

The Western Union Scam

This scam is becoming one of the most common scams used by scammers and very closely resembles the [Romanian Laptop Scam](#) already found on this site.

Essentially, a Western Union scam is any scam that takes place using the Western Union method of payment.

Most commonly, there is a situation where a buyer pays for something via Western Union, and then never receives what was paid for; or the buyer pays for an item via Western Union, and then receives an item of a value far lower than what was actually paid for.

or Example:

- Buyer pays for a brand new laptop valued at \$3000. Buyer never receives laptop.
- Buyer pays for a brand new laptop valued at \$3000. Buyer receives an old, used, \$300 laptop.

FlipShark.com has nothing against the Western Union service, it is just not supposed to be used for online purchases from unknown sellers.

If you visit the [Western Union website](#), it clearly states **Western Union is NOT to be used for sending money to people you don't know.**

The Scam Itself:

Please note this scam takes a various number of forms for a wide variety of items. Just because it does not match exactly your transaction or potential transaction, does not mean it is not the same scam. In other words, avoid any scams the resembling the following MO (situation).

- Buyer finds an item at a price far lower that what would actually be paid for that item. The buyer either finds this item on an ebay auction, or on a website, or most commonly, they are contacted by another ebayer after placing a bid on similar items. In such a situation the buyer usually receives an email with the following format:
 - I am a such and such (respectable ebay seller, owner of a small company, wholesaler, etc.)
 - I noticed you bid on a *some item* on ebay (this can be anything from a laptop, to a keyboard, to a guitar, to Disney World tickets... Basically it can be anything priced over \$10)
 - I can sell you said item, for a price far lower than retail (or any price lower than what you would normally pay). Note: some sellers do ask the retail price for the item, so just because they are asking retail price, does not mean they are not a crook. It is just more common for them to offer a lower price, because they can attract more potential victims.
 - I can only accept money via Western Union money transfer, however I can provide you with a shipment tracking number to ensure you, that I have sent your item. (This is just a way to may victims feel safe before sending their money; the tracking number is usually fake, yet it appears to be

real.)

Note: Sometimes thieves do provide real tracking numbers and may even be willing to "ship" your item before they get their money. In such scenarios the thief is likely sending an empty box, or an item worth far less than what was paid for (IE a \$1.00 brass chain instead of a \$1000.00 24K gold necklace).

- Buyer shows interest in the item, thinks the deal is too good to pass up, and asks for more information on how to complete the transaction. The scammer knows the victim is already interested because they were already bidding on similar items on ebay.
- The seller tells the buyer to send the money via Western Union, the seller then asks for the Western Union MTCN # or the money transfer number (this is basically a number that gives the thief access the money).
- Once the thief has the MTCN or money transfer number, he/she can pick up the money at any Western Union worldwide and disappear. The buyer has paid, but the item that was paid for will never be sent.

Further Information About Western Union

In case you haven't understood the meaning behind this article, allow me to spell it out for you.

WHEN BUYING ONLINE

NEVER PAY WITH WESTERN UNION!

THAT MEANS NEVER

NOT UNDER ANY CIRCUMSTANCES!

Below are some key points, or highlights, I feel you should be made aware, that can be found on Western Union's own security information page.

"There are individuals throughout the world who will attempt to use any system to receive payments in connection with fraudulent sales or solicitations."

This warning was put there due to the increase in scams being done through Western Union.

"Make sure you know to whom you are sending money" + "We caution people who use our services against sending money to people they don't know. It is the sender's responsibility to know the party to which the funds are being sent."

If you are buying on E-bay or from anyone else you have never met, you do not know who you are sending money to. This is true for almost all online purchases.

In other words, if Western Union says "don't send money to people you don't know", and anyone you buy from online is a person you don't know. Then don't use Western Union to buy online.

"Western Union does not offer an escrow service or any type of "purchase protection" policy. "

Simply put, once you send your money, there is no protection on it, and no

way to get it back.

"Western Union will pay the receiver whenever the receiver shows proper identification, even if the receiver does not know the answer to the test question."

PROPER IDENTIFICATION = THE MONEY TRANSFER NUMBER

Western Union is a service used to send money from one person to another, it is commonly used when people lose their wallets and identification in other countries. In other words, if you lose your identification you cannot show a drivers license, passport, etc., to pick up funds; thus the money transfer number becomes your ID. So if you give the thief the money transfer number they can pick up the funds without ID. If ID is required they can simply use a fake ID.

"Remember, if it seems too good to be true, it probably is. "

Couldn't have said it better myself.

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