

## Western Union implements strict security measures

### If You're Asked to Pay Fees to Collect Lottery or Sweepstakes Winnings, It's a Scam

The lottery scam involves scammers contacting people and telling them they've won money or prizes in a sweepstakes or lottery but need to send money to pay for processing fees or taxes to receive their winnings. Fraudsters then use money transfer companies to steal this money.

Many people fall victim to this scam: According to the Federal Trade Commission's Consumer Sentinel Network database, prizes, sweepstakes, and lotteries made up the third highest consumer fraud complaint category in 2011.

Western Union monitors transactions coming in and out of the company's systems looking for those that might be fraudulent. The company also trains agents and empowers them to ask questions and refuse transactions when they think scammers are involved.

"We go to great lengths to help protect consumers and our business from con artists who take advantage of good people and good services like ours," said Shelley Bernhardt, Director of Consumer Protection at Western Union.

For example, in St. James, Jamaica, Western Union recently closed more than 10 agent locations to conduct thorough systems reviews and have implemented tighter control measures on money transfers sent to and from this area, including setting a stricter transaction limit.

The company has restored service to most of the locations in St. James, Jamaica and is working on reopening the rest in the coming weeks.

Continued Bernhardt, "As a leader in global payment services, Western Union is dedicated to providing consumers fast, reliable and convenient money transfer services around the world. Our reputation, our brand, and the trust of consumers and our stakeholders are irreplaceable assets. Our future success depends on ensuring that we continue to protect consumers and our global network, which is why we have a number of programs that proactively help do just this."

One such effort is educating consumers. After all, they're the first, last, and best line of defense against scammers.

To help people from getting scammed, here are some tips to avoid the lottery scam:

Never send money to people or organizations you don't know; only send money to people you have met personally and trust.

Never send money to pay for taxes or fees on lottery or prize winnings. Legitimate sweepstakes don't require you to pay or buy something to enter or improve your chances of winning; or to pay taxes or processing fees to get your prize. Don't play the foreign lottery. It's illegal.

Read the fine print—legitimate offers clearly disclose the terms and conditions of the promotion, including the rules, how the entry process works, and your odds of winning.

Never provide your banking information to unknown individuals or businesses.

Never withdraw or send funds from a check you deposited into your account until it officially clears, which can take weeks.

Be alert. If an offer sounds too good to be true, it usually is.

Do your research. Check out the company that contacted you with a consumer protection agency like the Better Business Bureau, the Federal Trade Commission, local law enforcement, or other trusted sources.

If you sent a Western Union Money Transfer® and believe you may be a victim of fraud, call our Fraud Hotline number at (800) 448-1492.

Information on scams and how to protect yourself is available on our online Consumer Protection Center: <http://www.westernunion.com/stopfraud>