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Online & Wire Fraud Investigations

**Your First 72 Hours Are Critical
After Becoming A Victim Of
Online Wire Fraud!**



**THE CLOCK IS TICKING, YOU ONLY
HAVE 72 HOUR FROM THE TIME
YOUR FUNDS WERE TRANSFERRED
TO BE SUCCESSFUL WITH THIS
APPROACH**

Step 1: Contact your bank and request a “wire recension request” due to fraudulent activity as well as the receiving bank.

- ❖ Include all of the information on the wire transfer that was sent, (including reference numbers from the Federal Reserve)
- ❖ Demand your bank contact the receiving bank and place a “Fraud Freeze” on the account to stop the ability of having your funds further transferred.
- ❖ Document who you talked to: Date, Time, Name, Department, email, phone number.
- ❖ Require they confirm whether your funds are still in the account, and if not where were the funds transferred to. If they were further transferred, contact those banks to place a “fraud freeze” on the accounts.



Step2: File an official complaint with the FBI at IC3 Crime ComplaintCenter.

- ❖ Go to <https://www.ic3.gov/complaint/default.aspx> and file a complaint.
- ❖ You will need.
 - Victim's name, address, telephone and email address;
 - Financial transaction information, such as account information, transaction date(s)and amounts, who received the money.
- ❖ Provide specific details of how you were victimized.
- ❖ Provide any email header(s) and any other pertinent information necessary to supportyour complaint.
- ❖ Retain your IC3 Complaint number, this will be needed by the FBI field Office.

Note: Filing a complaint with the FBI is required.

Go to <https://www.fbi.gov/contact-us/field-offices> to find your closest fieldoffice.



Step3: Contact all the banks that may have received your funds personally and request a wire recension due to fraudulent activity.

- ❖ Call the fraud prevention group with the receiving bank.
- ❖ Provide all the information about the fraudulent wire transfer.
- ❖ Request the bank initiate a “fraud freeze” and wire recension.
- ❖ Confirm the “fraud freeze” is in place and for how long.
- ❖ Ask to see if all the funds are still in the account, and if not where were they sent, how, and when.
- ❖ If they were sent somewhere else, ask for the names and locations of the banks where the funds were sent, request the bank to send a message to initiate a “fraud freeze” at the receiving bank.
- ❖ Document, when you called, who you talked to and their direct call back number and email address for future correspondence.

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WHAT TO EXPECT NEXT:

- ❖ No one cares about your money more than you, keep the pressure on the banks until you know that your funds have been frozen.
- ❖ Be prepared to hire a lawyer to help you review any indemnification documents for the return of your money.
- ❖ Indemnity agreements will come from the bank returning the money, not the bank you used to send the money.



BEWARE! Cyber Criminals may try to pose as the bank or FBI to give them more time to money your money overseas

- ❖ You must verify anyone's identity from inbound communications to you about your wire fraud.
- ❖ Cyber criminals will pose as FBI agents, or bank officials to assure you that your funds will be returned, when they are actually buying time to assure they will get the funds overseas.

IF YOU ARE NOT SUCCESSFUL IN FREEZING YOUR ACCOUNTS, CONTACT US IMMEDIATELY!

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