Faceless Patrons—Scam stories and anti-fraud strategies

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ABSTRACT

Faceless patrons is an installation that documents stories used by Internet scammers in so called "overpayment check scams." Scammers use scripted stories to reach their victims, yet when correspondence continues story worlds start to evolve. We created a virtual character to interact with scammers who posed as art buyers. The installation presents five of these interactive narratives in form of a series of photos, each coupled with a forged check. By using smartphones an augmented reality layer can be accessed to expose further story elements. The received checks were reported by anti-fraud activists to bank officials who block the bank accounts and jam the scammers' working practice.

INTRODUCTION

Since 2010 we have collaborated as the KairUs collective focusing on the thematic of Internet fraud and online scams. Subjects of our research include online scammers, vigilante communities of scambaiters, and their use of storytelling and technology. In several artworks we created virtual characters with their online representations to be able to safely reply to internet scammers' business proposals and dive into their persuasive story worlds. Scamming is a global phenomenon and victims can be found everywhere with no difference in gender, age or race. To persuade the victim into paying money upfront, the scammers create story worlds with "get rich quickly" schemes that seem "too good to be true." The scammers draw on emotions like greed, empathy or love. Two of our works focus on scam narratives and implement anti-fraud strategies to jam and report the scammers' working practices. The "Re: Dakar Arts Festival" documents an art festival scam practice, which can be followed in an interactive installation and online through social media channels. In this transmedia story both fiction and reality blend, when the Swiss artist Heidi H. and gallerist Peter prepare for the "Dakar Arts Festival." The *Faceless patrons* installation is a follow up investigation that documents stories used by Internet scammers in so-called "overpayment check scams." We wanted to investigate how scammers approach their victims and what stories they tell, and which loopholes they use to commit advance fee fraud.

OVERPAYMENT CHECK FRAUD

The overpayment check scam is still common although digital payment methods are a common practice. A scammer who shows a certain interest in the offered product contacts a person who offers a product online. The scammer claims that for him it is just possible to pay by check. When the victim agrees to the deal the scammer sends the forged check. The check is issued for far more money than agreed, but the scammer argues that the overpayment is to compensate the shipping costs and for the extra work. The scammer comes then up with a storyline convincing the victim to immediately cash the check, pay the shipping fee and wire the rest of the money to him. The scammers are using a very old loophole connected to the check transfers; normally these transactions are done within a couple of days, yet after a week or so the fake check bounces at the bank. With the result that the victim loses the money in addition to the already sent product. [1]
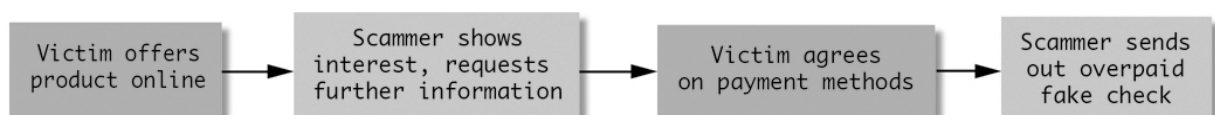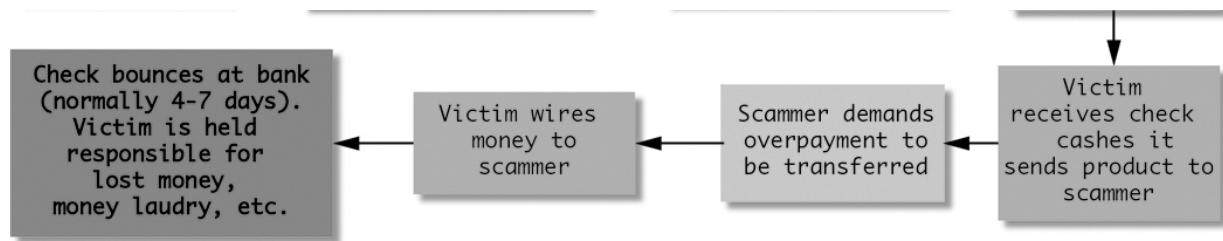
Figure 1. The anatomy of the overpayment check scam.

