Common scams
The counterfeit money check

The criminal gang is normally made up of three people posing as a plain clothes police officer, the officer’s deputy and a tourist. The tourist stops the unsuspecting victim to ask directions. The two policemen then appear and confront them, establishing their credentials by producing an impressive looking identity card. They explain they are checking for counterfeit money and ask for the co-operation of the two foreigners. The tourist produces a wad of notes and gives it to the deputy. The aim is for the victim to do the same. If this happens, the deputy walks off with the two wads of cash, saying they are to be put through a machine in the office around the corner. After a short time, the officer explains he is going to check why it is taking so long and tells the two foreigners to wait for him to return. The two policemen are never seen again. The tourist makes disgruntled noises and walks away, leaving the now penniless victim alone on the street.

If the victim does not produce any money at the same time as the tourist, the deputy returns after a short time to return the clean money to the tourist. This is designed to encourage the visitor into following the tourist’s actions.

Where does it happen?
Common on the streets of Bogota, Colombia, and also occurs throughout Latin America.

Avoiding becoming a victim
- Pretend not to speak the local language or understand the request.
- Claim to have no or very little cash on you – you normally use credit cards.
- Invite the policemen to accompany you back to the hotel to check your cash.

The identity check

The victim is approached on the street by someone impersonating a police officer either in civilian clothes or uniform. The police officer claims to be carrying out identity checks and asks for documents. If the victim produces a wallet, the police officer draws a gun and disappears with the wallet.

Where does it happen?
The Indian sub-continent, Turkey and South Africa.

Avoiding becoming a victim
- Keep identity documents separate from your wallet or cash.
- Apologise for not having identity documents with you and invite the police officer to accompany you back to the hotel to check the documents that are in the hotel safe. (NB in some countries it is mandatory to carry identity documents at all times and not having them may result in an on the spot fine if the police officer is genuine).
**The anti-narcotics police**

The victim is approached by a stranger under the pretence of asking for directions. The stranger ascertains that the victim is foreign, says that he/she is a tourist as well and tries to establish the nationality of the victim. If the victim reveals their nationality, the stranger waxes lyrical about the country and people and, after a brief conversation, expresses pleasure at the chance meeting before breaking away. Shortly after this conversation, the victim is confronted by a well-dressed person who enquires what the stranger wanted. Producing an official looking identity card or document, he claims to be a member of the anti-narcotics police and cautions the victim for speaking to a known drug dealer. This is followed by an invitation to accompany the officer to a police station for further investigation. The victim is then taken to an isolated building and any cash or valuables are taken from him or her.

**Where does it happen?**
Most of Latin America and some Caribbean countries.

**Avoiding becoming a victim**
- Look confused and indicate a lack of knowledge of the local language and English if the stranger switches. Pretend that you are from a non-English speaking part of the world such as a Scandinavian or Eastern European country.
- Keep walking and do not get drawn into conversation with either the stranger or the police officer.
- If the police officer persists, head for your hotel or an adjacent one.

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**Airport computer theft**

This scam takes place while passing through security at the entrance to the departure lounge. The criminals work as a pair with the first one passing through the metal detector without activating the alarm. The second positions him/herself in front of the intended victim and waits until the victim places his/her PC on the X-ray machine conveyor belt before passing through the metal detector. The second crook is carrying metal objects that activate the alarm, causing a diversion and a jam. In the confusion, the first criminal collects the victim’s PC and disappears.

**Where does it happen?**
Many countries but particularly in the United States.

**Avoiding becoming a victim**
- Wait until the person in front has passed through the metal detector before placing anything on the X-ray conveyor belt.
- Make sure you do not have any metallic objects that will activate the metal detector.
- Carry your laptop in a small suitcase or back pack rather than a briefcase or computer bag.
- Place the bag containing the computer as your last item on the conveyor belt.
The bird mess

The perpetrators of this crime are often a middle aged, well-dressed couple sometimes with a second similar couple acting as accomplices. One couple approaches the victim, indicating concern over some bird mess down the back of the victim’s clothes. They produce some tissues and start to clean the mess. If the victim is wearing a jacket or jumper, he/she will often be tempted to take it off. While doing so, the couple will pick his/her pocket or take his/her bag and disappear. Otherwise, one of the two will distract the victim, while the other picks his/her pocket or makes off with the bag. (Note: the bird mess usually turns out to be mustard that has been squirted on the victim from behind).

