

RCS — A New Fraud Trend

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The Risk Department has uncovered a new fraud trend that involves Relay Call Service. This service is for the hearing and speaking impaired. This service is provided free via 13 different companies serving the US. Dialing 711 will connect you to whoever the provider is in your state. Some of the companies are Ameritech, AT&T, GTE, MCI, Sprint and Verizon just to name a few. The CA (Communication Assistant) cannot disclose the content of any conversation. There is no limit to the type, length or nature of the call.

These are the different types of services that a Relay Call Service can handle:

- **Text-to-Voice TRS** - uses a CA who speaks what a TTY user types, and types what a voice telephone user replies.
- **Voice Carry Over (VCO)** - enables a person who is hard of hearing, but who wants to use his/her own voice, to speak directly to the receiving party and to receive responses in text form through the CA.
- **Hearing Carry Over (HCO)** - enables a person with a speech disability to type his part of the conversation on a TTY.
- **Speech-to-Speech Relay** - With this option, a person with a speech disability uses a CA specially trained in understanding a variety of speech disorders. The CA repeats what the caller says in a manner that makes the caller's words clear and understandable.
- **Video Relay Services** - enables individuals who use sign language to make relay calls through the use of video conferencing equipment to CAs who can interpret their calls. This type of relay service is not required by the FCC, but is offered on a voluntary basis by certain TRS programs.

The TTY/VCO machines, range in price from \$199 - \$600. Some are portable and can be connected to a cell phone as well. I contacted one company to see if a medical letter is required to purchase from them; none is required, at least from that company.

Risk Investigators have uncovered several fraudulent transactions placed using the Relay Call Service. These fraudulent transactions have ranged from \$5,000 - \$15,000 and have occurred within a few weeks time.

Currently, we've not been able to link them all to the same individual or even the same part of the country, but it appears to be a growing trend.