



Fraud Prevention Program

Protecting our customers is a priority

Unfortunately there are people who use money services for illegal activities that deliberately defraud and harm consumers. These criminals will lie to convince you to wire money or send a money order or prepaid card to them, and then you won't be able to get your money back. The best way to stop them is to learn how they'll try to trick you. Fidelity Express is committed to educating you so you don't become a victim of fraud.

It's our goal to educate consumers on ways to safeguard their money and personal information and avoid becoming a victim of consumer fraud. Visit our list of [Common Consumer Scams](#) to know what to look for. Keep in mind that other scams exist, so it's always safest to use common sense when sending money. The most important tip we can give is, do not send money to someone you do not know.

Visit the sections of our Fraud Prevention Program for [Resources](#), [FAQs](#), and other information to ensure you [Protect Yourself](#) from fraudsters.

Fraud tips to keep by your phone

Many fraudsters target older adults and use the phone to try to trick and cheat them into sending money. They might pressure you or threaten you, or become increasingly aggressive. Help your older relatives by printing this helpful [Fraud Prevention Phone Tips](#) that they can keep by their phones for handy reference.

If you sent a Fidelity Express Money Order to a potential fraudster, please call our Customer Care Center at (800) 621-8030 for assistance.



Common Consumer Scams

Almost all money fraud starts with contact from a stranger. Protect yourself, never send money to someone you don't know.

Refund Scams

Did you receive a call from someone claiming to work with the FTC? Was the caller promising to help you get a refund from the agency? This is a SCAM. Never send money or provide bank account numbers and other sensitive information to those promising you refunds. Remember; the FTC doesn't make outgoing phone calls to contact people, they don't ask consumers to provide banking or sensitive information, they don't ask you to send money, and if refunds are part of a FTC settlement, the FTC provides the funds by check. Even if the Caller ID says the name of an organization you recognize or trust, be skeptical. Scammers will use technology which can display legitimate numbers which coerce you into responding.

[Visit this article](#) for more information about the refund scam, and directions for filing a complaint.

Disaster relief

In times of disaster, it's important to be aware of charity scams. There are many legitimate ways to provide support to help people impacted by floods, earthquakes, fires or other natural disasters. If you're eager to make a donation, give in a way that you have donated before or through a trusted organization or business where you fully understand how the funds are being collected and used.

It is important to never send funds using a wire transfer service or send money orders or prepaid cards to someone you do not know. Occasionally, Fidelity Express will support donation programs with a well-established charity. Currently, Fidelity Express is accepting cash donations for the American Red Cross using [Fidelity XpressPay](#). This is a secure means of donating to the American Red Cross. There is no charge for the service.

Foreign Lottery

The U.S. government recently issued a national warning about the continued defrauding of citizens taking place through a foreign lottery or sweepstakes scam. Be aware that if you receive a notice about winning a lottery, no matter how official it looks, and are required to pay a fee to claim your winnings - this is a scam.

What to be aware of:

- A federal statute prohibits mailing lottery tickets, advertisements, or payments to purchase tickets in a foreign lottery.
- Be leery if you do not remember entering a lottery or sweepstakes.
- Beware of lotteries or sweepstakes that charge a fee prior to delivering your prize.
- Be wary of demands to send additional money as a requirement to be eligible for future winnings.

For more details visit the [FBI's fraud database, Internet Crime Complaint Center](#).



Buying a vehicle

Have you found a great vehicle online or in an advertisement with a price too good to be true? Are you being asked to send the down payment through a wire transfer, prepaid card or money order?

Unfortunately, it's a SCAM. Do not send money for the vehicle to the seller or a payments representative. The vehicle purchase scammer may try to convince you to pay through Fidelity Express, MoneyGram or Western Union to avoid sales tax and get a great price. They may even send you a letter or e-mail of authentication telling you that you have purchased the item, but in order to deliver it you need to wire funds first. Do not send the money. It is a SCAM. You will not receive a car or truck. Once money is wired and received or money orders/prepaid card sent and cashed, they cannot be recovered.

Sending money to a stranger

Fidelity Express never recommends sending money to a stranger. Any monies received by a stranger cannot be recovered and unfortunately you will not get your money refunded back to you.

"Fidelity Express is very safe and secure when sending to someone you know and trust."

Lottery/Sweepstakes

Legitimate lottery or sweepstakes NEVER require people to pay money up front. Have you gotten a letter, call, or e-mail saying you won something (money or a prize), but before you can collect the prize you need to send money to pay for taxes, customs, or any fees? But, you didn't buy a ticket or enter a sweepstakes? This is a SCAM. Don't send money orders, prepaid cards or transfer money to people who are stating you have "WON" something but need to send them funds to collect your winnings.

