



Online Purchase Fraud

Online Purchase Fraud involves a buyer offering to pay for purchases using wire transfer services. The goods are shipped, but the seller never receives payment.

Recognizing Fraud

Most fraud will involve one or more of the following:

- Purchase is from someone far away, often in another country
- The buyer will ask for your banking details in order to make the wire transfer
- The buyer may fake an email from an existing bank saying the wire transfer cannot be completed until the item has been shipped and a tracking number is provided

Fraudster may attempt to send a fake email pretending it originated from a legitimate financial institution. Some things to watch for are:

- Spelling mistakes
- Poor grammar
- Financial Institution's logos or pictures are poor quality
- Links in the email do not lead to the bank's official website
- The "reply-to" email address is a different email address than the "from" email address
- Email addresses listed in the email do not belong to the bank

Stay Alert

- Do not click on a link in a suspicious email. Go to the bank's official website using a web address you know belongs to the bank
- Do not call or email the bank using information in a suspicious email. Use the information listed on the bank's official website
- DirectCash Bank only operates in Canada
- DirectCash Bank does not offer international wire transfers
- DirectCash Bank's official website is www.directcashbank.com
- DirectCash Bank email addresses end with @directcashbank.com

If you think you may be a victim of fraud

- Contact your local police department
- Call your bank immediately if you have already divulged your banking details