



UNPAID TOLL SCAM

The unpaid toll text message is an increasingly prevalent consumer scam. Criminals send messages to victims claiming they have unpaid toll balances, often impersonating electronic toll collection systems.

In this scam, the criminal creates a false sense of urgency by providing a payment deadline and tries to elicit the victim's fear by threatening late fees, collection activities or suspending the victim's license or vehicle registration. Because the payment requested is often low, consistent with a normal toll fee, victims may be less skeptical that the message is a scam. Other victims may recognize that the message could be a scam but still prefer to pay the "toll" to avoid any potential negative consequences.

Unpaid toll scam text messages typically include a link to enter in personal information and payment details. In addition to stealing money directly from victims, criminals can use this information to commit identity fraud or account takeover fraud.

Refer to page 2 for an unpaid toll scam example.

The scams mitigation toolkit was developed by the Federal Reserve to help educate the industry about scams and outline potential ways to help detect and mitigate this fraud type. Insights for this toolkit were provided through interviews with industry experts, publicly available research, and team member expertise. This toolkit is not intended to result in any regulatory or reporting requirements, imply any liabilities for fraud loss, or confer any legal status, legal definitions, or legal rights or responsibilities. While use of this toolkit throughout the industry is encouraged, utilization of the toolkit is voluntary at the discretion of each individual entity. Absent written consent, this toolkit may not be used in a manner that suggests the Federal Reserve endorses a third-party product or service.

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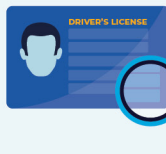
1

Sam drives to visit his former college roommate, who lives in a different state.



3

Thinking of his recent trip, Sam assumes that the toll must have been incurred while driving to visit his old roommate.



5

Sam provides his full name, driver's license number, credit card information, phone number and address as requested on the payment link page.



7

Two days later, he checks his credit card statement and notices several unauthorized purchases. He notifies the issuing bank.

2



Several weeks later, he receives a text message from an unknown number, which says he has an unpaid toll balance of \$12.87.

4



Concerned about incurring late fees or having his license suspended, he clicks the payment link in the text message to initiate payment.

6



About a week later, he is notified of a credit report inquiry for a loan that he does not recognize. He contacts the lender for more information.

8



Sam realizes that his identity may have been stolen. He notifies the Federal Trade Commission and local law enforcement.