FRAUD AFFECTS EVERY COMMUNITY

October 29, 2014
Panel 3: Getting More Specific: Community Case Studies on Fraud

- Melissa Armstrong, SEC
- John Breyault, National Consumers League
- Jane Duong, National CAPACD
- Courtney Gregoire, Microsoft
- Heather L. Hodges, NLSP
- Brian Ross, Department of the Interior
- Anne Schaufele, Ayuda’s Project END
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Notario/Legal Services Fraud
Targeting Immigrant Communities

Ayuda’s Project END: http://ayuda.com/project-end.php

Thank you to Bryan Cave LLP, NBC4, and Univision for the case-related pictures.
Advertisements & Signs for Notario/Legal Services in Central America
Advertisements & Signs for Notario/Legal Services in D.C., Virginia & Maryland


Virginia - Flores v. Ramirez (Fairfax Co. Cir. Ct.)

Maryland - Argueta v. Mejia (Md. Cir. Ct.)
What remedies are available to victims of notario/legal services fraud?

**Legal Remedies:**

- **CIVIL:** Federal Trade Commission Act, State’s Consumer Protection Statute, State’s Notario Fraud Statute, Common Law Fraud, Breach of Contract, Negligent Misrepresentation, Unauthorized Practice of Law (UPL) to seek an injunction, consent agreement, cease-and-desist order, restitution, and/or monetary damages.

- **CRIMINAL:** Prosecution of Notario for Related Crimes, e.g. Theft, UPL, Blackmail, Extortion, Fraud, Perjury, Obstruction of Justice, Obtaining Money by False Pretense, Violation of State’s Notario Fraud Statute to seek a criminal sentence, injunction, fine, and/or restitution.

- **IMMIGRATION:** U Visa (if additional qualifying crime), Prosecutorial Discretion, Ineffective Assistance of Counsel.
R.E. Services, Inc.
Tax & Immigration Services

(English Translation)
We help you with your taxes in any year and from ALL states.
We help you with ALL types of immigration [*paperwork].
We help you with forms and requirements to obtain a license in Maryland, DC and VA.
We help you [*process] passports from your UNITED STATES citizen children.
Criminal Sentencing for the Unauthorized Practice of Law & Violation of the Maryland Immigration Consultant Act

Notary Pleads Guilty to Immigration Fraud

Ramón Escarfullet pleaded guilty to charging thousands of dollars in cash for help with immigration services. Consumer Reporter Erika Gonzalez reports he is a notary, not a lawyer.

By Erika Gonzalez  Oct 1, 2014
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Clockwise from top left: (1) NLSP attorneys meeting with job training students in Ward 7; (2) our Ward 7 office; (3) stakeholder meeting of job training programs, legal aid lawyers, government agencies and library staff at the library, and (4) NLSP attorney in library job seekers clinic.
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Speaker

Jane Duong
National Coalition for Asian Pacific American Community Development
(National CAPACD)
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Microsoft: Technical Support Scams
Courtney Gregoire
Sr. Attorney, Digital Crimes Unit
Microsoft

Leading the fight against cybercrime
Technical Support Scams

1) Cold Calls:
Fraudster calls consumer claiming to have detected viruses and/or malware on the computer (sometimes representing as Microsoft or trusted party).

2) Internet Search Engine Advertising:
Consumer clicks on an advertisement for tech support, ad directs consumer to website of a “Microsoft affiliated company”.

3) Web Browser Pop-Up Messages:
User searching the web and encounters screen displaying a message indicating malware infection.

Potential harm to consumers:
- $199 to over $600 to “clean” computer or enroll in a subscription service
- Potential installation of malware with viruses, spyware, adware, keystroke loggers and other harmful applications
- Potential theft of PII during remote access to consumer’s computer
Impact of Technical Support Scams

Number of victims continues to grow

Microsoft Call Centers receive approximately 1,000 consumer calls about tech support scams each month.

Suspect company (over a 2-yr period)

- 125 million impressions (ad appeared when searching for tech support)
- 1 million clicks from consumers
- Estimated ad spend of $1.4 million

2011 Microsoft Survey

- 2000 United States participants
- 9.3% were contacted in a 14-month period
- 12.9% suffered financial loss
- $453 average amount consumer spend
Actively Protecting our Customers

Digital Crimes Unit

is a worldwide team of lawyers, investigators, technical analysts and other specialists partnering internationally to transform the fight against cybercrime.

Addressing tech support scams

- Actively providing consumers information about fraud schemes
  www.microsoft.com/security/online-privacy
- Working with law enforcement locally and internationally to investigate and support appropriate enforcement action
- Seeking partners for broader education and outreach efforts
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Lunch