

# Identifying and Protecting Against Becoming a Victim of Financial Crime



AMERICAN RIVIERA BANK  
Bank on *better.*



## MOST COMMON FINANCIAL CRIMES

- Investment Scams/Crypto
- Phone/Text Impersonations
- Grandparent and Imposter Scams
- Tech Support Scams
- Mass Mail Scams
- Romance/Relationship Scams
- Counterfeit Check Scams
- Compromised Email Accounts



**Voice Phishing (Vishing) Alert**

You receive a call from someone posing as a bank representative asking for sensitive and private account information. Another option is they want to send you a password authentication code.

Once they are in your account, they use the P2P system to transfer money out of your account. Draining your funds!

**Remember:**  
*Your bank will never ask for this information!*

 AMERICAN RIVIERA BANK  
Bank on *better.*



## CURRENT TRENDS

- Bank accounts being opened online using victim's personal information
- Victims opening bank accounts and providing their debit cards and PINs to fraudsters who conduct ATM withdrawals
- Increasing reports of in person currency or gold pickups from victims
- Fraudsters using retailers as parcel pickup locations instead of their home address (Walgreens, grocery stores)



# WHAT IS CAUSING INCREASE IN FRAUD?

- Unprecedented levels of mail theft causing surge in check fraud
- Increasing use of APP and Fintech
  - FBI's IC3 received more than 453,000 cyber-enabled fraud complaints, with reported losses exceeding \$17.7 billion in 2025, according to the latest IC3 report
  - Highest losses were comprised of ~~149,686~~ 181,565 complaints of cyber-enabled crime and fraud involving cryptocurrency, with over ~~\$9.3 billion~~ **\$11 billion in reported losses**
- Transnational Scam Centers
- Multi-tiered scams involving bank or law enforcement impersonations
- Scams that target bank employees



# WHY IT'S WORKING



COVID was an accelerator. Everyone is on social media and/or a cell phone



Real-time payments remove the float through platforms like Zelle, Venmo, and CashPay



Caller prompts them to buy gift cards or go to a crypto ATM outside of the banker's view



The caller tells client to lie if asked why they are transferring or withdrawing so much money



Caller claims to be a government official or other authority



Limit on how much banks can do to prevent the transaction, absent closing the account



# AGENDA

TRANSNATIONAL FINANCIAL CRIMES

AI AND EMERGING TRENDS

SOLUTIONS

EFFECTIVE REPORTING TO GET RESULTS



An aerial photograph of a residential area with several buildings, a dirt road, and some vegetation. The image is rotated 90 degrees clockwise.

Scammers in Southeast Asia

steal **billions of dollars** a year

from victims worldwide

**WE ARE**

# **HIRING**

**Computer Operators....**

**Basic salary:**  
**\$700.00 - \$900.00**

**\$100 for full attendance allowance.**

**Food and accommodation are provided.** Skills/ Qualifications:  
\* Basic English and computer skill  
\* 20 - 30 years old

