

LifeSmarts - Western Union Fraud Ambassador Presentation Outline

Tips for giving an effective PowerPoint presentation

Here are a few simple ideas to keep in mind when giving an educational presentation. The goal is that your audience will understand and retain the information. There are some straightforward things you can do to help achieve that goal.

Master the information in the lesson and practice the presentation. Become very familiar with the slides and study the content in the presentation notes.

- ✓ Brain research tells us that changing the pace in a presentation helps participants learn. Ask a question, tell a story or change the activity to reengage your audience. NOTE: This presentation has been designed to have the audience enter the discussion, view short video clips and for you to interact with them.
- ✓ Use purposeful repetition to reinforce concepts. This repetition is built into the presentation slides and notes.
- ✓ Slides with pictures help the brain retain information, the brain “thinks” in images.
- ✓ It is not necessary to read what is on the slide, your audience reads silently much faster than when you read aloud.
- ✓ PowerPoint slides are NOT your presentation, they only help you inform your audience. Help participants understand by offering explanations and engaging in discussion.
- ✓ Give participants a chance to think and process information.

INTRODUCTION

Technology provides the con artist with access to the world. Fraudsters use the internet, email, social media and the telephone to coax you to play their game. They are clever at gaining your trust and gathering your personal information.

SNYOPSIS

The con artist convinces the victim that the schemes, scams, and ploys they use are reality. Upon close examination these frauds have common elements that signal “beware.” Learn the warning signs of advance fee and fake check scams because education is the consumer’s best defense against fraud.

OBJECTIVES

Participants will be better able to:

1. Identify the warning signs of fraud.
2. Explain how to protect themselves against fraud.

PRESENTATION VOCABULARY

A presenter content vocabulary list is included at the end of this document

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PROGRAM OUTLINE for a 30-minute Fraud Ambassador Presentation

PRESENTATION PREPARATION		
<ol style="list-style-type: none"> 1. Study the Presentation Outline 2. Review Presentation Vocabulary (clarify terms with your coach as needed) 3. Preview the suggested Fraud Video(s) 4. Practice coordinating the Presentation Outline with the PowerPoint Presentation as many times as needed to master the material and the presentation 5. Before the presentation: Check equipment and cue videos 		
Materials: <ol style="list-style-type: none"> 1. Presentation Notes 2. Western Union Advance Fee Scam Video: https://www.youtube.com/watch?time_continue=23&v=MVhhy_E1184 Optional: Western Union Lottery Prize Scam Video: https://www.youtube.com/embed/LkYm2EWIPWg?rel=0&autoplay=1		
Activity/Slide	Slide Notes	Detail
Optional Anticipatory Set	View: Lottery Prize Scam Video.	Before we introduce ourselves, let's set the scene for today's presentation
Welcome Slide 1	Display title slide and introduce your team and topic. Fraud Ambassador Program is a project of LifeSmarts and Western Union to educate consumers and provide fraud awareness.	Thank your audience for coming Introduce yourselves
Dialogue #1 Slide 2	Today we are going to explore the world of fraudsters. We will examine the most common scams and deconstruct some common frauds. Facilitator Examples View: Lottery Prize Scam Video <ul style="list-style-type: none"> • Love – Romance • Lucky Day – Lottery, Inheritance • “Get Rich Quick” • Loan – Credit Card (down on their luck and need money) 	Dialogue slide #1 – Briefly discuss fraud with participants Participant answers will vary, depending upon their personal knowledge or experience with fraudulent schemes
Slide 3	These are the common steps in a scheme. Let's look at each in more detail.	

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Slide 4	<p>Scammers may “groom” their victims by friending them on Facebook, playing an online game with them, or joining an online interest group. Victims unwittingly assist by giving away personal information through phishing schemes or social media.</p> <p>Con artists are looking for people who will trust them. They establish contact with their victims any way they can. This list shows some of the most common ways victims are approached.</p> <p>Scammers create false documents – emails, letters, fake checks, certificates, photos; anything that is needed to make the con look real.</p>	
Slide 5	<p>Scammers have all the answers to the questions they prompt you to ask. They have the skill to avoid the questions they do not want to answer, as they gain your trust.</p> <p>Scam artists create any character they need to make their scam move forward:</p> <ul style="list-style-type: none"> • Detectives • Company executives • Business Partners 	
Slide 6	<p>The scammers have a large repertoire of ploys to keep the victim involved. They are all part of the scheme. They are designed to look authentic and to keep the scam moving toward their only goal—to take the victim’s money.</p> <p>Spoofed web sites, phishing emails, phishing calls, phishing texts – all to make the scam look credible.</p> <p>These Tip-Off Phrases are warning signs of a con:</p> <ul style="list-style-type: none"> • Must act immediately • Limited time offer • Urgent • Once-in-a-lifetime • Over payment 	<p>Examples of scams</p> <p>See content vocabulary. Review the difference between fund availability and collected funds</p>
Video Slide 7	<p>Scammers also use false names, stolen or disposable cell phones, and remote email addresses, and then they vanish. Finding and prosecuting a con artist is very difficult.</p> <p>The scammers advise the victim to pay in a way that is very difficult to trace.</p>	<p>View: Advance Fee Scam Video</p> <p>The video ends with a slogan – “Never pay for a promise”</p> <p>Why is this a good summary of advance fee fraud?</p>

