SCAM	DEFINITION	VICTIMS	INDICATORS
Business Email Compromise (BEC)	Targets a business or commercial client in the attempt to initiate a large funds transfer to an account under the fraudster's control.	CEOs, CFOs, Accountants, Bookkeepers, Accounts Payable	• 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.
Employment Scam	A fraud targeting individuals with the promise of a job that typically involves processing financial transactions for the employer	Job seekers, college students, underemployed, stay-at-home parents, retirees	• 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.
Lottery Scam	A type of fraud promising large lottery winnings in return for an initial processing fee from the victim.	General public but typically those who may be financially vulnerable	• 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.
Online & Payday Loan Scam	Fraud targeting individuals with the promise of a loan in exchange for a fee.	College students, underemployed, individuals facing some form of addiction	• 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.
Romance	A fraud that targets victims who may be emotionally vulnerable, with the goal of having the victim send funds to the fraudsters.	Widows, widowers, retirees, divorcees, singles	• 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.