**Apply your cv & More Information**





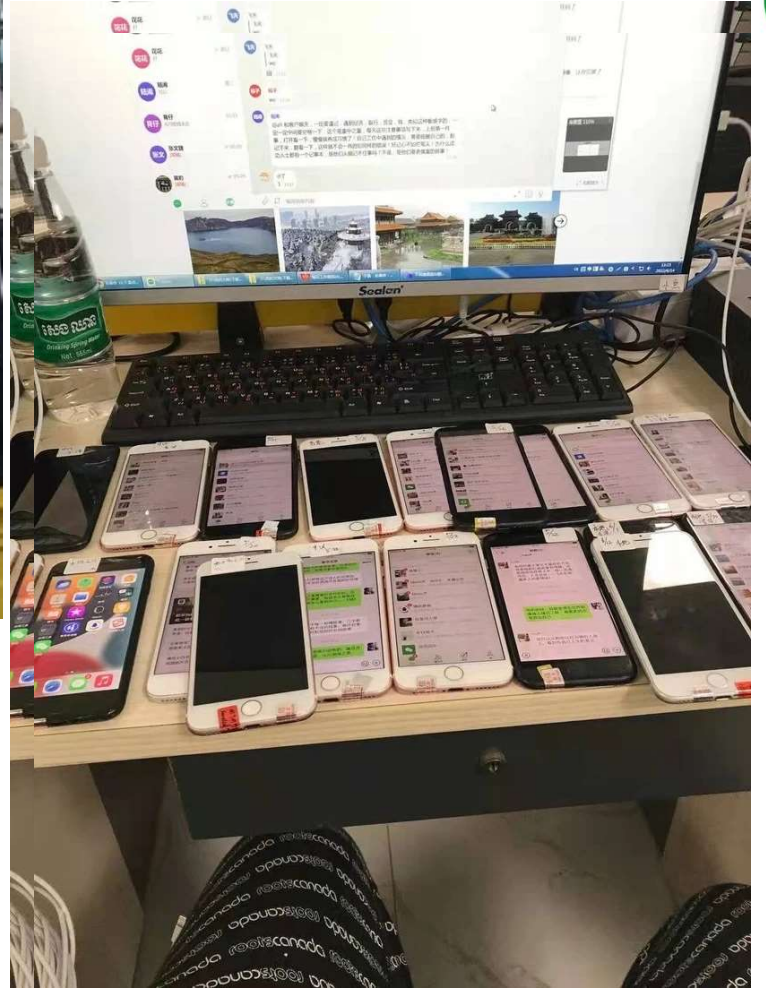
# HAOTAI

HAOTAI INTERNATIONAL GROUP a partner of Asia's top financial and crypto group, currently one of the few overseas financial operating companies, From 2015 to 2022, it won unanimous praise in the industry and a number of technical patents and completed the top ten outstanding performance indicators in Asia Accompanying international financial markets.

In response to the technological and financial development of the times, in 2018 the company invested heavily to build a technology industrial park, ad 'TECH PARK' further study industry technologies and recruit talents for the global market It plans to attain the leading honor in the Asian financial industry in upcoming days. The company's main business is blockchain technology application and research and development, overseas financial investment and financial consulting, business information, software research, and development, electronic trading of bulk commodities, overseas physical trade operations, etc.

We expanded our business in many countries main branch in Thailand maesot. We expanded our business to Dubai, Vietnam, China, Singapore, Malaysia Activities of our company product based (Digital Currency) with 16,000 Employees working. Our Tech Park held in 750 acer's area.









A red and white telecommunications tower, pictured in March, sits on the Thai side of the Moei River, opposite Myanmar's KK Park casino complex.



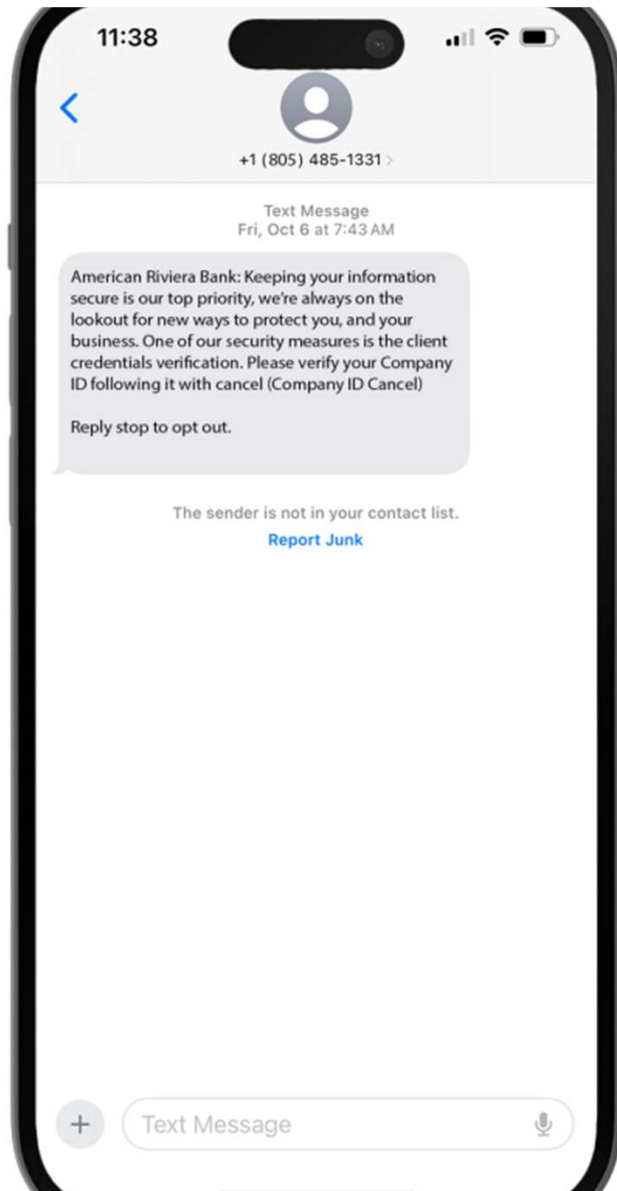
MAXAR

Moei river

Feb 2020 — Sept 2023

Source: Maxar





## BANK IMPERSONATIONS

**You receive a call or text from someone posing as an ARB employee.** The caller ID may even be spoofed to look like an official ARB number.

**You are asked to verify if a transaction is legitimate.** When you state the transaction is unauthorized, they offer technical support to help with your “compromised account.”

