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eTips and Traps: How Internet scams work

Bill Murray, Published 12:00 am, Monday, February 20, 2012

One of the biggest scams on the Internet involves counterfeit money orders and checks. These fake instruments are easy to create. Once deposited, they can take banks a while to process or verify. Then, your money is gone and you might have racked up some fees.

The common way this scam works: The con artist will offer to pay for products or services with a money order or check. The perp might use the ruse of appearing to be someone trustworthy like a member of the military or an elderly person. Phony students or overseas travelers also are effective covers.

Transactions might include products or services sold on eBay or Craigslist, even vacation or apartment rentals. The platform could be from any website or even local classified ads in newspapers that are published online. Chat rooms and dating sites also have been used effectively in longer versions of the quick con.

The con needs the victim to accept a check or money order. Don't do it.

Many times the con will send much more than the price that was negotiated. Then, something happens. Suddenly, the phony buyer needs to cancel the transaction. A relative just died. An unexpected business trip was ordered by the boss.

Fake job recruiters use similar methods to exploit the unemployed. They bury monthly fees for services in purchase agreements. Some of these charlatans also used the fake money order scam as a ruse for the client to buy equipment for home offices.

Authentic U.S. Postal Money Orders have a number of distinguishing features, including:

- * A watermark of **Benjamin Franklin**, which is visible when held to the light. The image repeats down the left side of the money order.

- * A **USPS** security thread embedded in the paper with the letters facing backward and forward.
- * Warning instructions listed on the back side of the money order.
- * Serial numbers printed in red ink that bleeds through to the back side of the paper.
- * Denominations listed in two locations that, if erased, discolor around the denomination amounts.

In addition, authentic U.S. Postal Money Orders are printed on crisp textured paper stock and are in denominations no larger than \$1,000. The maximum amount of an international postal money order is \$700.

Many victims are too embarrassed to report such crimes. However, the **U.S. Immigration and Customs Enforcement agency** reports that worldwide losses from mass marketing fraud are estimated to be in the tens of billions of dollars annually.

Another scam is the electronic transfer; this is where you give the information to your checking account to someone to wire you money. Many times this type of con works on the bank; that is, banks will make funds available before they are verified. The money may be there today, but when it's found by the bank to be fraudulent the account holder must pay back the bank any amount of the bank's loss.

We examined a recent case in which a homeowner attempted to rent a room on a rental site and at Craigslist. Within 48 hours, two scam artists responded. One was identified via Google email and a complaint site. The other misspelled many words and offered extraneous information.

Today, anyone with Internet access can get any number of email accounts from Yahoo, MSN, Google, Facebook, Twitter and others with absolutely no verification of a legitimate identity.

It would be helpful if those email servers would simply add code to the server to show what country the email originated from -- or better yet, if the server would verify the ownership of each email account.

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