

COMMON FRAUDS AFFECTING VICTIMS OVER 60

Call Center Fraud: Tech and Customer Support / Government Impersonation



Illegal call centers defraud thousands of victims each year. Two categories of fraud reported to the IC3, Tech/Customer Support and Government Impersonation, are responsible for over \$1 billion in losses to victims.

Call centers overwhelmingly target the elderly, with devastating effects. Almost half the victims report to be over 60 (46%), and experience 69% of the losses (over \$724 million). Victims over 60 lost more to these scams than all other age groups combined, and reportedly remortgaged/foreclosed homes, emptied retirement accounts, and borrowed from family and friends to cover losses in these scams. Almost 100 elderly victims reportedly lost over \$1 million to these scams, while the majority lost between \$1,000 - \$10,000.

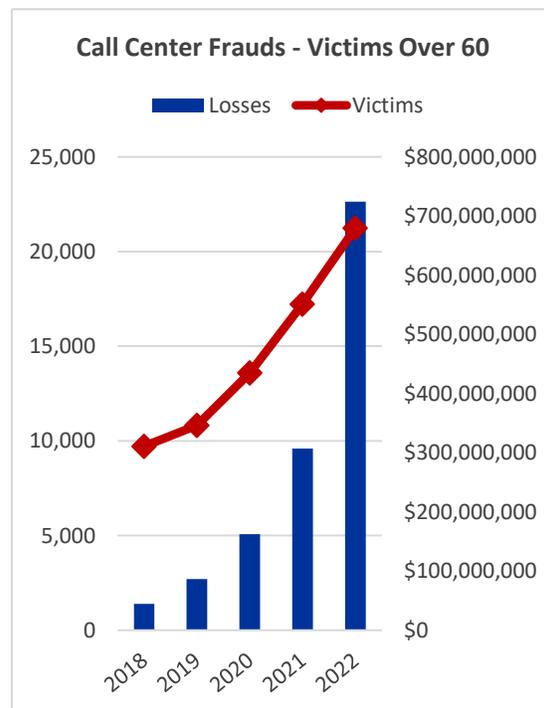
	<u>Victims</u>	<u>Losses</u>	<u>Trend</u>
<i>Government Impersonation</i>	<u>3,425</u>	<u>\$136,500,338</u>	▲ 97%
<i>Tech and Customer Support</i>	<u>17,810</u>	<u>\$587,831,698</u>	▲ 147%
TOTAL	21,235	\$724,332,036	

While the number of victims and losses from Government Impersonation scams are significantly lower, the fraud tends to occur over a longer period as it takes the victim longer to realize they are caught in a scam. Tech and Customer Support scammers take advantage of victims' unfamiliarity with technology, online banking, and newer payment methods, like cryptocurrency, to quickly take as much money as possible. It is not uncommon for the scammers to execute a combination of the two scams or re-victimize a previous victim with the other form of scam.

The scams primarily emanate from call centers in South Asia, mainly India. In response to the increasing victimization, the Department of Justice (DOJ) and the FBI are collaborating with law enforcement in India, such as the Central Bureau of Investigation in New Delhi and local Indian states, to combat cyber-enabled financial crimes and transnational call center fraud. This cooperation has secured the testimony of U.S. victims of call center fraud for use in enforcement proceedings against the alleged perpetrators.

In 2022, with the assistance of U.S. law enforcement, Indian law enforcement accomplished multiple call center raids, disruptions, seizures, and arrests of the individuals alleged to be involved in perpetrating these cyber-enabled financial crimes and global telemarketing frauds.

To learn more about these types of scams, please see these 2022-published Public Service Announcements on the IC3 website and recently published podcast on FBI.gov⁴



⁴ See Appendix D: Referenced Publications