INTERACTIVE STORYTELLING WITH THE SCAMMER

The story takes the form of e-mail correspondence where two characters are involved; one art patron created by the scammers and our fictional artist "Anna Masquer." The scammers posed identity is often based on either identity theft or a confusing mix of several existing individuals, giving them the opportunity to remain faceless and anonymous. While we were aware of the fact that we are dealing with scammers, we used a fictional character and narration to investigate how the scammers react to various turns in the plot. Our character "Anna Masquer" represents an average contemporary artist, and her story is backed up by a virtual identity. [2] We actively engaged with several art scammers, all posed as wealthy art buyers who were immediately interested in the proposed photo series and wanted to pay by check. Anna accepted the check payments and once we received a check we forwarded the ongoing criminal activities to anti-fraud activists who keep good relations with bank officials, who monitor account transactions, freeze accounts and inform local law enforcement.
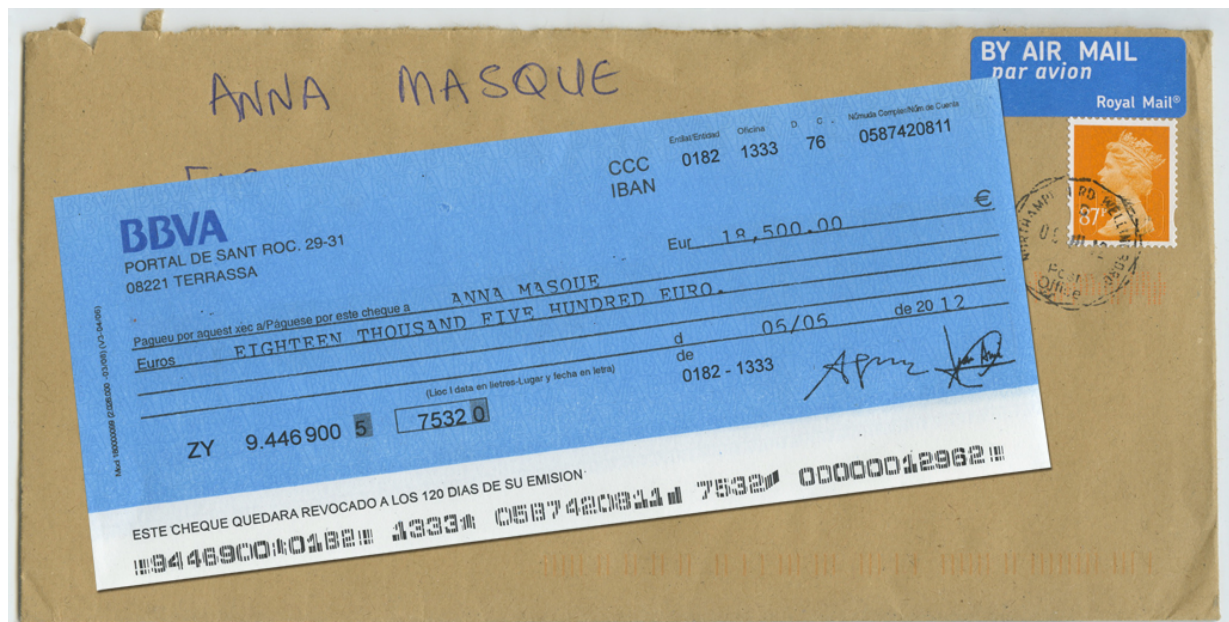

Figure 2. One of the received checks.

THE *FACELESS PATRONS* ARTWORK

The installation setup consists of five photo-frames hanging on a wall. Each frame connects to a correspondence with a scammer and holds a photograph and a fake check that was received as an advance payment for Anna Masquers' photos. By using a smartphone the visitor can scan each photograph via a third-party AR-Browser. Each physical photograph is then overlaid with an AR layer containing a video compilation of images. These images are the result of an online search in an attempt to confirm or invalidate the authenticity of the scammer's character and his online representations. This search result tries to give a

face to the faceless scammer, yet fails while the posed art buyer can be anyone or no one of the persons found within the search. In addition to the images the video contains text-to-speech converted voice-over parts from the email correspondence. Due to the similar scripts of the scam only snippets of each correspondence are presented in the artwork. This still enables the visitor to follow the whole narrative path of the 'overpayment check scam' scheme. The installation functions as a documentation of the scam scheme and represents part of the interactive storytelling process that we experienced with the scammers.

Figure 3. A visitor scans the artwork and accesses the augmented reality layer.

NOTES

1. Masquer, A. Portfolio, «http://annamasquer.wordpress.com»
2. Stabek, A., Watters, P., Layton, R. "The Seven Scam Types: Mapping the terrain of cybercrime." *Cybercrime and Trustworthy computing workshop* (CTC), 41-51 (2010).

PERMALINK

http://dx.doi.org/10.20415/hyp/014.f03.

ABOUT

KairUs (www.kairus.org) is a collective of two artists **Linda Kronman** (Finland) and **Andreas Zingerle** (Austria). Since 2010 we have worked with the thematic of Internet fraud and online scams, constantly shifting our focus and therefore approaching the theme from a number of perspectives. Besides the artworks we publish academic research papers related to our projects and through workshops we contextualize our

rather focused research topics to a wider discourses like data privacy, activism, hacking culture and disruptive art practices.