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<p>Dialogue #2 Slide 9</p>	<p>Facilitator Points:</p> <ul style="list-style-type: none"> • Urgency/emergency • Poor grammar/English/diction • Scammers want you to think and <i>feel</i> that you must hurry to take advantage of their offer. Remember, legitimate offers will be there tomorrow and the next day and the next. 	<p>Dialogue slide #2 – Briefly discuss signals with participants</p> <p>Participant answers will vary, depending upon their personal knowledge or experience with fraudulent schemes</p>
<p>Slide 10</p>	<p>The best defense is education.</p> <p>That’s why we are here today, to help deconstruct common schemes and provide insights into how con artists approach potential victims.</p>	
<p>Slide 12</p>	<p>...or help me with another type of expense—anything from “I have lost my job and need help,” to, “I need to pay doctor bills.”</p> <ul style="list-style-type: none"> • The victim is led to believe that they have a personal relationship with someone they met online – often through social media or a dating web site. • The victims are emotionally invested. • The con = scammer starts asking for money for some reason. • The fraudster is only attempting to gain funds, not a relationship. 	
<p>Slide 13</p>	<p>Victim purchases product, auction item or service on the internet. Fraudster makes it sound legitimate. You wire the money or send a check and the merchandise never arrives. The listing and the seller’s information vanishes from the Internet. You have been duped.</p>	
<p>Slide 14</p>	<p>The scammer contacts you about an item you are selling online or in the paper. They arrange to purchase the item and send you a check for more than the purchase price. You deposit the check, send the item, and wire the extra money back to the scammer. Scammers know that banking rules often give customers access to the funds they deposit before the bank knows whether the check is valid. You are wiring money that you will never receive, and it comes out of your bank account balance. Remember it can take weeks for a check to clear and become what bankers call “collected funds.”</p>	<p>Remind audience of “collected funds” vs “available funds” if necessary</p>

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Slide 15	<p>The information you provide for the “service” may help a scammer steal your identity. You are asked to pay application and handling fees to receive a loan, credit card, grant or an investment. The advance fee scam comes in many varieties and could appear to come from a non-profit organization, charity, or a corporation.</p> <p>Carefully check and double check the source independently before you complete any application. Better yet, never send money in advance to obtain these kinds of “services.”</p>	
Slide 16	<p>The fraudster suggests that all you need to do is pay the taxes and the attorney’s fees to handle the will. They ask you to wire money to cover these expenses and they will deposit the inheritance in your bank account.</p>	
Video Slide 17	<p>View: Advance Fee Scam Video The video ends with a slogan – “Never pay for a promise.” Why is this a good summary of advance fee fraud?</p>	Participant answers will vary, depending upon their personal knowledge or experience with fraudulent schemes
Slide 18	<p>Grandparents receive a call from a young man posing as their grandson. The caller spins a tale about wrecking a car in Canada, saying he immediately needs \$3,000. In fact, the grandson is safe at home.</p> <p>Cons posing as relatives try to convince elderly victims to wire cash to help pay for emergency car repairs, medical bills – or even post bail. A tip off here is that they will ask you not to call “mom and dad,” because they are so embarrassed.</p> <p>OR</p> <p>Scammers hack into social networking site and send a mass email to all “friends” announcing that help is desperately needed. Victims are convinced they are helping someone they know.</p> <p>Another version of this scam is that the person who needs your help is being detained in a foreign country and must pay fines before they can leave.</p>	
Slide 19	<p>The con artist might even send you a fake check to deposit, but there are no winnings and you lose whatever you send to claim your prize.</p>	It can take weeks for a fake check to bounce
Slide 20	<p>Government agencies will not demand immediate payment for taxes without first mailing an official notification. A victim receives a call from an individual claiming to be from the IRS, stating they must pay their taxes right away or they will be arrested.</p> <p>The callers are very threatening and persistent.</p> <p>Sometimes, fraudsters posing as legitimate U.S. brokers or firms offer to help investors. Advance fee fraud schemes try to fool investors with official-looking websites and e-mail addresses.</p>	