**You are asked to provide login credentials and the code sent to your mobile device.**

- They may change the phone number on file to receive all codes going forward.
- They may set up Zelle payees or external transfers to steal from you.

**You receive a text message linking to a website** or are asked to type the address of a website in your browser.

- You are instructed to download remote access software to your device and asked to log into online banking.
- Since they have access to your device, they can see your login information and can now begin sending money from your account.



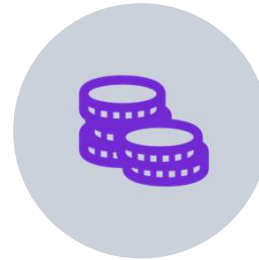
# INVESTMENT SCAMS / PIG BUTCHERING



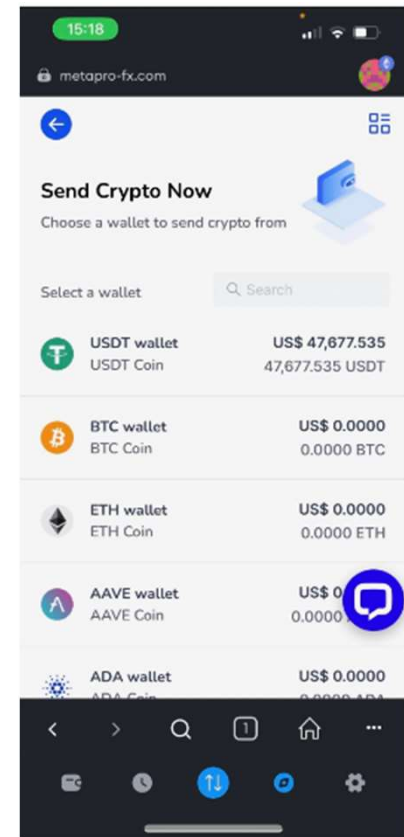
CONNECT WITH  
SOMEONE ONLINE OR BY  
TEXT



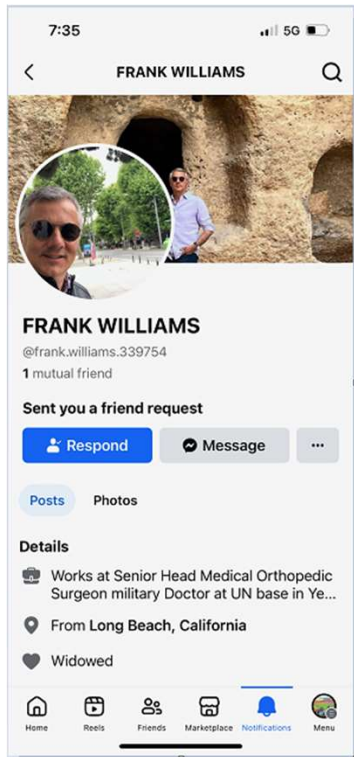
THEY ASK YOU TO INVEST



THEY SHOW YOU  
“PROFITS”



# ROMANCE SCAMS



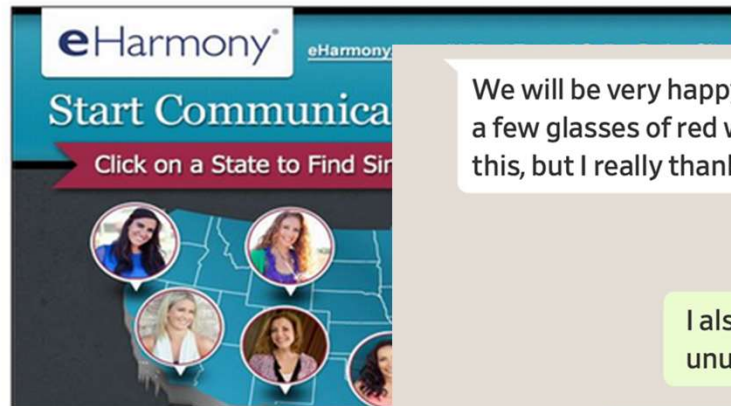
• [Love is in the Air! -Review-Your Matches -FREE- on -eHarmony .com]

• Try -eHarmony-Free  
To

Jan 2

Click Show Images To Enable Links.

[or Click Here To Review Your Matches FREE on eHarmony.com!](#)



We will be very happy in the future, maybe because I had a few glasses of red wine with my friend, that's why I say this, but I really thank God for letting me meet you

I love you very much

I also thank God for having us come together in such an unusual way. I really believe we are meant for each other

I couldn't have found a more perfect woman than you. I am the luckiest man on earth to find you

# COUNTERFEIT CHECK SCAMS

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- Customer receives a check with instructions to deposit it in the bank
- Later asked to withdraw in cash and/or wire and/or Zelle
- The check is a fake, and is returned as counterfeit overdrawing the customer's account



**FAKE CHECK SCAMS**

Did someone send you a check and ask you to send some money back?

