

[00:00:00] HOST:
Coming up on this episode, of AARP's Perfect Scam.

[00:00:04] It looks like I see your IP address has been compromised from other countries in the last two days. I like to think is that we need to have the computer so we can rectify this kind of issues. Is that possible we can access the computer, please?

[00:00:16] Yeah, I'm standing right in front, I'm sitting right in front of it. Just to be clear, you guys are from Apple.

[00:00:21] Yes, sir, I'm a certified technician to support Apple, that's right.

[00:00:23] HOST:
Imagine turning the tables on a scammer, showing up in their workplace, confronting them face to face. A lot of us have probably had the thought, feeling so frustrated by a stranger leaving cryptic messages, asking for account numbers and warning of late payments. What would it be like to meet them in person? What would you say? Today we're going to share the story of another podcast host who did just that. But before we get into all that, I'm here with AARP's Fraud Watch Network Ambassador. Frank, this story focuses on a call center in India. We know they can be pretty much anywhere in the world, but why are so many call centers located in India?

[00:00:57] Frank
Abagnale: Well, first of all call centers in India are popular, even with legitimate companies because it's so cheap to hire people to come to work. Unfortunately, that's a country with a lot of poor people and some of them are very educated, but they can't find a job, so they're a great source of using for a call center to talk on the phone; they speak English very well, and they're smart enough to put across whatever message it is they need to put across, but unfortunately sometimes they're selling you something that's non-existent or fraud and sometimes they're actually working to do something good.

[00:01:31] HOST: Are there other parts of the globe where call centers are springing up or are we chasing call centers here...

[00:01:37] Frank
Abagnale: No, there's call centers like in Hong Kong, Malaysia, places like that. They're all over the world, including right here in the United States, and Florida's a great place for a lot of these boiler rooms and call centers, New York. So it's just wherever there's people and somebody has an idea and you get some phones and you make some calls or receive some calls.

[00:01:55] HOST: And I assume that the U.S. doesn't really have jurisdiction over a call center say in India. How does that work?

[00:02:01] Frank

Abagnale: No, that's the problem. That's the problem in general today with crime is that it's become so global, so the criminal committing the crime, like in that case is in India, thousands of miles away. Now we do through Interpol have relationships. The FBI has 126 field agent offices around the world, so they actually have an office in Beijing, they have an office in Italy. They have offices, but they're all at the embassy, and that FBI agent is attaché to the embassy. Obviously, he works with the local police in that city to have a relationship. That's why he or she is the agent there. So how that's supposed to work is if we feel there's a problem going on in India, that agent at the embassy in India can then go with the Chief of Police or whoever his contact or relationship is with the Indian authorities to try and see if they can either stop it, arrest the person or do something like that, but it's very difficult to get that to work because there's so many things going on in the world, and of course, the India police, they're only worried about what's happening to people in India, not to people in the United States and vice versa, but we try to do that.

[00:03:13] HOST:

Well, so let's shift into the story, and as we were doing research for the show, one of our producers came across this other podcast that had a really amazing story. Alex Goldman is the host of the Reply All Podcast, and the episode we discovered follows Alex on a odyssey from the Reply All studios to the streets of India, and it starts with just a phone call. But you'll soon learn that this phone scammer is making a terrible mistake.

[00:03:36] HOST:

First of all, thanks for joining us. It's really, it's great to have you on.

[00:03:39] Alex: My pleasure.

[00:03:40] HOST: Tell

us when you first realized this might be a topic for your podcast? Were you thinking about doing an episode on call centers or scams?

[00:03:46] Alex: Oh,

absolutely not. I was working on another episode. We were in the studio recording. I got a 1-800, I got a phone call from a 1-800 number, and it was just a, and it, when I picked it up there was sort of a robo call that said your I-card may be compromised, please don't, we recommend you don't use your computer until you call this number. Please call blah, blah, blah. And it was a 1-800 number. And right away it set off alarm bells for me because it sounded, because I don't think that Apple usually makes phone calls like that. But I called this 1-800 number, and I got a gentleman who identified himself as Alex, and he told me that their servers, that Apple's servers had detected my account being accessed from other parts of the world.

[00:04:38] HOST: And

at this point, you had, you were, I'm trying to remember back to that first episode, but you were recording as you called back, right?