Internet purchases

Have you found something online that interests you - a puppy, a car, an apartment for rent or any item for sale? Does the price for the item seem to be too good to be true and are you being asked to pay by some form of cash, money order, prepaid card or money transfer? Unfortunately, this is a SCAM. Do not send money for the item to the seller. They may even send you a letter or e-mail of authentication telling you that you have purchased the item but need to wire funds first. Do not send the money. **It is a SCAM.** You will receive no merchandise. Once money is wired and received or money orders/prepaid card sent and cashed out, they cannot be recovered.

Relative in need

Did you receive a phone call from a grandchild or a family member? Or a "lawyer" or "police officer" there with your family member? Are they in despair because they have been detained in Canada or Mexico for not having a fishing license or for having a protected fish or fruit? Have they been in a car accident? Are they asking for money to pay fines or for car repair? Did a relative call because they need money for a family member in medical need or for medicine? **THIS IS A SCAM!** Use precaution when sending money in any of these situations. These callers can request that you send money anywhere in the world. If you cannot verify with your family member (calling their number you had before this call, not the "new number" the caller gives you) that they are requesting money and aren't sure about the transaction, do not send the money. You will be at a loss for any money that is sent.



Loans

Did you receive an e-mail or letter about getting a loan? Were you asked to send money for loan fees, taxes, service fees, advance payments, or any other reason? This is a SCAM. Do not send money to a loan company to obtain a loan. If the money is wired and received or money order/prepaid card sent and cashed they cannot be recovered. You will be at a loss for the money you have sent.

Check/Money order

Have you received a check or money order in the mail with instructions to first cash it at your bank and then send some of the funds to someone else through wire money transfer, money order or prepaid card? If so, the check/money order is counterfeit and your bank will make you cover the loss. Be aware that counterfeit checks are very hard to identify. You may have been promised a percentage of the check for employment or because of an over payment. This is a SCAM. Do not send the money and do not cash the check.

Romance

Did you meet someone through a personal ad, e-mail, chat room or an instant message? Did they ask you to send them money for travel or to help them financially? Do not send any form of cash, wire transfer, money orders or prepaid cards - this is a SCAM. Any money received by this person cannot be recovered and you will be at loss for any money sent.

Newspaper ads

Have you found something for sale in the classifieds or any type of newspaper ad? Did they ask you to pay for the item through a wire transfer or a money order/prepaid card? This is a SCAM. It is not safe to send a cash form of payment, like wire transfer, money order or prepaid card to purchase an item from a stranger. And never go alone to purchase a cash only item from a stranger. Always check references and meet in a public location.

Elder abuse scam

A stranger begins a close relationship with you and offers to manage your finances and assets. Or, signatures on documents do not resemble your own signature. Don't get duped into parting with your money through financial abuse scams. Scammers will try to manipulate you into turning over property and/or money, and this can leave your cash, checking account or even life savings completely wiped out in one transaction. Financial abuse scams can take many forms, including telemarketing fraud, identity theft, predatory lending, and home improvement and estate planning scams. Never trust your money with anyone you don't know.



Consumer Fraud Agencies

There are several organizations that provide information to help protect you from fraud. Select from the organizations below to learn more.



[Federal Trade Commission](#)



[National Consumer League Fraud Center](#)



[US Postal Inspection Service](#)



[Canadian Anti-Fraud Centre](#)



[Stop Fraud](#)



[Consumer Finance](#)

If you believe you may be a victim of fraud or you suspect fraud on a Fidelity Express transaction that has not yet been received, please contact our Customer Care Center at (800) 621-8030 in order to have the transaction cancelled immediately.



Frequently Asked Questions

The more you know, the safer you'll be and less likely to become a victim of fraud. Here are our most frequently asked fraud-related questions.

What do I do if I've been scammed?

Contact your local police immediately.

Report suspected incidents of over-the-phone fraud or Internet fraud by submitting an online report to the National Consumers League's Fraud Center.

File a complaint with the [Federal Trade Commission](#) or call toll free 1-877-FTC-HELP.

If you sent a Fidelity Express Money Order to a potential scammer, contact Fidelity Express at (800) 621-8030.

What do I do if I've been scammed online?

If you were a victim of fraud via the Internet, file a report with your local police and the [Internet Crime Complaint Center \(ICCC\)](#), a partnership between the FBI and the National White Collar Crime Center.

If you used Fidelity Express to send money as a result of a scam, contact Fidelity Express at (800) 621-8030.

How do fraudsters fool people?

Fraudsters take advantage of your trust in people. Here are the most common frauds.

What are warning signs of money transfer fraud?

Someone you don't know asks you to wire money.

Someone asks you to deposit a check and send them back a portion of the money.