**THAT'S A SCAM.**

**MAYBE:**

- You win a prize and are told to send back taxes and fees.
- You get paid as a "secret shopper" and are told to wire back money.
- You sold an item online and the buyer overpays.

**IN ALL CASES:**

- You get a check.
- They ask you to send back money.

**THAT'S A SCAM.**

An infographic titled 'FAKE CHECK SCAMS' with a central laptop displaying a warning sign and the text 'THAT'S A SCAM.'. Below this, a flowchart titled 'MAYBE:' lists three scenarios: winning a prize with tax fees, being a secret shopper, and online sales overpayment. A final section titled 'IN ALL CASES:' shows a check and a bill with the instruction to send back money, concluding with 'THAT'S A SCAM.' and a warning sign.

**FAKE CHECK SCAMS**

Did someone send you a check and ask you to send some money back?

**THAT'S A SCAM!**

An infographic titled 'FAKE CHECK SCAMS' with the text 'Did someone send you a check and ask you to send some money back?' and 'THAT'S A SCAM!'. It features a crossed-out check icon and the ABA Foundation logo.

**FAKE CHECK SCAMS**

If It's a Fake Check, Why Is Money in Your Account?  
Just because the check has cleared doesn't mean it's good!

An infographic titled 'FAKE CHECK SCAMS' with the text 'If It's a Fake Check, Why Is Money in Your Account? Just because the check has cleared doesn't mean it's good!'. It features a computer monitor showing a balance of '\$X,XXX ✓' and the ABA Foundation logo.

Virtual Assistant Opportunity



Dear Students and Alumni,  
We are currently offering a remote Virtual Assistant position for students interested

**Details:**  
Weekly Stipend: \$350  
Time Commitment: ~7 hours/week (flexible)  
Duration: 6 weeks

**Responsibilities include:**  
Organizing digital materials  
Assisting with scheduling and email communication  
Supporting administrative tasks and light data entry

**Eligibility:**  
Applicants must be currently enrolled or previously enrolled in a university program.

**To Apply:**  
Email Professor First Last at (firstlast50@gmail.com) with:  
Full Name  
Contact Number  
Alternate Email  
Academic Department  
Year of Study  
Positions are limited, so early applications are encouraged.  
Best regards,  
Professor First Last  
Santa Cruz, CA

# OVERPAYMENT SCAMS USING STOLEN CHECK DATA

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Offer for employment for a Virtual Remote Assistant job

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Apply for this position and are “hired” and sent a counterfeit check

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Instructed to Zelle \$\$\$ back to a sales representative who “worked” for the same company



# PHANTOM HACKER CRIMES

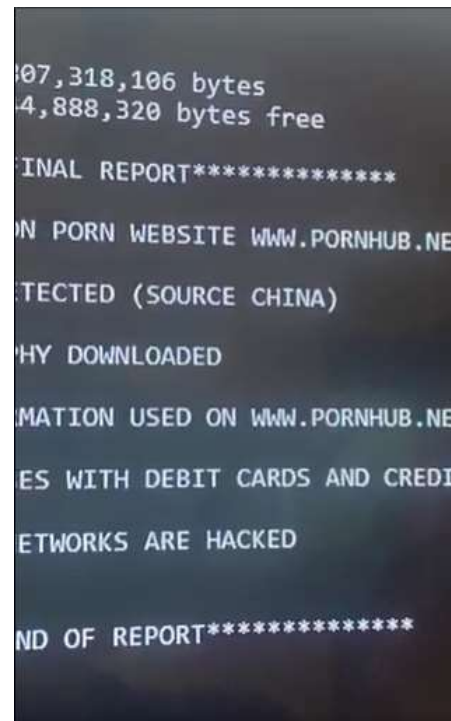
Fraudster calls and pretends to be a computer technician from a reputable company saying their computer has been infected.

A popup window says your computer is at risk. The message in the window warns of a security issue on the computer and to call a number to get help.

1. Fraudulent 'Refund' where fraudster tells victims they are owed a refund for prior services, requiring a credit card, or
2. Ransomware- fraudster installs malware that holds your computer 'hostage' demanding money for access.