Where does it happen?
South American countries.

Avoiding becoming a victim
■ Be suspicious if told that there is a mess on your back.
■ Resist allowing the helpful couple clean the mess and head straight back to the hotel.
■ Do not attempt to remove a jumper or coat or place your bag on the ground.

Staged car accident

The victims of these crimes are usually foreigners driving a hire car or travelling in a chauffeur driven car or taxi. Either a second car runs into the victim’s car or the victim comes across an apparent accident – often a motorcyclist lying alongside a fallen motorbike in the road. When the victim’s car stops, accomplices jump inside and rob the occupants.

Where does it happen?
Brazil and South Africa but it can also occur in other South American and African countries.

Avoiding becoming a victim
■ You may be required by the law of a country to stop at the scene of an accident, provide assistance or report it to the authorities. You should be aware of the possibility that an accident has been staged and balance the risks to you and your passengers against the local legal requirements.

The beach scam

The criminals work in a pair. One approaches the unwary sunbather and distracts him/her by either starting a conversation or touching some part of his/her body. While the victim is distracted, the accomplice approaches from the blind side and steals his/her bag.

Where does it happen?
Any country with popular tourist beaches.

Avoiding becoming a victim
■ Do not take valuables to the beach.
■ Go to the beach with a companion or companions.
■ Never leave personal possessions unattended.
Cash shortfall

The two main money scams are:

- Taxi drivers switching the offered currency note to a smaller one and giving change for the smaller amount. If challenged, the criminal will produce the lower denomination note.
- Street money changers giving currency in bound bundles where the visible notes are genuine but the ones in the middle are sheets of paper.

Where does it happen?
Many parts of the world.

Avoiding becoming a victim
- When paying for a taxi, watch your money at all times. Do not pass cash over the driver’s shoulder.
- Do not use street moneychangers. If it is unavoidable, break open the bundles and check them in front of the moneychanger.

The distraction

This will normally take place at an airport or a train station where a person is likely to have luggage. Commonly, a distraction will include coins being dropped in front of the victim or the victim being asked for directions, the distraction allows the victim’s bags to be taken.

Where does it happen?
Any country.

Avoiding becoming a victim
- Maintain physical contact with your possessions.

Copying a credit card

Credit card scams are becoming increasingly common and it may not become apparent until a monthly statement is received. These are the most common methods.

- When a card is handed over in payment, it is processed using the old manual swipe. Extra payment slips are run over the card out of sight of the cardholder and the signature forged subsequently.
- The relevant details from a card are written down and used for payments over the phone.

Where does it happen?
Worldwide but particularly prevalent in Latin America and countries where there is tourism.

Avoiding becoming a victim
- Wherever possible, use cash in shops and restaurants.
- Use a credit rather than debit card.
- When signing the payment slip, check there are no additional blank slips underneath.
- Try to insist that, if the card is to be swiped, this is done in your presence and not out of your sight (this may be difficult in a restaurant).
- Carefully check your statement and immediately inform the card company if there are any unexplained charges.

The honey trap

The victim is approached by a young lady posing as a student wanting to practise her English. The victim buys her a drink and is then presented with a bill which is unusually expensive. The victim is forced to pay the bill and may even be escorted to an ATM to extract money.

Where does it happen?
Eastern Europe.

Avoiding becoming a victim
- Check prices before ordering.
The rogue taxi driver

This scam is particularly prevalent at airports where the unwary visitor is either approached by a man posing as a taxi driver who offers to take them to their hotel or else holding a sign with the company or individual’s name on it. The taxi driver may have some form of official looking accreditation as a taxi operator. On the road from the airport, the taxi driver stops and picks up an accomplice. They then drive the victim to an isolated location where all valuables are stolen. The victim is dropped normally with sufficient cash to get to a hotel and warned that, if the matter is reported, retribution will be taken.

