

Dear Western Union

In a world filled with fraud and identity theft, you have to ask yourself what role you play in perpetuating and facilitating these crimes?

We understand that you are the World's Money Sender - the largest by far, and you fill a vital role in helping private individuals in sending urgent money to friends and family. Frankly, we are very happy you are here! However, you are also the main conduit for the fraudsters in Ghana, Nigeria, and elsewhere, to extort or defraud their victims of their life savings, however small the payments may be.

We applaud you for your settlement and repayment program. Helping victims recover was a noble cause regardless of your reasons.

In addition, your improved disclaimer and certification questions, and advice against online scams and other fraud has been a major improvement. But the problem remains.

There has to be a way to help control this, that does not get in the way of legitimate transactions to real people but maintains a log or database of known scammers!

We suggest the following:

1) Provide a website page to report scams. This should ONLY be usable for Western Union Senders with a valid MTCN number - this means you will have a verified identity of a potential victim to start with. You record and show publicly all complaints against recipients OUTSIDE the United States and Canada, or Western Europe - privacy laws and liability would probably prevent displaying US, CDN, and EURO residents anyway. Besides, the scammers are 99% outside these regions.

2) Anytime someone attempts to send money to a recorded or registered agency where scammer frequent (as in having been previously reported), display a warning to the sending Agent and have them notify the customer that there is a report on file for that receiving agent. Require that they do the transaction with your operators on the phone that can help verbally counsel the sender about the risk they are facing. You could even refer them to either law enforcement or support groups in their region that help romance scam or other money fraud victims.

3) Alter your terms and conditions with your overseas agencies and national companies to force reporting allegations of fraud to local authorities. Right now, NO ONE is reporting these to the governments involved. Your authority, under the threat of the loss of their agency standing, will force your partners to do this, and to provide you with proof of their actions in order to keep their agency status. This goes a long way to enhance Western Union's name as a defender of its sending customers. Also require that in countries in West Africa such as Ghana, Nigerian, and other Very High Fraud localities, require your agencies to take digital photos of the receivers - these you can easily maintain for the benefit of U.S., Canadian, and

European Law Enforcement, and connect them to your scammer database. Frankly, why are you not taking photos of all receivers already?

4) Offer a "For Fee" insurance service to senders against fraud. I think anyone foolish enough to send money to Ghana or Nigeria, probably doesn't mind paying 10% additional for fraud protection.

5) Ban receivers with reports of fraud - do you really need their business, and that of their victims into those countries?

6) Make it easier to report fraudulent transaction by family members or friends of victims.

Even if you do only 1, 2, and 3 above, you can dramatically change the landscape and reduce significantly the amount of fraud coming out of Western Africa. You, Western Union, can become that beacon of light that you were over 100 years ago when you enabled communications around the U.S. and the World!

We have the highest respect for your corporation and know what an outstanding corporate citizen you have been. We simply ask that you recognize the harm that is coming through abuse of your system, and that you will more actively help to reduce it.

We hope that all who read this, will forward a copy to Western Union as well and add your voices to the call for reason in a world full of insane fraud.

Warmest Regards

Society of Citizens Against Romance Scams [SCARS]
A nonprofit nongovernmental organization
Miami Florida U.S.A.

9737 NW 41st Street, Suite 530, Miami, FL 33178 USA

www.AgainstScams.org / contact@AgainstRomanceScams.org