Guidance for victims:

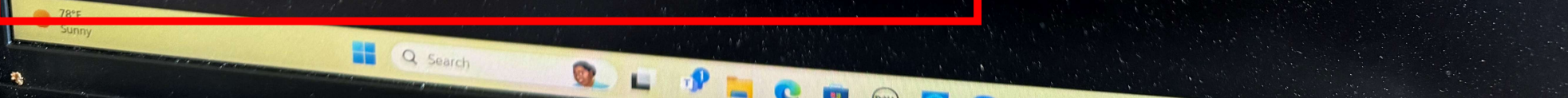
<https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams>



<https://www.youtube.com/watch?v=IHINL7047EO>

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05/16/2024 10:22 AM <DIR> x86_microsoft.windows.common-internet_9596b64144ccf1df_1.0.22621.1_none_5271b680f5cb008c
05/06/2022 10:19 PM <DIR> x86_microsoft.windows.isolationautomation_6595b64144ccf1df_1.0.22621.1_none_a8fa654d96c0e678
08/10/2023 10:48 AM <DIR> x86_mscorlib_b77a5c561934e089_10.0.22621.528_none_8a93934131484b40
11/15/2023 10:01 AM <DIR> x86_netfx-aspnet_wp_exe_b03f5f7f11d50a3a_10.0.22621.557_none_87c8fc60fc334115
05/06/2022 10:42 PM <DIR> x86_netfx-config_files...gacutil_exe_config_31bf3856ad364e35_10.0.22621.1_none_a274b2c611ae35f0
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```

```
C:\>
C:\>Illegal activity detected on www.pornhub.com, source China, Child pornography downloaded. Network resource compromised. Card starting with 4xxx
x 5xxx found. Online banking compromised.
'Illegal' is not recognized as an internal or external command,
operable program or batch file.
C:\>
C:\>
```



## FRIEND OR FAMILY IN TROUBLE

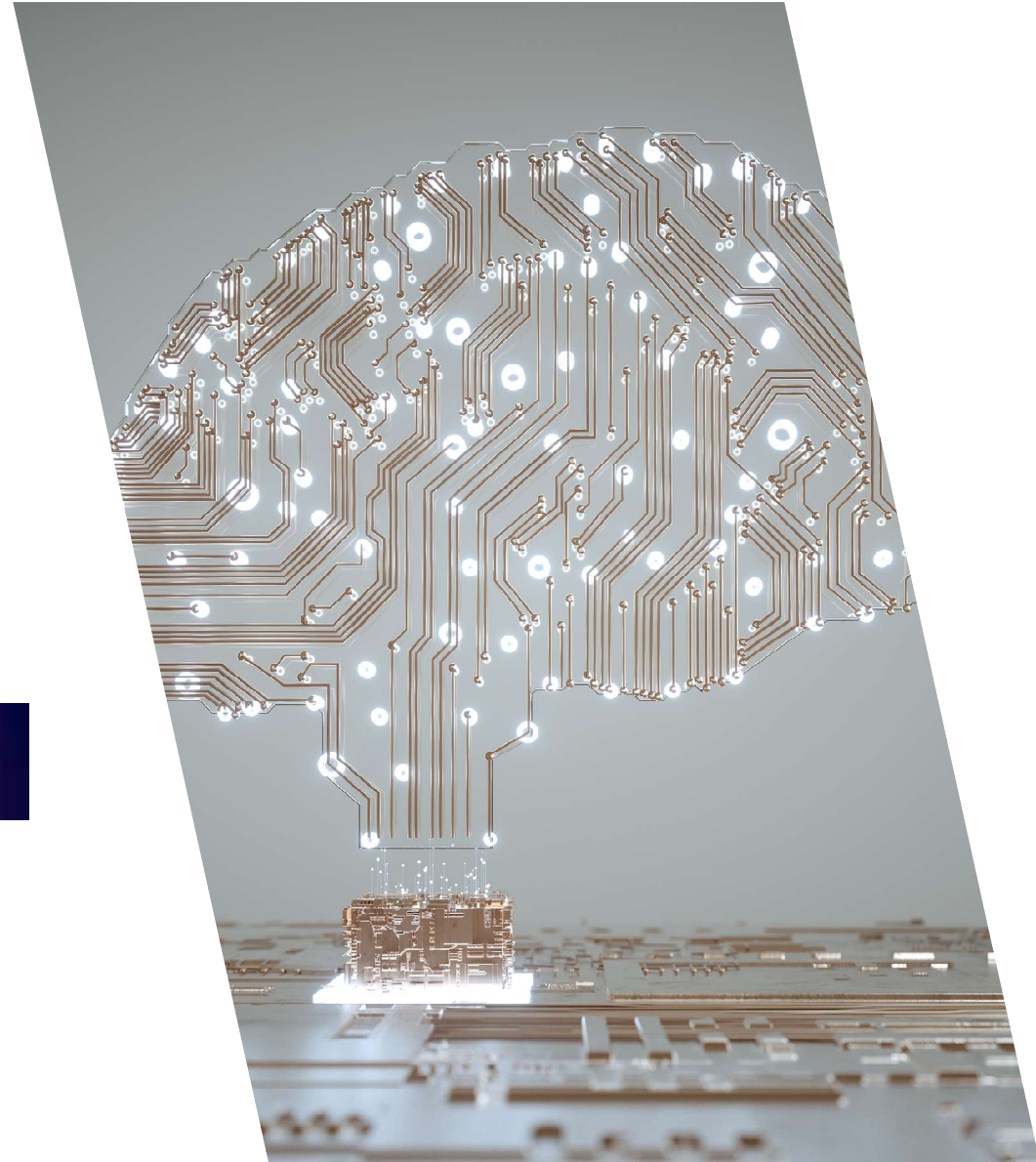
Triggering Incident, such as an accident