Someone pretends to be a friend or relative and calls in a crisis, asking you to wire money right away.

Someone tells you you've won a prize or contest that you don't remember entering, and asks you to wire money to pay fees, taxes or customs.

Who is most at risk for wire transfer fraud?

Everyone is at risk - fraudsters target everyone. They look for people who appear to be vulnerable, don't know about a scam, and are trusting of others.



Are there risks to money wire transfers?

Yes - when you don't know who you are sending the money to. A wire transfer, money order or prepaid card are the same as sending cash. Once you send a wire or money order/prepaid card is cashed, it's gone, and you can't get it back.

Is it safe to wire money?

Yes - when you know who you are sending the money to. Money transfer is a safe, fast, convenient way to get cash to friends and family.

What is money transfer fraud or wire transfer fraud?

Money transfer fraud or wire transfer fraud both occur when scammers convince consumers to wire them money.

Consumer Fraud Protection Tips

How do you protect yourself from fraudsters who want to steal your money? Learn their tricks. Use common sense and follow the tips here. It's up to you whether fraudsters win. Remember, every scam can succeed or fail based on whether or not you participate. Tips to protect yourself from wire transfer fraud.

Always:

Know who you're dealing with, especially if it's about an unsolicited prize or gift offer. Don't trust a message like: "Congratulations, you just won \$1,000 in a foreign lottery!"

Research an offer to be sure it's real. If it sounds too good to be true, it probably is.

Remember that wiring money is like sending cash. When you send it, it's gone - you can't get it back.

Never:

Wire money to someone you don't know - Never!

Deposit a check from someone who tells you to send some of the money back to them.

Wire money to a relative in crisis without checking out the story first. Ask questions to verify the person's identity.

Send money to receive money.



Consumer Fraud Prevention Phone Tips

Watch out for criminals who make phone calls to people they don't know in order to steal.

They will pretend you know them. They will tell you convincing stories, and then they will ask you to send wire or send them money.

Follow these tips to keep yourself and your money safe!

1. Never wire money nor send a money order or prepaid card to someone you don't know.
2. If a supposed relative asks you for money and asks you not to tell anyone, beware. They are likely just trying to keep you from realizing this is a hoax.
3. Make sure the person you're talking to is who they say they are.
(Ask for their name, and if you're still not sure, ask them to tell you their last name or middle name. If they don't know it or won't give it to you, end the call and hang up.)
4. Don't be afraid to be rude. If you feel the need to end the call, end the call. Interrupt if need be, tell them you're going to hang up, or you can simply say, "No thank you, goodbye," and then hang up.
5. If you don't know the person on the other end of the phone, and their conversation involves you sending money, don't.
6. Don't agree to anything.
7. Don't provide them with any personal information. End the call.
8. Never send money to a relative in crisis without checking out the story first.
9. If the relative is your child, call your child's spouse or roommate. If the relative is a grandchild, call their parents.
10. Be wary of surprise/unsolicited prizes or gift offers, especially if you didn't enter a sweepstakes or lottery.
11. Never pay anything to collect sweepstakes winnings.
12. Never wire money to someone who says money transfer is the only acceptable form of payment.
13. When in doubt, double-check with someone you trust before you do anything, especially if it involves sending or donating money.



Reporting Consumer Fraud

If you were a victim of fraud via the Internet, file a report with your local police and the Internet Crime Complaint Center (ICCC), a partnership between the FBI and the National White Collar Crime Center.

If you used Fidelity Express to send money as a result of a scam, contact Fidelity Express at (800) 621-8030.

Additional Resources

If you are ever a victim of fraud we suggest you report it to your local law enforcement. Below is a list of other resources that may be helpful in your reporting of an incident or researching a potential fraudulent situation.

Internet Complaint Center

If you were a victim of fraud via the Internet, you should file a report with your local law enforcement along with the Internet Crime Complaint Center (ICCC). The ICCC is a partnership between the FBI and the National White Collar Crime Center. You can make a report with the ICCC by going to the following link: <http://www.ic3.gov/>

Where to Research

Did you come across something that you are not so sure of? If so, review our list of potential scams or you may also want to visit www.lookstoogoodtobetrue.com for any questions you might have.

Money Sent to Canada

If you were a victim of fraud and the funds were sent to Canada, you should make a report with your local law enforcement and contact Phonebusters. Phonebusters is a joint U.S. and Canadian police task force working together to reduce cross border fraud. You can reach Phonebusters at 1-888-495-8501. Or visit their website at www.phonebusters.com.

Federal Trade Commission

You can also contact and read about fraud scams on a website hosted by the Federal Trade Commission. Please visit <http://www.ftc.gov/> for more information.

Fake Checks

www.fakechecks.org