[00:04:45] Alex:

Yeah, since it seemed suspicious to me, and I was sitting in the studio with a friend, with one of my producers, we decided why not record it? And so we got a guy who told us, you know, told me all this stuff, and I told him, hey, I think this is a scam. I've looked up your 1-800 number, I can't find it on the internet anywhere, and then he proceeded to get very strange.

[00:05:09] HOST: So

you start to engage with him and say, hey, this seems like a scam, and then can you reveal like, I don't want to reveal everything, like I said, but can you tell us, it's kind of a chilling moment when he says to you, we are what he says.

[00:05:21] Alex:

Yeah, so I say to him, "Who are you?" at one point. I say, "I've looked up this 1-800 number, I don't see any information tying this number to Apple. Who are you?" And he says, "We are anonymous, we are Legion, expect us. We demolishing all your social (inaudible)." "All of my, me personally? or like..." "Yes, we have (inaudible) on the internet, we have some porn sites displaying some sort of child porn." And then he proceeds to tell that my social media accounts have been compromised by this company, that he's sending the police to come after me and arrest me for child pornography they've planted on my computer, and then he was going to leak my personal details online, um, all kinds of sort of explicitly threatening stuff.

[00:06:19] HOST:

Yeah, I'm, and I was riding along in my car listening to this, and up until that moment it was a, it was an interesting idea. We're engaged in this topic obviously and then when he says, we are anonymous, I really actually did get a little chill. Tell us what was going through your mind at that moment when he started saying all this stuff.

[00:06:34] Alex:

Well, it was funny because I was in the, I was in the studio with, again with Damiano Marchetti, one of our producers, and he had his hand over his mouth and he was like horrified, he was totally terrified. I have the advantage of having spent five years in my previous life as a network administrator, so I have a certain amount of understanding of computers that I don't think sort of the general population does, and I knew what he was saying, which was kind of not true. And I found myself less threatened by him and more curious, you know what are these people doing? What is their scam? What, what are they trying to sell me and how does their scam work? So, I just started asking him questions and surprisingly, since I wasn't cowed by his threats, he seemed somewhat open to talk about them.

[00:07:27] HOST: And

then he sort of got into, well I mean not just sort of. You guys got into a sort of back and forth about his, what he was trying to do and then about Americans in general and maybe his views of why he felt comfortable doing what he does.

[00:07:41] Alex:

Yeah, I mean I think, I spoke to a lot of people at this particular call center because I started calling them back, you know probably once a day for about three months. And I think the general sentiment, I think the general sentiment, or at least the sentiment as it was explained to me by the people who work there is, you know, the average, I think the average one person single-household income in New Delhi, which is a very wealthy part or a very urban part of, of India, is like 13, \$14,000, like it's a very small amount. These are people who are living on very little money and view America, I'm not sure how incorrectly, as a place where people have, you know, incomes that, incomes to, to burn. And so, they don't feel that, I think that the person that I talked to the first time didn't have a ton of qualms about doing this kind of scam.

[00:08:44] Alex:

"Don't you feel bad at all about scamming people who don't know anything about computers?" "No, I don't." "Why not?" "Why would I?" "Because..." "You guys have a lot of money. That's why we (inaudible)." "Who is you guys? Who are you talking about?" "Like the people we scam." "But how do you know how much money I have?" "We guess them, like we make a judgment, like somebody that works here, or having a very good name, we say, they all, they must be having a good amount of money." Wait. People, the amount of money someone has isn't based on what their name is." At the same time, that same desperation, that same lack of income that affects these people often means that the people who are actually working the phones in these call centers end up doing it because they have no other way to make a living. They are sometimes tricked into getting these jobs, they are often intimidated by their supervisors into staying in these jobs, and I think it's a pretty tough situation all around.

[00:09:44] HOST:

Yeah, I mean that's the thing you start to get from, from this episode and the follow-up episode when I'll reveal, if that's alright, you actually go to India and meet the first guy you talked to, Alex. But you get a sense of like, okay, there, there's something going on here, there's a reason why this is such a prevalent thing going on, there's people that are making a little bit of money and, and maybe it's a way to sort of you know, get food on the table.

[00:10:07] Alex:

Well, you know, I think that this situation, I think it's similar to a lot of people who come from relatively poor communities in the United States and they move to a, they move to a big city and they get a job or people who immigrate from other countries into the United States and get a job. There's a, there's a situation where people leave the village they come from, in India, go to the big city, and send money back to keep their families afloat. And the call center industry in India is massive. It's massive. There's thousands of call centers in the country.

