



INTERNET CRIME COMPLAINT CENTER (IC3)

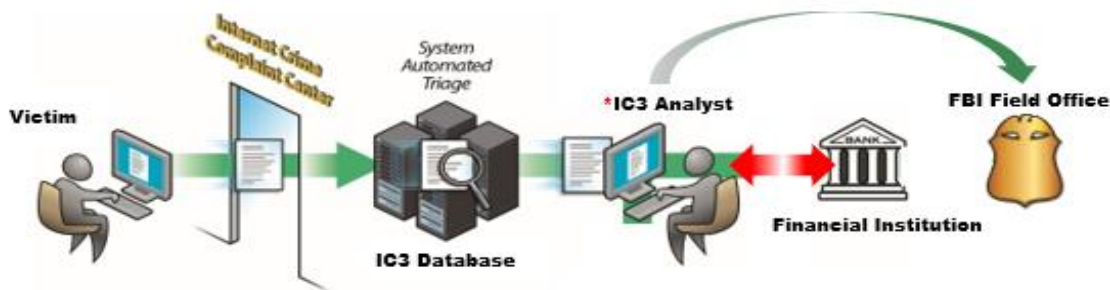
FBI – Cyber Division

Domestic Financial Fraud Kill Chain (D-FFKC) Process

The Internet Crime Complaint Center's Recovery Asset Team (RAT) was established in February 2018 to streamline communication with financial institutions and assist FBI field offices with the freezing of funds for victims who made transfers to domestic accounts under fraudulent pretenses. The RAT functions as a liaison between law enforcement and financial institutions supporting statistical and investigative analysis.



RAT COMPLAINT PROCESS



*If criteria are met, transaction details are forwarded to the identified point of contact at recipient bank to notify of fraudulent activity and request freezing of account. Once response is received from the recipient bank, RAT contacts the appropriate field office(s).

Success to Date:

01/01/2023 to 12/31/2023

Incidents: 3,008

Losses: \$758,052,433

Frozen: \$538,394,998

Recovery Rate: 71%

Goals of RAT-Financial Institution Partnership

- Assist in the identification of potentially fraudulent accounts across the sector.
- Remain at the forefront of emerging trends among financial fraud schemes.
- Foster a symbiotic relationship in which information is appropriately shared.

Guidance for Victims

Contact the originating Financial Institution as soon as fraud is recognized to request a recall or reversal as well as a Hold Harmless Letter or Letter of Indemnity.

- File a detailed complaint with www.ic3.gov. It is vital the complaint contain all required data in provided fields, including banking information.
- Visit www.ic3.gov for updated PSAs regarding BEC trends as well as other fraud schemes targeting specific populations (real estate, pre-paid cards, W-2, etc.).
- Never make any payment changes without verifying with the intended recipient; verify email addresses are accurate when checking mail on a cell phone or other mobile device.