Fraud and scam recovery guide

Providing guidance to recover from fraud, scams and identity theft

RBC Wealth Management

Recovering from fraud and scams

Below is a checklist to help you report fraud and scams, as well as protective measures to take moving forward. Use the notes section at the end of this guide to document your actions, conversations and any next steps.

General advice for fraud and scam victims

- ☐ Notify your RBC Wealth Management financial advisor and all financial institutions that facilitated transactions related to this scam or fraud.
  - — Report unauthorized or fraudulent activity immediately.
  - — Ask if you are able to file a claim or if the funds can be recalled or recovered.
  - — Make sure to have a trusted contact person on file with your RBC Wealth Management financial advisor as an extra layer of protection in case you can't be reached.
- ☐ Immediately cut off all contact with any scammers/fraudsters as they will have an explanation for everything and will keep harassing you. Once they obtain funds from a victim, they often come back with a new excuse, emergency or request.
- ☐ File a police or FBI report. See the Reporting to the authorities section on page 4.
  - — Note: Wire fraud should be immediately reported to the FBI.
- ☐ If your personal information or devices were hacked or compromised, follow the Recovering from identity theft or compromise checklist on page 3.

If the fraudsters made contact by phone

- ☐ Block the numbers they are calling from and don't answer calls from numbers you don't recognize.
- ☐ Contact your phone carrier to alert them to the issue, ask them to report the phone number and help you identify and filter out other potential scam numbers.
- ☐ If the calls continue, consider changing your phone number.
- ☐ File a complaint with the Federal Communications Commission.

If the fraudsters made contact by email or over the internet

- ☐ Block the email address they are communicating from.
- ☐ Make your public profiles private and/or remove any personal details.
- ☐ Report scams, fraud and harassment to the company that owns the website or email provider.

Continue to be vigilant

Scam and fraud victims can be targeted repeatedly, especially after they lose money. The scammers often impersonate government agencies, fraud departments or attorneys and claim they can get your money back or ask you to secure additional money in safe accounts. If this happens to you, ask to meet in person at your local police station, FBI office or at the financial institution named before giving any information or funds.

Recovering from identity theft or compromise

If you believe you have been a victim of an identity compromise or identity theft, follow the checklist below to help you recover. Also use the notes section at the end of this toolkit to document your conversations and any next steps.

- ☐ Notify your RBC Wealth Management financial advisor regarding any compromised personal information and review your account activity.
  - — Report any suspicious or unauthorized activity and cancel any compromised debit card or checking/check book account numbers.
  - — Make sure to have a trusted contact person on file with your RBC Wealth Management financial advisor as an extra layer of protection in case you can't be reached.
- ☐ Change your online passwords and notify all of your financial institutions that your personal information has been compromised.
  - — Follow proper password maintenance: Utilize the Cybersecurity: Passwords and email resource on the RBC Wealth Management – U.S. website.
  - — Enroll in multi-factor authentication for your RBC Wealth Management Online account and with other institutions where available.
- ☐ Follow the guidance provided by the Federal Trade Commission (FTC) for reporting and recovery. The FTC has an identity theft website and hotline to help you through this. See the Reporting to the authorities section on page 4.
  - — Contact a credit bureau directly to review your reports and place a fraud alert or credit freeze with all three credit bureaus. See Reporting to the authorities on page 4.
- ☐ Obtain a report of your banking account history and review it for unauthorized banking activity.
- ☐ File a police or FBI report for any losses, theft or other criminal activity. See Reporting to the authorities on page 4.
- ☐ If any devices were hacked or compromised, consider having a professional cybersecurity service inspect your device for spyware/malware.
  - — Make sure your device security software and internet browsers are up to date.

Continue to monitor for unauthorized activity

Review your accounts, credit reports and banking history and report any suspicious or unauthorized activity promptly.

Reporting to the authorities

It is critical to report fraud, scams and identity theft to help investigators build cases against fraudsters and scammers and stop them.

Law enforcement and general reporting

- ☐ Your local police or sheriff department
- ☐ Federal Bureau of Investigation (FBI): visit www.ic3.gov, call 1-800-CALLFBI (1-800-225-5324) or contact your local FBI field office via www.fbi.gov/contact-us/field-offices
- ☐ Federal Trade Commission (FTC) fraud reporting: online at www.reportfraud.ftc.gov/#/
- ☐ Federal Trade Commission identity theft reporting: visit www.identitytheft.gov/#/ or call 1-877-ID-THEFT (1-877-438-4338)

Credit bureaus and banking

- ☐ Credit bureaus to place fraud alert notices or to freeze your credit:
  - Equifax: 1-800-525-6285 or www.equifax.com
  - Experian: 1-888-397-3742 or www.experian.com
  - TransUnion: 1-800-680-7289 or www.transunion.com
- ☐ Banking history reports:
  - Early Warning: www.earlywarning.com/consumer-information
  - ChexSystems: 1-800-428-9623 or www.chexsystems.com
- ☐ Check verification companies to report lost or stolen checks:
  - TeleCheck: 1-800-710-9898 or https://getassistance.telecheck.com/forgery-or-identity-theft/
  - Certegy, Inc.: 1-800-437-5120
  - ChexSystems: 1-800-428-9623 or www.chexsystems.com
  - CheckCenter/CrossCheck: 1-800-843-0760 or www.cross-check.com/forgery-identity-theft

Links and agency contact information included above are being provided as a courtesy and RBC Wealth Management is not responsible for external content, privacy or security.

Additional reporting

- ☐ Federal Communications Commission (FCC): www.consumercomplaints.fcc.gov/hc/en-us or 1-888-225-5322
- ☐ Mail fraud: U.S. Postal Inspection Service: 1-877-876-2455 or www.uspis.gov/report
- ☐ Social Security fraud: 1-800-269-0271 or www.ssa.gov/antifraudfacts
- ☐ Internal Revenue Service (IRS) tax fraud: Taxpayer Guide to Identity Theft | Internal Revenue Service https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft
- ☐ Passport theft/fraud: U.S. State Department: 1-877-487-2778 or www.travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.html
- ☐ Driver's license or state ID fraud: local Department of Motor Vehicles or county service center
- ☐ Unemployment fraud: Department of Labor at www.dol.gov/agencies/eta/unemployment-insurance-payment-accuracy/UIFraudReporting
- ☐ Contact your state's Attorney General office to report deceptive or unfair business practices www.usa.gov/state-attorney-general
- ☐ Report suspected elder abuse to your local adult protection agency or to law enforcement https://ncea.acl.gov/

Reporting notes

Use this page to take notes and track your progress. For your safety, do not write down usernames, passwords, PINs or account numbers.

- ☐ Report any suspicious activity, unauthorized transactions or funds that went to suspected scams or compromised your personal information.
- ☐ If you were a victim of a scam or fraud, ask the relevant financial institution or agency if the funds can be recalled or recovered.
- ☐ Ask each agency/contact if there are any additional steps recommended to help you safeguard your information and assets moving forward.

Company/agency contacted	Contact person's name	Claim/case/tracking number	Date/time contacted

If you suspect a scam always report it!

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