

# **Beware Money Laundering and Reshipping Scams**

*By John Rossheim, Monster Senior Contributing Writer*

Job seekers would be wise to remember the expression, "Dirty money always seeks the path of least resistance!" as they conduct their searches in cyberspace, a low-friction employment and personal information marketplace.

When organized criminals and two bit scammers seek to move stolen money and goods and steal from their unwitting accomplices, Internet job sites are an increasingly popular vehicle, says Saskia Rietbroek, executive director of the Association of Certified Anti-Money Laundering Specialists in Miami.

Monster and other job sites are combating fraud in all its forms. But money laundering and reshipping scams earn special attention, because they may actually make job seekers who fall for them criminals.

Despite job boards monitoring postings, seekers must still know how to protect themselves. This can be daunting; even some government agencies hesitate to advise consumers on how to cope with these ever-morphing scams. "We're not prepared to discuss where we are with this issue," says a spokesperson for the US Treasury Department's Financial Crimes Enforcement Network.

## **Where the Scams Are**

Job seekers must be familiar with the Internet media scammers most frequently use to snare accomplices and victims:

- Some scam pitches appear as job-board postings
- Other scammers send their intended victims an unsolicited, often grammatically wobbly email. An example: "Weve seen your resume on the [major job site], and weve decided to offer you the position in our company."
- Sometimes scammers use a technique called spoofing. This scam can make an email containing a link to a fraudulent posting look like it comes from a well-known job site.

## **Money Laundering Scams**

Internet money laundering "is just a huge problem," says Susan Grant, director of Internet Fraud Watch at the National Consumers League in Washington, DC. "In fake check scams, people are losing several thousands of dollars at a pop."

Money launderers often create job postings that say they're recruiting American citizens to "Process Payments" or "Transfer Funds," because as foreign nationals, they can't do it themselves.

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Their communications sometimes contain broken grammar but may include well-written prose from legitimate employers' postings.

If a job seeker responds to a fraudulent ad, the scammer will usually write back immediately, saying that the seeker is the perfect candidate and offering a job. Then the scammer usually requests the victim's bank account number or other personal information. "Nobody legitimate would hire you to use your personal bank account to process these things," says Grant.

- If victims cooperate, they will use their personal bank accounts to move stolen or bad checks, planning to keep a percentage as their pay on the scammers' instructions.
- If the scam involves legitimate funds, the victims are never able to hold onto them.
- In fact, money-laundering victims may be liable to their own banks for depositing the scammer's rubber checks.
- "Almost always, the money the victims are transferring is stolen, and therefore, the victims are committing theft," writes Pam Dixon in a report for World Privacy Forum.

And remember: "If any reasonable person would have asked questions and you didn't, you could go to prison for 20 years," Rietbroek says.

### **Reshipping Fraud**

Reshipping, or postal forwarding, scam victims are typically offered an at-home job that involves repackaging stolen goods, frequently consumer electronics and forwarding them, often outside the United States. Scammers ask victims to shell out their own shipping charges, and pay reimbursement and compensation with a fake check.

In addition to seeing their own paychecks bounce, those who fall for reshipping scams may be liable for shipping charges and even the cost of goods purchased online with stolen credit cards.

How can the victims be criminally liable? For starters, they handled goods that were stolen and followed scammers' instructions to lie on US Customs Service forms if they forwarded packages abroad.

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### **If You Get Involved**

What if you believe your personal information has been stolen or you're involved in an illegal money laundering or reshipping scam?

- Close bank and credit card accounts that may be compromised
- Periodically order your own credit report and review it for suspicious or unknown entries or claims
- Report your suspicions to law enforcement and the job site the scammers used.
- If any of your own acts or omissions could have broken the law, seek legal counsel.

**(End)**