

The *Ore-Ore* (“It’s Me”) Fraud

By *Matsunaga Tsutomu*

ORE-ORE frauds are causing considerable consternation throughout Japan. “Ore” is one of the first-person pronouns in Japanese. It is not as formal as “*watashi*” and men commonly use this form when conversing with close friends and family members.

The standard *modus operandi* of this kind of fraud is as follows. The perpetrator suddenly calls the residence of an old person and says, “*Ore da yo*” (It’s me). The recipient of the call – who is living separately from family members – assumes that the speaker is his or her own grandson or even son. “Are you XXX?” – the recipient usually addresses the caller by the name of the child or grandchild. And then, the caller says, “Yes, it’s XXX, ... I had a traffic accident and I have to pay the other party a million yen.” In desperation, the old person rushes to help out by transferring the amount to the designated bank account. By the time the payee realizes the caller was a fraud and that he or she has been duped, the money has been withdrawn from the account.

According to the National Police Agency, during the past year, cases of such fraud have amounted to losses of over ¥4.3 billion.

The contents of the phone calls have covered a range of tribulations that a young adult might encounter, such as, “I made a big mistake at work, and if the company finds out, I’ll lose my job.” Even fortuitous events have been used as an excuse for asking that money be sent. One 63-year-old woman received a call saying, “It looks like I’m going to get promoted, and I urgently need money to buy company stock with.” Without hesitation, she transferred ¥800,000.

“Karaoke boxes”* have proven to be the perfect base for committing such crimes, because these facilities are soundproof. In complete privacy, the perpetrators select from telephone directories people whose names are particular to the older generations and use their mobile phones to make one call after another.

Essential to the criminal is a bank account that is untraceable to the perpetrator. The supplying of such accounts has become an illegal business, with bank accounts being bought and sold over the Internet. One 32-year-old *kozaya*, or “bank account broker,” handed out fliers advertising that he would purchase bank account passbooks – with the accompanying cash card –



Illustration: Kato Susumu

and obtained several hundred such passbooks from housewives who were hard up for money. The purchase price per passbook is around ¥35,000, with ¥10,000 tacked on with each resale.

The groups perpetrating such fraud include some that are structured just like a company, with a president, managing director and sales manager who hire young people to play the roles of children and grandchildren for a regular monthly salary, or merit-based bonuses.

The advance of the nuclear family may be taken as one remote cause of the prevalence of these incidents. Many old people live apart from their children and grandchildren, and they are always anxious about how their children are doing. The fact that older people have lots of savings may also play a part. A judge of the Tokyo District Court who found a defendant guilty of fraud called the crime “a cowardly manipulation of the feelings of concerned parents and grandparents.” A Japanese executive for one foreign-owned company said, “This

kind of fraud could happen in the West, but old people there would not transfer such a large sum of money so easily.”

In an increasing number of cases, an employee of a financial institution becomes suspicious of the transfer of such a large amount and stops the payment.

A financial institution in Kyoto forcibly closed an account that a person arrested for fraud had opened and returned the leftover money to the victims. Normally, the victim of such a crime has to file a suit to get the money back, but this particular bank explained its extraordinary measures by saying, “Older people place their trust in us, and because it takes time and fees to file a suit, we returned the money directly.”

The police have called on the public to call relatives regularly and to check that everything is all right.

The crimes are surely cowardly, but they may provide an incentive for people to show consideration for older people and to strengthen the bonds between parents, children and grandchildren. **JS**

Matsunaga Tsutomu is an editor in the Social Division of Jiji Press Co., Ltd.

*Note : Private rental rooms with Karaoke equipment which are popular among Japanese.