****

**Possible wrong-way wire, help with Steps to follow:**

1. **Contact the recipient bank:**

a. Let them know they have a fraudulent account.   
b. If they won’t speak to you, due to you not being a client, try to get to the fraud department   
c. Insist that they locate the recipient account that has accepted fraudulent funds.

2. **Contact your bank.**

a. Let them know there is a fraudulent wire.   
b. Ask that they try to call it back immediately.   
c. Ask them to help you communicate with the recipient bank.

3. **File a claim at** [**www.ic3.gov**](http://www.ic3.gov)

a. If there is to be any help from the FBI, and if they are able to freeze an account, they will return funds in the order of complaints received. First in, first out.

4. **Keep records of all documents**.

a. Create a place to save these so that they can be sent to the parties that need them, while trying to solve the problem.

5. **Contact your insurance agency.**

a. If this is a cyber breach, the carrier will help right away, but will still investigate and need your assistance.   
b. If this is a crime loss, the carrier will need all of the documents associated and need your assistance.   
c. No policy will immediately cover or fund a loss, there will always be an investigation.

Michele Blanco   
  
**443-463-2822  
micheleblanco@norman-spencer.com   
NORMAN-SPENCER AGENCY, INC.**