

Tip of the Month by Deb Munro

Protect Yourself From Fraud



Fraud seems to be everywhere these days – even in the voice biz. This month I want to help to keep you from getting scammed. Over most of my career in this business I've been fortunate. It's rare to not be paid for a project I've completed. In the past seven years it's happened to me only twice, for a total loss of \$700.00. Sure, it hurt, but it was tuition for an important learning experience. Apart from those two incidents, things have gone extremely well. Until recently.

I was contacted via email by a client who called himself Gregory Alfonso. He claimed he was referred via a very reputable site – one that I would never think to question. He offered an extremely high rate (Red Flag No. 1) of \$1,900 to voice a two page message on hold. I thought it was odd to be offered such a high rate, but I trusted the source, so I voiced the project and delivered it.

He then offered me a second project at the same rate. I was thrilled to get such good pay, even more so when I actually received a cheque. But the cheque wasn't made out for just the \$3,800.00 owed to me – it was for \$7,500.00 (Red Flag No. 2). I contacted "Gregory" immediately. He said that his client must have made a mistake and paid me for his share of the project. (Red Flag No. 3).

Despite these warning signs, I took the bait. My bank gave me immediate credit for the cheque deposit, so I withdrew \$3,700 in a money order. When I told Gregory I had a money order for him, he said that he was in Israel (Red Flag No. 4 – any overseas location) and that he needed a wire transfer instead (Red Flag No. 5). Five warning signs were finally enough. I got smart.

I explained the situation to my banker and was advised to (1) immediately cancel the money order and (2) not send anything to Mr. Alfonso until I was certain the cheque had cleared. So I waited, and when I phoned my home branch to ask if the cheque had cleared they said yes. I then tried to use Western Union online to send a money transfer, but an odd and fortunate (for me) series of events prevented me. I could not get their system to work. Nothing I tried helped. The website was down. The destination code was wrong. The amount exceeded their limit. I spent two days trying to send this transfer, but each time something interrupted the process. Finally I capitulated and physically went to a Western Union office. Their computer was down. So I went to another location – but the teller's English was so poor that we couldn't communicate clearly enough to send the transfer.



The next day I finally got it worked out on the phone with Western Union. As I headed out my door to complete the transaction my phone rang. It was my banker, calling to tell me that the cheque had been returned. It was drawn on a fictitious account – one that did not exist. It was a fraud.

Thankfully, my comedy of errors with Western Union spared me the agony of losing \$3,700 in this scam. If not for my conscientious banker I would have been ripped off for sure.

The lesson? If it sounds "too good to be true," it probably is. How can we protect ourselves? There's no substitute for vigilance. We often rely on the honor system in this business. But reasonable precautions are necessary. Learn as much as you can about the clients you accept work from. Watch for the warning signs – and don't ignore them just because you need the money or the client seems "nice."

If you're in a union, there are some protections in place for you. If you're non-union, most reputable sites screen their clients well and the odds of being scammed are small. Either way, you must stay alert for warning signs - and heed them.

If somebody sends you a cheque for more than they owe you, never refund any part of it before assuring that the cheque is valid and the funds are good. And if you know of anyone who has had this or something similar happen to them, send the details to scamwatch@debsvoice.com. We'll publish a warning here in Chanti News to alert others to the danger.

All our best,
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