the senior center? Non-credit classes at a community college? Volunteer work at the animal shelter or a non-profit?

aging loved one know you care about their

well-being. With regular contact, you'll be

more aware when something is amiss.

- Review any literature together provided by law enforcement on prize, sweepstakes, and STAY IN TOUCH! Social isolation makes seniors vulnerable to fraudsters. Even a lottery scams. five-minute phone call once a day lets an
- Offer to screen their mail with them and decide together if an offer is legitimate or a scam. Have your loved one forward their mail to a PO Box. Divert mail to you to be screened.



UNITED STATES POSTAL **INSPECTION SERVICE** 

uspis.gov 1-877-876-2455



DO NOT send any money!

WHERE TO GET HELP

safeguard others.

information.

DO NOT provide any personal or financial

File a report at uspis.gov or call 1-877-876-2455.

If you have been targeted or fallen victim to

Our investigation starts with your report.

a scam, take action to help yourself and

DO NOT engage with the scammers.

Tell a friend or family member.

You receive a call, an email message, or a mailpiece notifying you that you have won money or a prize

SEE THE RED FLAG!

To claim your winnings, you have to pay taxes and various fees by sending payments via cash, money order, wire transfer, or credit/debit card.

- WHAT TO KNOW
- Winning is always FREE.
- Taxes and fees are never paid upfront.
- If you did not enter the sweepstakes or
- purchase a lottery ticket, you cannot win.



UNITED STATES POSTAL INSPECTION SERVICE

uspis.gov 1-877-876-2455

#### https://www.uspis.gov/additional-resources#handouts





# **CASE STUDIES**





### **REPERCUSSIONS** FRAUD STATUTES & PENALTIES

### STATUTES

- Mail Fraud 18 U.S.C. § 1341
- Wire Fraud 18 U.S.C. § 1343
- Bank Fraud 18 U.S.C. § 1344
- Conspiracy 18 U.S.C. § 371 or 18 U.S.C. 1349
- Money Laundering 18 U.S.C. § 1956

### PENALTIES

- Up to 20 years imprisonment or 30 years with enhancement
- Fines up to \$250,000 or \$1,000,000 with enhancement
- Victim restitution







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