

Wire Fraud Prevention Checklist

STOP. VERIFY. THEN SEND.



NEVER TRUST WIRING INSTRUCTIONS SENT ONLY BY EMAIL

Before sending money, independently call the closing company using a phone number you already know is legitimate.

BEFORE YOU SEND FUNDS

- ☐ Obtain instructions through the closing company's approved secure process.
- ☐ Call a known, independently verified phone number - not a number in the email requesting the wire.
- ☐ Read the bank name, routing number, account number and beneficiary information back to the closing team.
- ☐ Confirm the exact amount and the date the wire should be sent.
- ☐ Ask your bank whether it offers confirmation-of-payee, verbal verification or other wire safeguards.
- ☐ Do not send funds while rushed, distracted or responding to unexpected pressure.

RED FLAGS - STOP AND VERIFY

- ☐ A last-minute change to bank or account information
- ☐ Urgent pressure, secrecy or a threat that closing will fail
- ☐ A slightly altered email address, name, domain or signature
- ☐ Instructions to send funds to an unfamiliar person, business or foreign account

AFTER YOU SEND

- ☐ Save the confirmation and transaction reference number
- ☐ Notify the closing team through a verified channel
- ☐ Confirm receipt independently; do not accept an email alone as proof
- ☐ Treat any later change or refund instruction as suspicious

IF YOU THINK MONEY WAS SENT TO A FRAUDSTER - ACT NOW

1. Call your bank's fraud department immediately and request a wire recall or freeze.
2. Call The Closing Agent and every legitimate party using verified phone numbers.
3. Report the incident promptly to the FBI at IC3.gov and contact local law enforcement.

THE SAFEST HABIT

Treat every wire instruction and every change as unverified until you confirm it by phone.



QUESTIONS BEFORE SENDING FUNDS? STOP AND CALL.

The Closing Agent | 407.425.2400

Scan for additional wire-fraud guidance and closing safety information.