



# Employment Fraud and Counterfeit Traveller's Cheques

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## EMPLOYMENT FRAUD AND COUNTERFEIT TRAVELLER'S CHEQUES

The information contained within this alert is based on the results of research carried out by the National Fraud Intelligence Bureau (NFIB). One of the key objectives of sharing fraud data between the NFIB and stakeholders is to prevent fraud.

### ALERT CONTENT

The NFIB have found a recent increase in the number of reports of frauds where victims have been sent Traveller's Cheques as a method of primary payment for "initial costs" related to a new job.

The victims have all been models/drivers looking for work online. The MO is, generally, as follows:

- The model/driver (victim) places or replies to an advert for employment.
- The suspect engages with the victim and offers a contract of employment.
- The suspect sends the victim a (counterfeit) traveller's cheque to cover the cost of hiring a car/make-up artist and the victim is asked to deposit the cash into a beneficiary account.
- The cheque is cashed/deposited and the model/driver unwittingly becomes a "money mule" (someone who unknowingly launders money through their day-to-day accounts, or through accounts specifically set up for the purpose of receiving/sending illegal funds).

### PROTECTION / PREVENTION ADVICE

- Be wary of any employer who sends a cheque for more than the agreed amount and asks you to send cash to them, or anyone else. Research as much about the individual or company who practice this type of scheme prior to making any financial transaction involving them.
- Check any documents for poor spelling and grammar – this is often a sign that fraudsters are at work.
- If you are uncertain whether an employer is genuine then give them a call, ask for references or use an online search engine to see if anything of concern comes up.
- If you are uploading your CV onto an online job board avoid including valuable identification details and definitely do not include any financial details.
- Unless you are sure the job advertisement is genuine, be protective of your National Insurance number, passport number and bank details. This is all someone needs to pretend to be you and make purchases or open accounts in your name.
- Warn the operators of the website where you placed your CV that their site is possibly being used by fraudsters.

### FEEDBACK

The NFIB needs feedback from our readers to evaluate the quality of our products and to inform our priorities. Please would you complete the following NFIB feedback survey through: <https://www.surveymonkey.com/r/FeedbackSDU>. This should take you no more than 2 minutes to complete. If you have other feedback or additional information that you would prefer to provide by email please send to [NFIBfeedback@cityoflondon.pnn.police.uk](mailto:NFIBfeedback@cityoflondon.pnn.police.uk).

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