- Heightened Emotions
- Need to Act Quickly
- No Time to Reflect
- Isolation from Trusted Allies



# CURRENT TRENDS

ARTIFICIAL INTELLIGENCE ON THE RISE





# DEEPFAKES IN FRAUD SCHEMES

## **Synthetic Media Creation**

Deepfakes use artificial intelligence to create highly realistic videos or audio, simulating things never actually said or done.

## **Fraudulent Uses of Deepfakes**

Criminals leverage deepfakes to fake voices or manipulate videos for scams and unauthorized transactions.

## **Authentication and Security Risks**

Deepfake techniques present major challenges for verifying identity and maintaining digital security.



# HOW VOICE WORKS IN A DEEPPFAKE

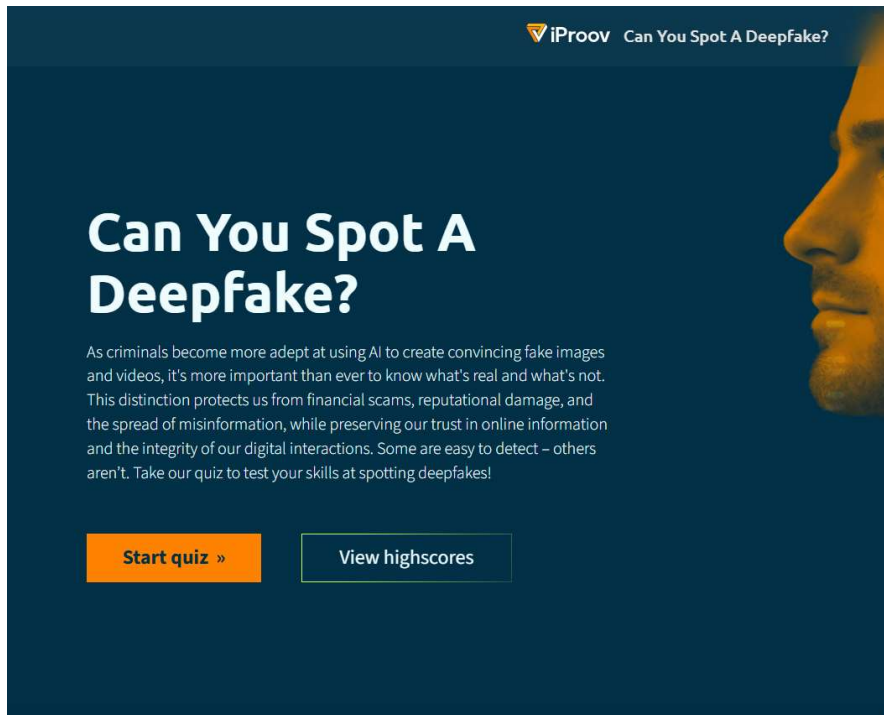
Only need 6 seconds of your voice

- Pitch variation
- Tone & cadence
- Accents
- Phrases

Researching location and online presence for queues enhances the message, making it more impactful and believable

- Restaurants
- Activities
- Interests on social media

# ARTIFICIAL INTELLIGENCE IS INCREASING LEGITIMACY

The image shows a promotional banner for an iProov quiz. The background is dark blue with a profile of a man's face on the right side. The text is white and orange. At the top right, it says 'iProov Can You Spot A Deepfake?'. The main heading is 'Can You Spot A Deepfake?'. Below that is a paragraph of text explaining the importance of spotting deepfakes. At the bottom, there are two buttons: 'Start quiz »' in orange and 'View highscores' in white on a dark blue background.

iProov Can You Spot A Deepfake?

## Can You Spot A Deepfake?

As criminals become more adept at using AI to create convincing fake images and videos, it's more important than ever to know what's real and what's not. This distinction protects us from financial scams, reputational damage, and the spread of misinformation, while preserving our trust in online information and the integrity of our digital interactions. Some are easy to detect – others aren't. Take our quiz to test your skills at spotting deepfakes!

