

## Don't Be a Victim of IP Relay Fraud

Scammers are identifying different avenues to commit fraud and recently credit unions have reported Internet Protocol (IP) relay fraud. Traditionally, a hearing or speech-impaired person types the words they want to say on the keyboard of a device called a TTY, which is attached to their telephone. It's then transmitted to the relay operator who speaks to the individual they are calling and converts that individual person's response to text, which is displayed on the caller's TTY.

The IP relay service works the same way with one exception—the caller uses a computer or other Web-enabled device. The scammers from other countries have discovered the advantage of the worldwide free service to call a U.S. telephone number using the Internet to create IP relay fraud.

Here's a recap of recent IP Relay fraud scams:

In one case, the credit union's call center received a call requesting a Western Union wire. Research indicated the fraud scam initiated in Africa and the scammer used the Internet to connect to a U.S. computer to place the relay call. In this case, it also appears the member may have been "phished" for account information prior to the relay fraud. Please reference our previous risk alert titled "[Phishing Activity Appears To Be on the Rise](#)" for more detailed information.

In another example, a credit union received a relay call allegedly from a member. The member requested a Western Union wire be sent to a client. Prior to honoring the relay request, the credit union contacted the member at his/her phone number of record and found the member was not hearing-impaired and did not initiate the relay call. Later in the week, the credit union received two more IP relay calls. All of these IP relay attempts were terminated by the credit union.

If you have been victimized by IP Relay Fraud or receive a suspicious call via IP Relay, information and documentation about the transaction is crucial. Whenever a situation such as this arises, make sure to report the fraud to the Federal Communications Commission (FCC), Federal Trade Commission (FTC) and Federal Bureau of Investigation (FBI), along with local and state law enforcement agencies.

The FCC is working with IP Relay providers to prevent, or at least reduce, the misuse of this important communications service. To file an IP Relay complaint with the FCC, call 888.225.5322 (voice) or 888.835.5322 (TTY) or go to [www.fcc.gov/cgb/complaints.html](http://www.fcc.gov/cgb/complaints.html).

To report fraudulent IP Relay activity, contact the FTC at 877.FTC.HELP or [www.ftc.gov](http://www.ftc.gov) and the FBI at [www.ic3.gov](http://www.ic3.gov).