[00:10:43] HOST: And

is that where, is that where most of the call centers that, that we're getting, you believe, in terms of what you've been able to learn?

[00:10:50] Alex: You know, I've been looking into this and until recently that was the case. The Philippines has actually also developed a very, very robust call center industry. So, my understanding is that maybe this year or last year the Philippines surpassed India in terms of the number of people doing call center work, and honestly, part of that, according to articles that I've read, is because the call center industry in India is being hollowed out by scammers. I mean the way that these call centers work, the way that most call centers work is they start up, they find American companies who need a support line, either tech support or phone support, and they say, hey, we'll do that work for you. We'll, we'll, you can outsource that work to us. And the scam, the scam culture in India has become so prevalent that it is making people not want to use Indian call centers because for the fear that if someone picks up the phone and hears an India--, Indian accent, they're just going to hang up.

[00:11:55] HOST: Yeah, I mean that's like the cliché of call centers, is you get an Indian accent and you assume it's somebody scamming you.

[00:12:02] Alex: Right. So, you know, I mean the people that we spoke to that worked at this call center, they were making 15,000 rupees a month, I think that was the base salary, and let me just, 15,000 rupees, I'm sorry, I, I remembered this much better when I was in India, that's \$234 a month, so, not a lot.

[00:12:27] HOST: So, let's go back. You started making calls every day? And, and you, above anyone, you kind of were trying to reach and get back in touch with, or talking again to this guy, Alex, Kamal, right, is his name as you've come to learn.

[00:12:42] Alex: Yes.

[00:12:43] Alex: "Is this the Alex Martin that I talked to a while back? This is Alex Goldman." "Yeah, this is the same Alex Martin, do you remember me?" "How's it going, man? I've been trying to get in touch with you for weeks." "So, what exactly you want now?" "Well, I just wanted to know how you were doing, first of all. Second of all..." "Yeah, I'm very good."

[00:13:04] HOST: And tell us about what the scam was, what did you learn about what they wanted to do? How were they going to get money from you and then what happened as time went by with, with your relationship, if I can call it that, with Kamal?

[00:13:14] Alex: So, the scam, and this is actually a scam that is, this is sort of the, this is the standard tech support scam. I've seen it across a number of call centers. I spoke to someone who does internet fraud work for Microsoft, and I spoke to the Federal Trade Commission; they both describe this exactly the same. The way that it works is they call someone and say, we're from Microsoft, we're from Apple, we're from Norton Antivirus, we detected something concerning on your

computer. Can we remotely connect to your computer? And when you say yes, they'll log into your computer, they will go into some, some part of your computer that looks, that is unfamiliar to most people. A part that, a part of your computer that is generally used by technicians to diagnose problems, and they will enter commands that are very standard diagnostic commands, and then will say, oh, this looks terrible. It looks as though you have a virus.

[00:14:17] HOST:

Yeah, so it's one of those screens that pops up when you're getting like tech support and all of a sudden, it's like wow, this is like the inside of my computer that I'm kind of scared by and don't understand.

[00:14:25] Alex: Yes.

Yes, there, I mean there's a, there is a part of Windows called Event Viewer, which the normal person has no reason to ever, ever go into, and technicians go into it to diagnose the computer. And what a, any time a program crashes, or any time a part of a program can't load, the event, the Event Viewer puts up a think that says error or warning. But when a person who's trying to defraud you goes into it, they say, do you see all these errors and warnings? That's because people are remotely accessing your computer and they're trying to steal things from you. That is certainly not the case. Likewise, the default on both Macs and PCs is that there is a firewall program on your computer that is turned off by default. And when these people go onto your computer, they say, oh, do you see this? Do you see how the firewall is turned off? That's because, that's because rogue actors or malware or viruses have gotten into your computer and shut it off, and now you're vulnerable, even though that's not the case. So, they give people the feeling that they are vulnerable, and then they charge them anywhere between about 150 to 400 dollars to fix this nonexistent problem. And oftentimes promise a year of support on the backend. They'll say, you know, pay us \$300 we'll give you a year of technical support, but then when you call back, they generally don't help you. The numbers that they give you tend to go up and down quite a bit, generally you're just paying for them to fix a nonexistent problem.

[00:16:03] HOST: And

the thing is that you made clear in your episode and anybody who's become a victim of something like this, is that they're actually really, really good at what they do. And they're, and they're good at, at making something seem legitimate.