A variation of this is to take the victim to a series of cash dispenser machines and forced to withdraw cash up to the limit available before being released. This is called ‘express kidnapping’ and may involve being held over midnight when the daily limits are reset.

While this scam is most common at airports, it can also occur when a visitor takes a taxi off the street.

Where does it happen?
A number of cases have been reported by travellers arriving at Maiquetia Simon Bolivar International Airport, Caracas, Venezuela. Cases have also been reported at airports throughout Latin America and Africa.

How to lessen the risk
■ Make prior arrangements to be met by a person who can produce positive identification.
■ On arrival at an airport, make a taxi reservation at an official kiosk.
■ Ask airport information for directions to the official airport taxi rank.
■ Arrange for the hotel to provide a taxi.
■ Avoid taking taxis off the street but arrange for them to be booked by your host.

Advance fee fraud or ‘419’

This scam is named after the sub-section of the Nigerian penal code that covers obtaining money by deception. Companies or individuals receive a communication either in the form of an e-mail or typed or hand written letter explaining that there is a large sum of money available either as the result of the death of a dictator/prominent person or overpayment of commission due for a government contract. To access the funds it is necessary to transfer the money to an account in Europe. The recipient is invited to participate in return for an attractive percentage of the money. All that is needed is bank account details and headed writing paper. In some instances, an upfront payment is requested so the perpetrator of the scam can place an advance payment for administrative costs incurred for transferring the money.

If the recipient agrees to the request, either the fee will disappear without any money being transferred or the bank details and headed writing paper will be used to forge a letter to the bank to transfer the balance of the recipient’s account into another account.

Where does it happen?
The communications are from African countries to companies and individuals in the developed world. The perpetrators are normally Nigerian conmen.

Avoiding becoming a victim
■ Do not agree to such requests.
■ Pass any communications to the police.
Passport theft

A criminal wearing a stolen hotel uniform approaches an unsuspecting guest and asks for the passport in order to make a photocopy for hotel records. The member of hotel staff never reappears and the passport is subsequently sold on the black market.

Where does it happen?
In any part of the world where locals are looking to move abroad to seek work.

Avoiding becoming a victim
- Only hand your passport over to a receptionist behind the desk.
- If approached anywhere else in a hotel, go to the reception and check with the receptionist.

The child beggar

A sad eyed looking child sits on the street with a placard explaining their plight and asking for money. A sympathetic passer, on seeing the child, bends down to read the placard. While the passer by is studying the placard, an accomplice of the beggar rifles the pockets, handbag or backpack of the passer by.

Where does it happen?
In countries where there is marked poverty or an immigrant population including in Asia, Latin America, the Indian sub-continent and European cities.

Avoiding becoming a victim
- Secure valuables and important documents in fastened pockets and be alert to these risks.

Automated Teller Machines (ATMs)

The most common techniques used by criminals to steal cards and money are:

Card trapping – A device, even as unsophisticated as sticky tape, is inserted into an ATM’s card slot. This device traps the card and the criminal is watching the owner punch in the PIN. When the owner walks away without the card or cash, the criminal moves in to release the card and take the cash. The card is subsequently used again as the criminal has memorised the PIN.

Skimming – A device is inserted into the card slot that records the details on a magnetic strip. A small camera concealed over the numerical pad records the PIN. The criminal uses the magnetic strip and PIN to produce a counterfeit card that is used to withdraw cash.

Shoulder surfing – The criminal stands close to the cardholder during a cash withdrawal and watches the PIN being punched in. The criminal subsequently follows the cardholder and waits for an opportunity to steal the card.

Where does it happen?
Anywhere where there are ATMs but especially in badly lit or exposed places such as railway stations.

Avoiding becoming a victim
- Do not insert your card if there are people standing close to you or attempting to jostle you.
- If the ATM retains your card for no apparent reason, seek help from someone to watch the machine until you have been able to report the retention.
- If you have any suspicion that you may have been a victim of this type of scam, inform the card issuer immediately and cancel your card.