

# CONFIDENCE WOMAN

By George Ding

The call came at 8:30 in the morning.  
 “Hello?” I mumbled, half-asleep.  
 A woman’s voice came on.  
 “Hi, your phone number ends in ‘77249’ right?”

My coworker’s number is ‘77294.’ I meant to charge her phone but accidentally put the money into your account. Please check with China Mobile, and then call me back.”

I’d heard rumors about a scam like this, where someone deposits money in your phone or bank account, then withdraws it after you pay them back. But for some reason—maybe because I wasn’t fully conscious—I didn’t hang up. In fact, I agreed.

Then, abruptly, she asked, “What’s your last name?”

Again I thought about hanging up but didn’t. I also thought about lying but didn’t.

“My last name is Ding.”

“Mine’s Zhao. It’s nice to meet you.”

Only then did I hang up the phone. Almost immediately, my brain admonished me: *Bravo, Mr. Ding. While you’re at it, why not give her your passport and credit card number too?*

This had to be a con. Asking for my last name was a way to establish a personal connection and telling me her last name was a way to make me humanize her. Right?

I couldn’t shake the nagging doubt that maybe she was telling the truth. So I called China Mobile to check my balance and, sure enough, there was an extra 350 yuan in my account. I asked if any deposits had been made in the last month.

“On January 4, 300 yuan was deposited into your account and the next day another 50,” the customer service rep said.

“Can you refund the money?”

“No, sir.”

“Is there any way to transfer the money to another number?”

“Not unless they have the same plan as you.” (She didn’t.)

“Okay,” I said, and hung up.

I texted the woman: “The money is in my account.

What do you want me to do?”

She replied: “Give me the money back.”

Then she sent another text with two bank account numbers at different banks and her full name.

A new wave of doubts flooded my mind. They ran from the suspicious (Why did she give me two bank accounts?) to the philosophical (Am I morally culpable for someone else’s mistakes?) to the grossly narcissistic (She really ought to be nicer if she wants her money back.).

Two days passed and I received another message from the woman: “Mr. Ding, is it convenient for you to go to the bank today?”

I didn’t respond; it sounded like something a conman would say. But it also sounded like what an honest person would ask.

I tried to go about my day but the issue gnawed at me until I found myself spending an inordinate amount of time pondering the moral and financial repercussions of my dilemma.

No matter how hard I thought, I’d never reason out what kind of person Ms. Zhao was. I could only decide what kind of person I was going to be.

I went to the bank and typed in the account number, being very careful not to reverse the last two digits. The name she gave me matched the one on the account. I went to the other bank and did the same thing with the other account number. Her story—what little I had—seemed to check out.

I took out the three one-hundred-yuan notes that I’d been carrying for nearly a week and put them in the deposit slot. After they disappeared into the machine I took out my phone and sent Ms. Zhao a text: “I just deposited 300 yuan into your bank account. The ATM wouldn’t accept 50 yuan bills.”

A few minutes later, as I was walking home, my heart strangely unburdened, I got a brisk, one-word reply: “Thanks.”

I never spoke to Ms. Zhao after that, and I never found out if what she said was true. But it was a long time before I had to put money on my phone.

