

LANGUAGE FINGERPRINTS

Did you know you can spot a fraudster just by the way they write? Fraudsters often leave traces of their crime behind in their language fingerprints. Language fingerprints can be found in emails, letters, transaction documents, wire instructions, and payoff statements. Knowing what words fraudsters use and how they use them can help you spot and stop a crime happening right before your eyes.



Fraudster Lexicon

There are certain words or types of words used frequently by fraudsters to manipulate you into doing what they want. If you spot the fraudster's lexicon, please STOP to review the transaction as a whole and consider you may be dealing with a fraudster.

"Kindly"

The #1 word used by fraudsters is "kindly." Most cybercrime is committed by overseas fraudsters where this word is part of their vernacular instead of the word "please." If someone uses the word "kindly" or uses it repeatedly in one communication, chances are you are communicating with a fraudster.

Words indicating friendship

Words of friendship convey familiarity, trust, and can include someone being overly complimentary about your role in the transaction. The fraudsters use this technique to lower your guard by playing on your ego's desire to be liked. You are more likely to go the extra mile for a "friend" or "pal" and overlook discrepancies and red flags for people you like and trust.

Risk Words

Risk words imply a possible negative action or outcome to you personally and at their core are a latent threat to your financial security invoking a fear response. Risk words including "concern," "prevent," "failure," and "avoid" all imply there are consequences to not following the request.

Negative words

Any instruction you receive that tells says you "must not," "shall not," "never," "do not do [something]" is a red flag. Consider what it is they are instructing you not to do and if it makes sense in the transaction. Do they not want you to verify something, call or email someone specific, or not use a telephone or email address you previously used throughout the transaction?

God or religion-type words

Culturally, words with religious overtones are not used in real estate transactions in the United States, but that isn't necessarily the case in foreign countries. If someone refers to God or uses other words with religious overtones in an email or any written communication, consider a fraudster from a country where that is acceptable or even expected in a business transaction may be impersonating a party.

Fraudster Grammar

Since most cybercrime originates from overseas, the fraudster may have a poor command of the English language and grammar. Communications or instructions that contain any of the following grammatical errors are a red flag for fraud:

- u Missed punctuation
- u Misuse of punctuation
- u Misspelled words
- u Incorrect spacing or formatting
- u Capitalization errors
- u Improper syntax
- u Improper verb usage
- u Improper verb tense usage

Wire Instructions

Wire instructions and payoff statements can contain language fingerprints too! Be on the lookout for:

- u Different font or type size from the rest of the document
- u Sender's location shown on a faxed document does not match party's purported location
- u Payoff amount differs from a previously received payoff statement or calculation of payoff amount doesn't add up
- u Receiving bank does not match payoff statement bank
- u Beneficiary's name on the account differs from party or lender
- u Address or phone number listed in the statement is different than contact information that is independently verified
- u Email address is different or contains variations
- u Rush requests or sense of urgency
- u Wire is going to a bank in a country outside of US or different from where the party is located