[00:16:17] Alex:

Absolutely. I mean the reason that this, this tech support scam is sort of uniform across many, many different call centers that have no relationship with one another, is that it works. This call center, this call center scam works. These people have figured out a way to make a lot of money off of this, so it's just preying on people's insecurities about technology and we're made to feel insecure about technology all the time. How often do you hear stories about um, how often do you hear stories about Sony or Microsoft or Skype or whatever, getting their information hacked and having all your user names and passwords dumped on the internet? How many times do you hear stories about financial institutions or credit card companies? They get hacked by hackers, and suddenly all of your information is out there. You're being contacted by the company and

being told to change your password. I mean, there are legitimate fears about this kind of thing, and these call center scams prey on those legitimate fears.

[00:17:21] HOST: So eventually you decided, and I clicked on the next episode and learned that you were going to India. When did you decide to make the trip to India to find Kamal or find this call center? Tell us about that decision and what you were feeling at that point.

[00:17:35] Alex: So, I continued to call back over and over again to this call center, and eventually I reached the person who was like the floor manager of the company, this guy named Kamal, and Kamal essentially said to me, you need to stop harassing the employees of my company, if you want to talk to someone, talk to me, and I'll be happy to answer your questions, I mean, to a point. He wasn't particularly forthcoming, but he answered some of my questions. And again, this is just, I didn't really know precisely what I was looking for. I wanted to understand the ecosystem of this call center, how they're making money, what their relationship is, if any, with people in the United States. How many people work there, how much money they're making, and so I started calling Kamal back pretty regularly, and he told me this call center is not quite making as much money as it used to, we are seeing our business kind of dry up. I get the impression this call center is going to close pretty soon. And I, as I continued to call him, he said, "Hey, listen, I quit my job at this company, I have moved back to my hometown which is a village called Chandaga," which is about five hours north of New Delhi, and he did say a couple times, "You know, if you think about, if you're ever thinking about coming to India, look me up and we can go look, we can go you know do some sightseeing, we can hang out." And I'm not sure how seriously he meant that invitation. I'm not sure if he ever expected me to take him up on it. I don't know what he, why he made that invitation or what he expected from me, but I said to him, "Okay, listen, I'm coming with one of my producers in a couple, in a couple weeks. So, let's make some time to hang out." And so, we did.

[00:19:30] HOST: And you get to India and again you have a little trouble getting in touch with Kamal at first, and you're also, part of your goal was to try to find this call center, right? Did you have a real, like did you know what you were going to do when you got there, other than like meet Kamal and maybe do some sightseeing and hopefully dig into the story a little bit more?

[00:19:48] Alex: Well, you know, we had spoken to a number of people who were former employees of his company and when we got to India, we tried to reach out to them, and they all totally ghosted me. I didn't manage to make, I managed to make contact with a few of them, and then when I tried to actually say, let's meet up, they would just vanish. So my goal was primarily to see what I could figure out in India, partially with the work of my, my producer, Damiano Marchetti, and partially with the help of a reporter from the Hindustan Times named Snigda Putnum, who we had spoken to in the United States before we got there. And I mean we were a little rudderless trying to figure out how to, how to, how to figure out where this call center was, and you know, meet up with Kamal, but we

just sort of forged ahead and tried to do all the reporting we could while we were there.

[00:20:44] HOST: You meet Kamal's boss who you weren't necessarily expecting to meet. You describe it as sort of like meeting The Godfather. Did you ever feel like you might be in real danger? I started to get the sense that the people at the top of the organization were actually pretty dangerous.

[00:21:00] Alex: It's tough to say. What I, what I can tell you is there, what I can tell you is that it is common for employees of these companies, if they step out of line, if they communicate with police, if they accuse the, if they accuse the owners of anything, to get roughed up, to get attacked physically by the, by their employers. And there was a very clear pattern of sort of soft intimidation going on. It was a, it was very weird, because not only was there a cultural gap and to some degree a, a language gap, but we were also talking past each other in a weird way. We were trying to get at what was going on with this call center, all the sort of lingering questions we had about it, and we were trying to soft pedal that, those questions to the people who ran the call center. And the people who ran the call center, the owner and Kamal, the floor manager, were trying to in their polite and solicitous way, figure out what exactly we were up to, because the thing about journalism in the United States is it's not the same as journalism in a lot of other countries. There are a lot of countries where when you say, I'm a journalist, and I have questions about you, what actually, what that actually means is I have collected information about you, and I want you to pay me not to publish it. So I, I think that at certain points they thought that I was trying to blackmail them, that I was trying to maybe get into business with them; they were very unclear about who I was and what I was up to, and at points, I was very unclear about that about them as well.

