

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

UNITED STATES OF AMERICA

v.

TETIANA BERRIORS,

Defendant.

**SEALED INDICTMENT**

23 Cr.

23 CRIM 267

The Grand Jury charges:

**Overview of the Offense Conduct**

1. From at least in or about December 2020 through at least in or about October 2022, TETIANA BERRIORS, the defendant, and others known and unknown, laundered funds on behalf of individuals engaged in a series of frauds, primarily business email compromises (“BEC”), that targeted individuals, public institutions, government entities, and businesses located across the United States. The victims included, among others, a public research university in Pennsylvania, a housing developer in Texas, and a county-level government in California.

2. To launder those funds, TETIANA BERRIORS, the defendant, created over a dozen fraudulent bank accounts, used those accounts to receive funds from victims of the frauds, and rapidly depleted those accounts of victim funds through cash withdrawals, wire transfers, and cashier’s checks. Typically, the wire transfers and cashier’s checks were made payable to other shell companies that BERRIORS or her co-conspirators controlled. More specifically, BERRIORS used at least four different female aliases to create at least five different shell companies, three of which purported to be consulting businesses, including a “beauty consultant.” Then, BERRIORS opened at least thirteen different bank accounts at approximately five different U.S. financial institutions in the name of those shell companies and aliases. BERRIORS used those accounts to disguise the nature and origin of the victim funds. When she opened those bank

accounts, BERRIORS misrepresented her own identity as the owner of those accounts as well as the nature of the businesses for which she was opening those accounts. That is, BERRIORS falsely asserted that her shell companies were engaged in legitimate commercial activity when, in fact, they were engaged exclusively in crime. For example, on or about May 12, 2021, BERRIORS opened a bank account at a U.S. financial institution for a shell company called “JW Consulting Enterprise LLC” and represented to that financial institution that “JW Consulting Enterprise LLC” was engaged as a “beauty consultant.” In truth, however, BERRIORS used “JW Consulting Enterprise LLC” exclusively as a vehicle to launder victim funds.

3. The central objective of the BEC schemes was to trick victims into transferring funds into accounts controlled by TETIANA BERRIORS, the defendant, and her coconspirators. The schemes generally operated in one of two ways. One method involved individuals compromising actual email accounts of employees of a victim company or third parties engaged in business with a victim company. The other method, which was sometimes used in conjunction with compromising email accounts, was to create email accounts with slight variations of email accounts used by employees of a victim company or third parties engaged in business with a victim company, in order to “spoof” or impersonate those employees or third parties. These fake email accounts were specifically designed to trick other employees of the company or third parties engaged in business with a victim company into thinking the fake email accounts were authentic.

4. The compromised email accounts and fake email accounts were used to send instructions to transfer funds via wire, ACH, or other means to certain bank accounts under the control of TETIANA BERRIORS, the defendant, and her co-conspirators. By utilizing this method of deception, scheme members sought to trick the victims into transferring millions of dollars to bank accounts the victims believed were under the control of legitimate recipients of the

funds as part of normal business operations, when in fact the bank accounts were under the control of BERRIORS and her co-conspirators.

5. As a result of these frauds, more than 15 victims were directed to transfer nearly \$10 million to bank accounts under the control of TETIANA BERRIORS, the defendant, and her co-conspirators. Out of those nearly \$10 million, BERRIORS and her co-conspirators successfully received, laundered, and withdrew over \$3.5 million in victim funds.

### **Statutory Allegations**

#### **COUNT ONE** **(Money Laundering Conspiracy)**

6. From at least in or about December 2020 through at least in or about October 2022, in the Southern District of New York and elsewhere, TETIANA BERRIORS, the defendant, and others known and unknown, willfully and knowingly combined, conspired, confederated, and agreed together and with each other to commit money laundering, in violation of Title 18, United States Code, Section 1956(a)(1)(B)(i).

