



# News Release

## Office of the Attorney General

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### **Multistate Settlement Requires Western Union to Develop Anti-Fraud Program**

Attorney General Herbert H. Slatery III today announced a settlement with Colorado-based The Western Union Company, resolving a multistate investigation which focused on complaints from consumers who used Western Union's wire transfer service to send money to third parties involved in schemes to defraud consumers. In addition to Tennessee, 48 states and the District of Columbia participated in this settlement.

The settlement requires Western Union to develop and put into action a comprehensive anti-fraud program designed to help detect and prevent incidents where consumers who have been the victims of fraud use Western Union to wire money to scam artists.

That anti-fraud program, which Western Union has agreed to evaluate and update as warranted, includes the following:

- Anti-fraud warnings on send forms that consumers use to wire money;
- Mandatory and appropriate training and education for Western Union's agents about fraud-induced wire transfers;
- Heightened anti-fraud procedures when warranted by circumstances such as increased fraud complaints;
- Due diligence checks on Western Union agents who process money transfers;
- Monitoring of Western Union agent activity related to prevention of fraud-induced money transfers;
- Prompt and appropriate disciplinary action against Western Union agents who fail to follow required protocols concerning anti-fraud measures;

Western Union also agreed to pay a total of \$5 million to the states for the states' costs and fees. Of that, Tennessee will receive approximately \$70,018.

In addition to this settlement with the states, Western Union earlier this month settled claims related to fraud-induced transfers with the Federal Trade Commission and the U.S. Department of Justice. As part of those related settlements, Western Union has agreed to pay \$586 million to a fund the Department of Justice will administer to provide refunds to victims of fraud-induced wire transfers nationwide, including Tennessee victims.

More information about this settlement is available at <https://www.justice.gov/criminal-mlars/remission>



In addition to Tennessee, the following participated in the settlement: Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, and the District of Columbia.