HOME FRAUD DEFENSE · EMERGENCY GUIDE

The First 72 Hours

What to do when money has already moved. Who to call, in what order, and what to write down. You do not need to understand what happened before you start — speed matters more than completeness.

Why the clock matters

Banks can sometimes recall fraudulent wires through SWIFT or correspondent-bank channels in the first hours. The FBI's Financial Fraud Kill Chain — initiated after an IC3 filing — can coordinate with foreign banks and FinCEN to freeze receiving accounts, and it works best inside 72 hours. Recovery is possible in many cases, but the window is short.

If a wire or closing payment went to the wrong place

1. **Call your bank's fraud department. Now, not tomorrow.**
   Ask for the fraud or wire-recall team, not general customer service — the fraud department has tools the regular line does not. Say the wire was fraudulently induced and that you want a recall attempted through SWIFT or correspondent-bank channels. Write down the name of the person you spoke to, the time, and the reference number.
2. **Call the bank that received the money.**
   Report the transfer as fraud and ask them to freeze the receiving account. They may not confirm anything to you — ask anyway, and note the call.
3. **File at ic3.gov within 72 hours.**
   The FBI's Internet Crime Complaint Center is the federal entry point for internet-enabled fraud, and an open IC3 case strengthens your bank's recall request. Filing quickly keeps your case eligible for the Financial Fraud Kill Chain. Save the complaint number — your bank and any attorney will reference it.
4. **Call your bank back and confirm the recall was actually sent.**
   Not just requested — sent. Ask for confirmation that the recall message was transmitted, and get a reference number for it.
5. **Call your local FBI field office and your local police department.**
   Ask the police for a report number; some banks and insurers require one. Mention your IC3 complaint number on both calls.
6. **Tell your title company, escrow officer, and agent — on numbers you already had.**
   The same criminals often try the other parties in the transaction within hours. Do not use any phone number or link from the suspicious message.

What to write down, starting now

Keep one running log — paper or a note on your phone. Recovery and investigation both run on this.

- Exact amounts, dates, and times of every transfer, and both account numbers if you have them.

- Every phone call: who you spoke to, at which institution, when, and every reference number they give you.
- The original fraudulent message — do not delete it. Preserve the email itself, not a screenshot, so the full headers survive.
- Any phone numbers, email addresses, or names the criminals used.

If it was not a wire

Zelle, Venmo, Cash App, or another instant payment

Report it in the app and to your bank the same day. Person-to-person transfers are harder to recall than wires, but banks resolve some fraud claims, and ACH-based payments can have return windows of up to 60 days under NACHA rules. File at ic3.gov as well.

Cryptocurrency

File at ic3.gov within 72 hours so the FBI's crypto unit can begin tracing. Do not pay anyone who contacts you promising to recover crypto for a fee — “recovery services” that find you are almost always the same fraud ring returning for a second pass.

Gift cards

Call the card issuer immediately and ask them to freeze the balance. Most gift-card fraud is unrecoverable once drained — federal filings (IC3 and reportfraud.ftc.gov) still matter because they build cases against the rings.

You shared information, but no money has moved yet

You are early, and that is good. Place a fraud alert or credit freeze with the credit bureaus, change passwords on your email and bank accounts first, turn on two-factor authentication, and file at IdentityTheft.gov. Acting within 24–48 hours typically means zero financial loss.

A deed or lien you never signed was recorded

Get a copy of the recorded document from your county recorder, then report to your county recorder's fraud unit, your state's attorney general, and your state's real estate regulator. Consult a real estate attorney about a quiet-title action. Find every office for your state at homefrauddefense.org/state-resources.

The three federal filings

Whichever situation matched yours, complete these within 72 hours. They feed the investigations that recover money and stop the same ring from reaching the next family.

1. **ic3.gov — FBI Internet Crime Complaint Center**

   The federal entry point for all internet-enabled fraud. The complaint number you receive is referenced by your bank and any attorney working your case.

2. **reportfraud.ftc.gov — Federal Trade Commission**

   Feeds the consumer-fraud database used by investigators nationwide.

3. **IdentityTheft.gov — if personal information was exposed**

   Generates a personal recovery plan and the affidavit many institutions require.

What to expect

Recovery inside the 72-hour window is meaningfully more likely, but it is not guaranteed. Domestic wires are often harder to recall than international ones; your bank's fraud team will usually know within hours whether a recall is feasible. Whatever happens with recovery, the reports you file are not wasted — they are how these operations eventually get shut down.

One warning for the weeks ahead

After a loss becomes public — or after you post about it anywhere — expect contact from “recovery specialists” who promise to get your money back for an upfront fee. Do not pay anyone who found you. Legitimate recovery runs through your bank, the FBI, and your own attorney.

The interactive version of this guide, with your situation and timing taken into account, is free at homefrauddefense.org/scammed. Reporting offices for every state: homefrauddefense.org/state-resources. Every free fraud-check tool, on one page: homefrauddefense.org/tools. None of them asks for an email address.

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