






SCAM	DEFINITION	VICTIMS	INDICATORS
 <p>Business Email Compromise (BEC)</p>	<p>Targets a business or commercial client in the attempt to initiate a large funds transfer to an account under the fraudster's control.</p>	<p>CEOs, CFOs, Accountants, Bookkeepers, Accounts Payable</p>	<ul style="list-style-type: none"> • Large wire or funds transfer to a new recipient. • Transfers initiated near end-of-day or cut-off windows; and/or before weekends or holidays. • Receiving account does not have a history of receiving large funds transfers. • Receiving account is a personal account and the company typically only sends wires to other businesses.
 <p>Employment Scam</p>	<p>A fraud targeting individuals with the promise of a job that typically involves processing financial transactions for the employer</p>	<p>Job seekers, college students, underemployed, stay-at-home parents, retirees</p>	<ul style="list-style-type: none"> • The client is new or financially vulnerable, has little access to credit, no or inconsistent payroll, and/or has a low-dollar balance in their account. • Mobile deposits or ACH credits that are new or not typical for the client. • Immediate withdrawal or transfer of funds from the account. • Large purchases at locations that process funds transfers, such as big box stores, and international wire processors.
 <p>Lottery Scam</p>	<p>A type of fraud promising large lottery winnings in return for an initial processing fee from the victim.</p>	<p>General public but typically those who may be financially vulnerable</p>	<ul style="list-style-type: none"> • Large funds transfer that is not typical for the client. • Funds transfers to international locations. • Large ATM withdrawals. • Large purchases at locations that process funds transfers, such as big box stores and international wire processors. • Client using lines of credit or pulling from investments, which is out of character for them.
 <p>Online & Payday Loan Scam</p>	<p>Fraud targeting individuals with the promise of a loan in exchange for a fee.</p>	<p>College students, underemployed, individuals facing some form of addiction</p>	<ul style="list-style-type: none"> • Mobile deposits or ACH credits that are new or not typical for the client. • Immediate withdrawal or transfer of funds from the account. • Large purchases at locations that process funds transfers, such as big box stores and international wire processors.
 <p>Romance</p>	<p>A fraud that targets victims who may be emotionally vulnerable, with the goal of having the victim send funds to the fraudsters.</p>	<p>Widows, widowers, retirees, divorcees, singles</p>	<ul style="list-style-type: none"> • Large funds transfer that is not typical for the client. • Funds transfers to international locations. • Large ATM withdrawals. • Client using lines of credit or pulling from investments, which is out of character for them. • Large purchases at locations that process funds transfers, such as big box stores and international wire processors.