



SECURITY ALERT

Buyer Beware

It's incredible. You've found an online auction seller who can offer you today's hottest item or that one-of-a-kind article you've been searching for at a bargain price. You are anxious to get the item right away and agree to send the payment in cash, using a money transfer service.

You think you are being cautious. You put the transaction in the name of your brother, intending to change the recipient's name to the auction seller's as soon as you receive your merchandise. Or perhaps you establish a test question believing that the recipient won't be able to pick up the transaction until you give the answer.

The money is sent, but the item either doesn't arrive or is not what you were expecting. Unfortunately, the money has already been picked up. You've been a victim of online auction fraud.

Online auction fraud

Internet auctions are one of the hottest phenomena on the Web. They offer buyers a "virtual" flea market from which to choose an endless array of merchandise. No longer are you limited to shopping at your local mall. Now you can purchase goods and services from anywhere in the world, often at discounted prices. However, along with the benefits of online auctions, there is also risk.

Fraudulent sellers can disappear into cyberspace, leaving buyers with few remedies against them. While Western Union isn't associated with these sellers, our consumers are sometimes the victims of their fraudulent activity. That's why we're sharing this important information with you.

Below are a few tips to prevent you from becoming a victim of online auction fraud:

1. Remember, Western Union recommends against using the Western Union Money Transfer[®] service to pay for online auction purchases. It is important to note that Western Union does not offer any type of purchase protection or escrow service and is not responsible for the non-receipt or quality of goods or services. Western Union is in the business of transferring funds from a sender to a receiver. We are not a collection or holding service.
2. Be cautious if an online auction seller will only accept a money transfer. Most legitimate sellers will accept more than one form of payment.
3. Be sure to check out any seller references or "feedback" before you make a purchase. Please remember, however, that seller references or "feedback" can be created and may be bogus.
4. Remember that Western Union does not allow consumers to send money transfer transactions to fictitious names and doing so does not protect you. Criminals often have access to fraudulent identification, which can be very difficult to distinguish from legitimate IDs.
5. Test questions are designed for use in an emergency situation when your receiver has lost his identification. They should never be used to delay payout of a transaction and are not intended as a form of protection when purchasing goods or services from a stranger.
6. Remember, if something sounds too good to be true, it probably is.

Western Union takes the issue of consumer fraud very seriously. We value the consumers who use our services and know that they work hard for their money. When consumers lose by becoming victims 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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