

SCAM SCENARIO: OTHER TRUSTED PARTY (DISASTER RELIEF DONATION)



1▶ Kelly receives an email that appears to be from a well-known disaster relief organization asking for a donation.

2▶ The email contains a link to a website where she can make a donation by entering her bank account number and financial institution routing number.



3▶ Kelly enters her account information and makes a \$75 donation.

4▶ Later that day, Kelly checks her bank account through online banking and sees several pending unauthorized debits totaling \$6,200.



5▶ She contacts her financial institution to report the unauthorized debits.

CLASSIFICATION:
SCAM

**UNAUTHORIZED
PAYMENT**

**RELATIONSHIP
AND TRUST**

**OTHER TRUSTED
PARTY**



The scams mitigation toolkit was developed by the Federal Reserve to help educate the industry about scams and outline potential ways to help detect and mitigate this fraud type. Insights for this toolkit were provided through interviews with industry experts, publicly available research, and team member expertise. This toolkit is not intended to result in any regulatory or reporting requirements, imply any liabilities for fraud loss, or confer any legal status, legal definitions, or legal rights or responsibilities. While use of this toolkit throughout the industry is encouraged, use of the toolkit is voluntary at the discretion of each individual entity. Absent written consent, this toolkit may not be used in a manner that suggests the Federal Reserve endorses a third-party product or service.