7. It was a part and object of the conspiracy that TETIANA BERRIORS, the defendant, and others known and unknown, knowing that the property involved in certain financial transactions represented the proceeds of some form of unlawful activity, would and did conduct and attempt to conduct such financial transactions, which transactions affected interstate and foreign commerce and involved the use of a financial institution which was engaged in, and the activities of which affected, interstate and foreign commerce, and which in fact involved the proceeds of specified unlawful activity, to wit, wire fraud, in violation of Title 18, United States Code, Section 1343, knowing that the transactions were designed in whole and in part to conceal and disguise the nature, location, source, ownership, and control of the proceeds of specified unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(1)(B)(i).

(Title 18, United States Code, Section 1956(h).)

**COUNT TWO**  
**(Conspiracy to Commit Bank Fraud)**

The Grand Jury further charges:

8. From at least in or about December 2020 through at least in or about October 2022, in the Southern District of New York and elsewhere, TETIANA BERRIORS, the defendant, and others known and unknown, willfully and knowingly combined, conspired, confederated, and agreed together and with each other to commit bank fraud, in violation of Title 18, United States Code, Section 1344.

9. It was part and object of the conspiracy that TETIANA BERRIORS, the defendant, and others known and unknown, knowingly would and did execute, and attempt to execute, a scheme and artifice to defraud a financial institution, as that term is defined in Title 18, United States Code, Section 20, and to obtain moneys, funds, credits, assets, securities, and other property owned by, and under the custody and control of, such a financial institution, by means of false and fraudulent pretenses, representations, and promises, in violation of Title 18, United States Code, Section 1344, to wit, BERRIORS agreed to make and cause to be made false statements to various U.S. financial institutions in order to open bank accounts at those financial institutions and obtain funds, including by misrepresenting her own identity as the account owner of those bank accounts and by misrepresenting the nature of the businesses for which she was opening those bank accounts, that is, falsely asserting that her businesses were engaged in legitimate commercial activity when, in fact, they were engaged exclusively in crime.

(Title 18, United States Code, Section 1349.)

**COUNT THREE**  
**(Aggravated Identity Theft)**

The Grand Jury further charges:

10. From at least in or about December 2020 through at least in or about October 2022, in the Southern District of New York and elsewhere, TETIANA BERRIORS, the defendant, knowingly transferred, possessed, and used, without lawful authority, a means of identification of another person, during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), to wit, BERRIORS used and transferred the names, dates of birth, and social security numbers of other persons during and in relation to the conspiracy to commit bank fraud charged in Count Two of this Indictment.

(Title 18, United States Code, Sections 1028A(a)(1),  
1028A(b), and 2.)

**FORFEITURE ALLEGATIONS**

11. As a result of committing the offense alleged in Count One of this Indictment, TETIANA BERRIORS, the defendant, shall forfeit to the United States, pursuant to Title 18, United States Code, Section 982(a)(1), any and all property, real and personal, involved in said offense, or any property traceable to such property, including but not limited to a sum of money in United States currency representing the amount of property involved in said offense.

12. As a result of committing the offense alleged in Count Two of this Indictment, TETIANA BERRIORS, the defendant, shall forfeit to the United States, pursuant to Title 18, United States Code, Section 982(a)(2)(A), any and all property constituting, or derived from, proceeds the defendants obtained directly or indirectly, as a result of the commission of said offense, including but not limited to a sum of money in United States currency representing the amount of proceeds traceable to the commission of said offense and the Specific Property described in paragraph 10 above.

**SUBSTITUTE ASSETS PROVISION**


13. If any of the above-described forfeitable property, as a result of any act or omission of the defendants:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third person;
- c. has been placed beyond the jurisdiction of the Court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be subdivided without difficulty;

it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p) and Title 28, United States Code, Section 2461(c), to seek forfeiture of any other property of the defendants up to the value of the above forfeitable property.

(Title 18, United States Code, Section 982;  
Title 21, United States Code, Section 853; and  
Title 28, United States Code, Section 2461.)



  
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DAMIAN WILLIAMS  
United States Attorney