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Slide 21	<p>In some cases, the fraudster will ask to take remote control of your computer. Giving them access may mean they install malware on your computer or steal your personal and financial information.</p> <p>Real computer and software companies will never call you and ask you to send them money.</p> <p>Never give control of your computer to someone who randomly calls you.</p>	<p>Should a pop-up appear on your computer screen with a “virus warning” and a telephone number, delete.</p> <p>If you cannot delete the pop-up, press the power button and turn the computer off.</p>
Dialogue #3 Slide 22	<p>Facilitator Points:</p> <ul style="list-style-type: none"> • Conduct research on the business (to include checking with Better Business Bureau) • Ask questions • If PO Box is used, be leery • Visit the business • Ask them to mail documents to you for review <p>More points to consider:</p> <ul style="list-style-type: none"> • The transfer of funds can be almost immediate, and the result could be that there is no way to get your money back. • If it sounds too good to be true, it probably is. 	<p>Dialogue slide #3 – Participant answers will vary, depending upon their personal knowledge or experience with fraudulent schemes.</p>
Slide 24	<p>Make sure you know exactly who you are dealing with when sending money. Do research on the business, their location and consult the Better Business Bureau.</p> <p>Legitimate businesses have a street address and a telephone line which is available when you call.</p>	
Slide 25	<p>You shouldn't have to pay to win a prize.</p>	
Slide 28	<p>Banks are required to make funds from deposited checks available within days but knowing if you've deposited a fake check can take weeks. To avoid losing money, funds from a deposited check should not be used until the check officially clears.</p>	
Slide 31	<p>For most Americans, a scam from a non-English speaking country is easy to spot. However, many of the scams reported to law enforcement or consumer advocacy organizations originate in the United States; the con artist speaks your language and is ready to outsmart you. Con is their game and they practice the game every day.</p>	
Slide 32 Slide 33	<p>Ask for questions or comments.</p> <p>Thank your audience for their interest and participation.</p>	

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CONTENT VOCABULARY

Advance Fee Fraud – A scam in which you send money for goods or services you will never receive

Better Business Bureau – A business-supported non-profit organization that promotes marketplace trust by setting standards and supporting best practices. Consumers may contact the BBB to learn about businesses they are considering doing business with

CAN-SPAM Act – Federal law that prohibits senders of unsolicited commercial email from using false or misleading header information or deceptive subject lines, and requires they identify **each email as an advertisement, among other provisions**

cancelled check – Checks the bank has processed

cashier's check - A check written by a bank on its own funds in exchange for payment by an individual

Check 21 or Check Clearing for the 21st Century Act – Allows banks to exchange and pay on images of checks sent electronically instead of the original paper check

check clearing – The movement of a check from the institution at which it was deposited back to the institution on which it was written, and the movement of funds in the opposite direction. It includes the corresponding credit and debit to the involved accounts. The Federal Reserve operates a nationwide check-clearing system

collected funds – When a person deposits a check or money order into an account the money must be transferred from the payer's account. When the transfer of funds is complete, not just made available, it is called "collected"

counterfeit check – A check written on a bank or an account that does not exist. Some fake checks look so real that banks report being fooled

Do Not Call Registry – Managed by the Federal Trade Commission, consumers register their phone numbers to limit the type of telemarketing calls they receive

Electronic Funds Transfer (EFT) – The electronic transfer of money between accounts – through means such as automated teller machines (ATMs) and electronic bill paying –rather than moving money by check or cash. (Wire transfers, checks, drafts, and paper instruments do not fall into this category.)

escrow service – Licensed company that collects and holds a buyer's money until the item purchased is received. After the buyer approves the item, the company sends the payment to the seller. A fee is charged for this service

Federal Trade Commission (FTC) – The FTC is the federal agency charged with advancing consumer interests

fake check – You receive a check that is for more money than you expect to receive. After depositing the check, you are asked to forward the "extra" money to the scammer or a third party. The check is bad, and the money really comes from your account

forgery – The fraudulent signing or alteration of another's name to an instrument such as a deed, mortgage, or check. The intent of forgery is to deceive or defraud

fraud – Deceiving someone to obtain something of value

fund availability – Bank's policy as to when funds deposited into an account will be available for withdrawal

IC3 – Internet Crime Complaint Center – This partnership between the FBI, National White-Collar Crime Center, and the Bureau of Justice Assistance helps consumers report Internet crime and refers criminal complaints to appropriate authorities

identity theft – A thief steals and uses your personal information without your permission to commit fraud or other crimes

malware – short for "malicious software;" includes viruses and spyware that steal personal information, send spam and commit fraud

National Fraud Information Center (NFIC) – Provides consumers with advice about promotions in cyberspace and routes reports of suspected online and Internet fraud to the appropriate government agencies

outstanding check – A check written by a depositor that has not yet been presented for payment to, or paid by, the depositor's bank

overdraft – A check written without enough money in an account to cover it, the bank covers the check by pre-arrangement

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personally identifiable information – Information that identifies you such as your name, Social Security number, birth date, credit card number, and bank account numbers

phishing – Scam that involves Internet fraudsters who send spam or pop-up messages to lure people to send personal information, such as credit card numbers, bank account information, Social Security numbers, passwords, or other sensitive information. This can lead to identity theft

stop payment – An order not to pay a check that has been issued but not yet cashed. If requested soon enough, the check will not be debited from the payer's account. Most banks charge a fee for this service

United States Postal Inspection Service – The law enforcement arm of the United States Postal Service whose primary mission is to protect the nation's mail system from criminal use

wire transfer – The movement of funds from one point to another by wire or network such as the Federal Reserve Wire Network or Western Union