[00:23:06] HOST: And the crazy thing is, is that throughout the experience it seems like they're about to close or the call center is closed or they're moving on, or they're working in construction now. There's a fair amount of like subterfuge going on constantly.

[00:23:19] Alex: I mean one of the things that made this especially difficult as a journalist, is that I had to listen to these guys tell me stories, just weave stories about their business and try and pick out the truth out of, I would say that one out of every 10 things they said was true. And so I had to try and figure out what was actually the real stuff and what was falsehoods. What was meant to confuse me, what was meant to intimidate me, and it was really difficult. It was really difficult to report on, because the two people with intimate knowledge of the company that I managed to speak to, were consummate liars basically.

[00:24:03] Alex: "You've lied to me this whole time." "Partly because I lie to everyone. Doesn't make any difference. You're not a god. What do you want? What's next? Why you can meet, where you can meet me now?" "I don't want to meet you right now. You guys know, you guys know where I stand and you

lie to me, so why should I meet you right now? You're not going to tell me the truth." "What exactly do you want from me? That's what I'm asking you." "I want you to admit that you guys are scammers and that you steal money from people." "No, that is not going to happen. No way. That is not going to happen." "Then I think that we don't have anything else to talk about."

[00:24:36] HOST:

Eventually you find this elusive call center in India. Can you talk to us about and there was a whole lot involved about getting there, and I almost hate to reveal that you find it, but you get there. What was that like finally? You got to the outside of the door, but you never got inside, right?

[00:24:56] Alex: Yes,

we didn't, but Snigda, the reporter for the Hindustan Times, she is a genius and the, she actually called them and said, "Hi, I am interested in interviewing with your company, can I come in for an interview?" So she managed to get past the front door and described, you know, a very, very big call center, just a calling floor, 50 something people, and there were floor managers, like Kamal, Kamal was not there, who were sort of pacing up and down the call, the calling floor, which I learned from authorities they call the boiler room, so there were people pacing up and down the boiler room making sure that people were staying on task, not interacting with their coworkers, not doing anything untoward, and again, these, these people who were doing this pacing were pretty muscular guys who were physically intimidating, and Snigda told us that this is not at all uncommon. That this is the kind of, kind of the way that the people who work in the call centers are treated. And likewise, former employees told us that they were absolutely not allowed to speak to another, one another unless they were on break, and if they did, they would get fired.

[00:26:14] HOST: I

mean this business, do you see it as outright criminal activity, or is it somewhere in between that and something legit? Are they doing any sort of tech support anywhere?

[00:26:23] Alex: From

what I understand a lot of these companies do primarily legitimate call center work, and then maybe they have a team of people in the backroom who are running these scams to sort of pick up extra or easier cash. So, you know, it's tough, and likewise, a lot of these call centers, you know they have a team that does the call center work and then they have a team that processes the payment, and the team that processes the payment has no idea that what they're processing payments for are falsehoods. They think that they're just working in a tech support call center. So, the question of whether it's there's, there's some of it that's legit is really tough to answer, regardless, people are kept in the dark for much longer than you would imagine they would be, and people are also being intimidated into continuing this behavior, even though they may not necessarily want to.

[00:27:22] HOST: You

mentioned this feeling towards the end of the second episode, but there's a real feeling of being sort of a sitting duck in today's digital world. Our

information is out there, scammers are a phone call away. There's sort of something real unsettling about getting these calls once, twice, or more every week. It seems like, as we research for our show and listening to yours, that it's, it's almost happening more than ever. Do you think there's like a real anxiety from any of us that a company phone scams like this?

[00:27:48] Alex: It feels a lot of times, you're in a situation where there are people who are contacting you who have knowledge about you, and sometimes an incredible volume of knowledge about me. My first name is Michael. I have always gone by my middle name, Alex, and when I spoke to Alex Martin, aka Kamal, the first time, I said, "Hi, my name's Alex," and he said, "No, your name is Michael Goldman." And it felt intimidating and kind of infuriating that someone who's trying to steal money from me knows all this information about me. And these guys are very hard to find. I mean it wasn't easy for me to figure out the name of the call center or where they were, it took a lot of calling back over and over again. So, I think that this whole project was just to sort of you know, invert that dynamic a little bit. To be a person who, to be the person who had, who suddenly knew everything about them. And in this case, I think due to a certain amount of luck and a certain amount of persistence, I managed to do that, but there are plenty of call centers out there who are a lot smarter than the folks at this call center, who manage to cover their tracks better, smaller call centers that can shut down and pop back up very easily under different names, so this was just, this was just me trying to make one tiny step to, in the direction of just kind of taking back that power a little bit.

