

Lifespan helping out scam victims – if you used Western Union, you may qualify

Gary Craig, Columnist, Rochester Democrat and Chronicle
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Lifespan is reaching out to any older victims of scams who wired funds through Western Union between Jan. 1, 2004, and Jan. 19, 2017.

The bad news (as you already know): You were the victim of fraud.

The good news (as maybe you don't know): You can possibly get some money back through Western Union.

After a lawsuit from the attorneys general of some states, Western Union opted to settle instead of going to trial. There is \$586 million set aside for those who can show they were victimized.

The deadline of Feb. 12 for requests for reimbursement is fast approaching, and Lifespan wants to ensure that those who are eligible do get reimbursement.

The lawsuit accused Western Union of "really not doing enough between 2004 and 2017 to prevent people from being defrauded by scammers and fraudsters through Western Union," said Paul Caccamise, a Lifespan vice-president.

Through those years a number of scammers who defrauded individuals with false stories of lottery or prize winnings often used Western Union for the transfer of money. Often, the victim was convinced that he or she had to send some money to ensure the receipt of the fraudulent grand winnings.

Also, "scams included promises of prizes, jobs, and loans; scammers also posed as family members and law enforcement officials," according to a news release from Lifespan.

Leita King, Lifespan's scam prevention coordinator, is available to assist in completing the Western Union Petition for Remission forms, as the claim form is called. King can be reached at (585) 287-6371.

The claims are being processed through the U.S. Department of Justice. "Automated response lines can be frustrating, preventing victims from timely filing," King said. "At Lifespan, we are helping older adults successfully navigate the process."

The Petition for Remission forms must be submitted by Feb. 12. There is no cost to file a claim.

More information is available at: <https://www.ftc.gov/enforcement/cases-proceedings/refunds/western-union-settlement-faqs>.

An individual must be 60 years or older for Lifespan assistance.

With its settlement, Western Union acknowledged it could have done more to stop the use of its service for fraud. And this is where many in law enforcement think that more can be done with scam prevention — namely the companies that are approached by victims to transmit money, or as often happens, purchase gift cards, can do more to watch for vulnerable individuals.

Western Union has stepped up with fraud prevention, Caccamise said. "Western Union has done a lot though what they call their interdiction program," he said.

Last year Western Union reported that "the incidence of consumer fraud reports associated with Western Union money transfers has been extremely low — less than one-tenth of 1 percent of all consumer-to-consumer money transfer transactions during the past 10 years."

While on the subject of scams, over the holidays I asked for emails about the topic, and the response was steady. In [past columns](#) here I've touched on a [few types of scams](#), and more are to come.

So the invitation is still there. If you have thoughts on this issue, feel free to email me at GCRAIG@Gannett.com or contact me by mail at 245 E. Main Street, Rochester, NY 14604.