[Start quiz »](#) [View highscores](#)

- AI used to write scripts/emails/letters
- Auto-dialers
- Analytics
- Spending less time on the fraud – casting a wider net, scraping social media
- Deep Fakes - disguise voices, accents, and their video

<https://quiz.iproov.com/>

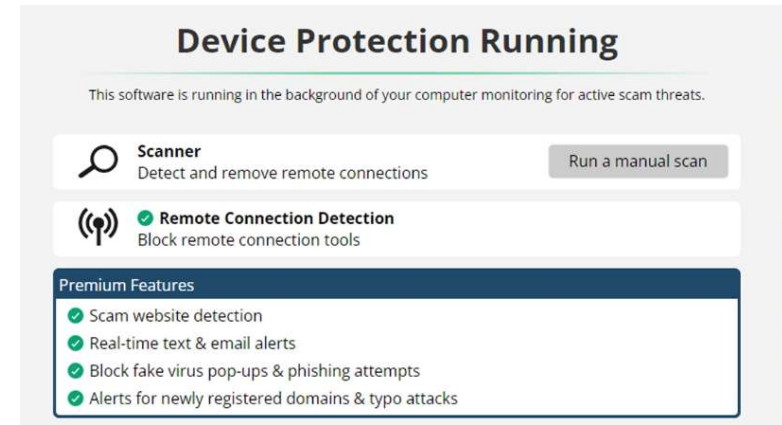


AMERICAN RIVIERA  
BANK

# SOLUTIONS

# RESOURCES FOR PREVENTION

- Online Banking Tools
  - Emergency Financial Contacts
  - View-Only Access
  - Dark Web Monitoring
  - ID Theft Insurance
  - Email analysis
  - Card controls
- Consider different devices / cards for different purposes
- Support Hotlines
- Technology
  - Forward texts to 7726
  - Anti-malware and Anti-remote tools
  - Call blocking



On your phone	Your phone may have an option to filter and block spam or messages from unknown senders. Here's how to filter and block messages <a href="#">on an iPhone</a> and how to block a phone number <a href="#">on an Android phone</a> .
Through your wireless provider	Your wireless provider might have a tool or service that lets you block calls and text messages. Check out <a href="#">ctia.org</a> , a website from the wireless industry, to learn about options from different providers.
With a call-blocking app	Some call-blocking apps also let you block unwanted text messages. Go to <a href="#">ctia.org</a> for a list of call-blocking apps for <a href="#">Android</a> , <a href="#">BlackBerry</a> , <a href="#">Apple</a> , and <a href="#">Windows</a> phones, or search for an app online. Check out the features, user ratings, and expert reviews.

# FOR VICTIMS OF FINANCIAL CRIMES

1-833-372-8311 or 1-833-FRAUD-11

10am – 6pm ET, Monday through Friday

English, Spanish, Mandarin, and other  
languages available

<https://www.justice.gov/stopelderfraud>

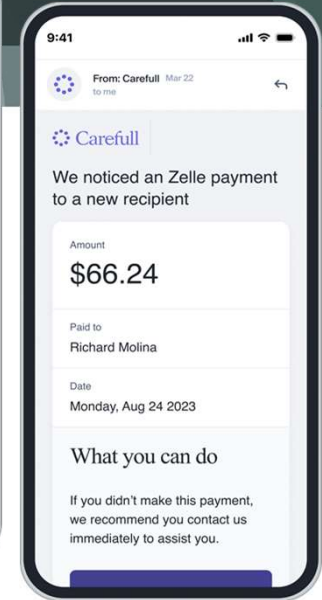
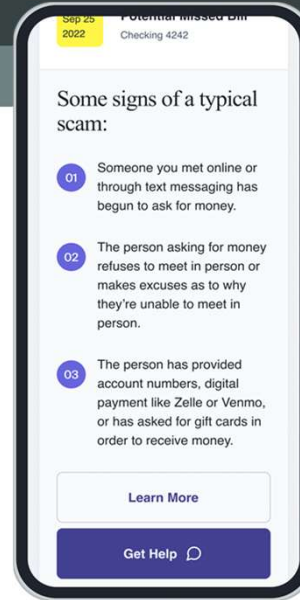
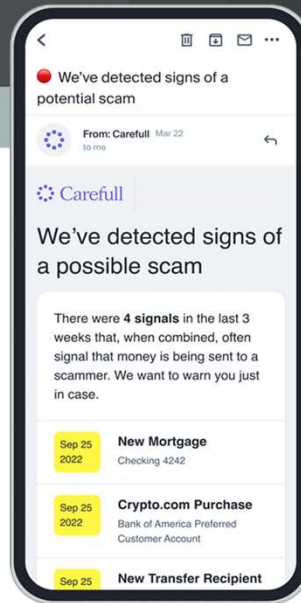


IdentityTheft.gov: This U.S. government website ([www.identitytheft.gov](http://www.identitytheft.gov)) can guide you through each step to recover from identity theft.

Victims of Crime Resource Center: This organization ([www.1800victims.org](http://www.1800victims.org)) offers resources and support for fraud victims.