[00:29:20] HOST: And what can you tell somebody who's sitting at their computer and not computer savvy, maybe they email, maybe they do, check a few websites or they do some banking? But a weird screen pops up, as you said before, be skeptical of phone calls, but anything on your computer equally so, right?

[00:29:36] Alex: Absolutely. One, one very interesting thing I actually learned as part of this story is that in the United States, the primary victims of call center scams are 25 to 34.

[00:29:52] HOST: Oh, that's interesting.

[00:29:54] Alex: And the reason is, because they are not receiving phone calls like I did, but because they are, they are getting pop-up messages on their computer that say, "Warning, your computer may be infected, please call this number." And as Millennials or younger people, they're just sort of trained to believe what their computer tells them to believe. Your computer says something, you listen to it. What I can say is, no major phone... no major computer company will ever call you to tell you you have a virus. So if someone calls you and says, you might have a virus, please call us to fix this or if they, hey, we've detected you have a virus, they're scamming you. You can hang up. If you see a pop-up ad that has a telephone number in it, telling you to call a telephone number because of a virus, that is also a scam. You will never ever,

there, no company will ever contact you that way. So you don't have to worry about those. And I think that actually, the most perilous place for people who may be less computer savvy or may use their computers primarily for email, is email, because if someone has compromised your I-cloud or if there's an issue with your I-cloud or it's being accessed from somewhere else, Apple will send you an email. So, or Microsoft will send you an email. So, the place to remain most vigilant, I think, is in your mailbox. Just make sure, before you answer anything or open any attachments or call any phone numbers related to them, first of all, don't call any phone numbers, because again, Apple and Microsoft will not send you an email saying call this number because you have a virus. But before you click on anything or download anything or open any applications just google the email address, make extra sure that the person who's contacting you is actually Apple or Microsoft or whomever, and you know just when you're getting a communication from a corporation that says there's something wrong with your computer or something wrong with your account, be extra vigilant that you're not being taken in.

[00:32:20] HOST: Hey, where can people find your podcast and how can they listen?

[00:32:22] Alex: You can find it at ReplyAll.soy. Replyall.s-o-y, or you can find it on any podcast app, I-tunes, Podcatcher, whatever. And you can find me and my cohost, BJ Vogt, on Twitter if that's the, if you're into that kind of thing. Yeah.

[00:32:43] HOST: Alright, I'm back with Frank Abagnale and Frank, it's a pretty amazing story. One of the many things that Alex goes into in this story is the fact that these call centers in India, and I'm guessing in other parts of the world including here in the U.S., they can pop up and disappear and then pop up somewhere else.

[00:33:01] Frank Abagnale: And I always caution people to do, leave those things to the police and investigators who are properly trained and equipped to handle those situations. Don't try to take the law in your own, in your own hands. Don't try to go think you're going to be the special investigator that finds them out, because that can become very dangerous, too. Some of these people go through no, no lengths to protect themselves and who they are and what they're doing.

[00:33:25] HOST: Right, and we hear Alex, who makes this rather extraordinary trip to other parts of the world, put himself in a situations, or find himself in situations that could have been dangerous, so certainly the AARP and Alex himself will say don't do what I did.

[00:33:42] Frank Abagnale: Absolutely.

[00:33:42] HOST: The AARP Fraud Watch Network Ambassador, Frank Abagnale, thanks again for being here with us.

[00:33:46] Frank
Abagnale: Thanks, Will.

(MUSIC OUTRO)

[00:33:48] HOST: If
you or someone you know has been a victim of a scam, please call AARP's Fraud
Watch Network Helpline at 877-908-3360.

[00:34:01] HOST: Alright,
many thanks to our producers, Julie Getz and Brook Ellis. Our audio engineer,
Julio Gonzales, and of course, my cohost, Frank Abagnale. Be sure to find us on
Apple Podcast or any of the many fine podcast outlets you choose to visit. For
The Perfect Scam, I'm Will Johnson.

END OF TRANSCRIPT