National Center for Victims of Crime: This center's ([www.victimsofcrime.org](http://www.victimsofcrime.org)) financial crime resource center offers support for victims of financial crime.

Cybercrime Support Network: This network ([www.fraudsupport.org](http://www.fraudsupport.org)) provides recovery steps for multiple types of scams and fraud.



Cognitive Decline	Romance Exploitation	Elder Abuse	Unusual Behavior	Phishing Scams	Credit + Identity + Home
Recurring charity Reduced mobility Missed bills Duplicate services	New P2P recipient New crypto payment Dating site joined	Increased grocery bill Systemic drain	Strange check Strange ATM location High number of	Zelle Crypto Gift Card Bill Change	Change of address, new account opened, stolen email, stolen

# OTHER TOOLS

## Potential Gift Card Purchase

Careful's systems have detected that your may have purch...

Date	Merchant	Amount
08/10/2024	 Walgreens	\$ \$100.00
Account	Category	
 Synovus - Personal Checking *2...	 Shops, Pharm...	

Get Help 

Was this alert useful?

Yes

No

## Related Articles



Watch Out for Gift Card Scams

Read



How to Avoid Gift Card Scams

Read

## Hack Recovery

We'll lock out hackers, limit and reverse any damage caused, then set up protections to keep hackers out in the future.

Begin

## The steps we'll cover

We'll walk you through all the necessary steps. Moving quickly is important to help limit the damage.

Continue →

- 1 Secure your devices
- 2 Secure your email accounts
- 3 Secure your financial accounts
- 4 Freeze your credit
- 5 Secure all your online accounts
- 6 Review your transactions and messages

 We save your place if you close Hack Recovery or need to step away.



# ROMANCE SCAMS



We've detected a concerning pattern and wanted to check in

We've detected 5 instances of financial behavior that seemed out of character for you. Given the recent rise in scams, we just wanted to check in. Here are the transactions:

Sep 25 2022 **Wire Transfer**  
Chase Checking 1425

Sep 25 2022 **Crypto.com Purchase**  
Citi Citi Preferred Checking 4848

Sep 25 2022 **New Transfer Recipient**  
Chase Checking 1425

Sep 25 2022 **Potential Missed Bill**  
Chase Checking 1425

[See all transactions](#)

Here's some signs this might be an issue:

- 01 Someone you met online or through text messaging has begun to ask for money.
- 02 The person asking for money refuses to meet in person or makes excuses as to why they can't meet in person.
- 03 The person has provided account numbers, digital payment like Zelle or Venmo, or has asked for gift cards in order to receive money.

[Learn More](#)

[Get Help](#)

Was this alert useful?

[Yes](#)

[No](#)

## Related Articles



Romance Scam Red Flags

[Read](#)



Safe Ways to Transfer Money

[Read](#)

# ADDITIONAL RESOURCES

- [www.americanriviera.bank](http://www.americanriviera.bank)

“like” us on Facebook

- <https://www.identitytheft.gov/>

You can also call 1-877-IDTHEFT (438-4338)

- [www.fraud.org](http://www.fraud.org)

You can also call 1-800-876-7060

- <https://www.consumer.ftc.gov/blog>

- <https://www.fbi.gov/scams-and-safety/on-the-internet>

- Staysafeonline.org – National Cyber Security Alliance

- [dhs.gov/topic/cybersecurity](https://dhs.gov/topic/cybersecurity) – DHS

# REPORT AS SOON AS POSSIBLE!

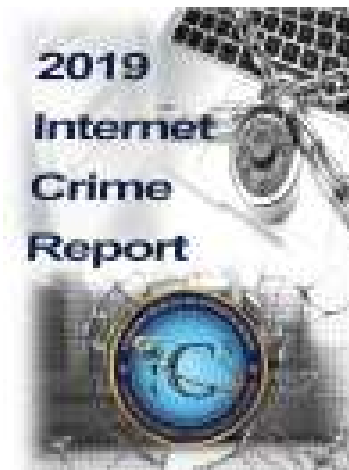


- Cybercrimes – FBI  
<http://www.ic3.gov/default.aspx>

- File a Consumer Complaint  
<https://www.ftc.gov/>

# REPORT CYBER CRIMES TO THE FBI AND FTC

- Report to the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov)
- Include all financial transaction information and any information on the fraudster
- Save all correspondence, money transmission receipts, whether by text, emails, etc. with the fraudsters
- Download a copy of the complaint when filed - victims cannot access a report once it is submitted.
- Victims can submit additional supplemental reports
- Victims can file a report on behalf of another person
- FBI Rapid Asset Recovery Team (RAT) works to block certain fraudulent wire transfers in BEC crimes by contacting financial institutions quickly to freeze suspicious pending wire transfers, and return funds to victims.





# THANK YOU

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