

PSFOA

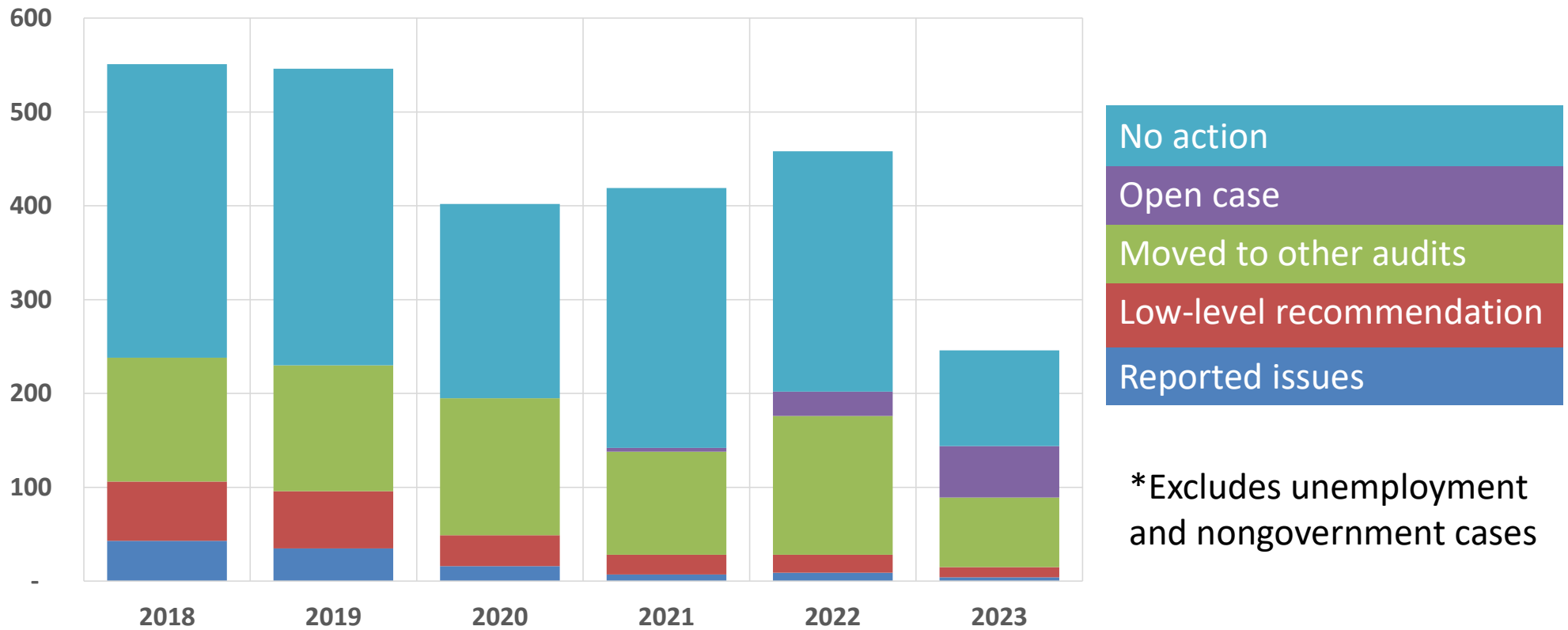
2023

Fighting Fraud

Angelique Thompson, CFE, Special
Investigations Program Manager



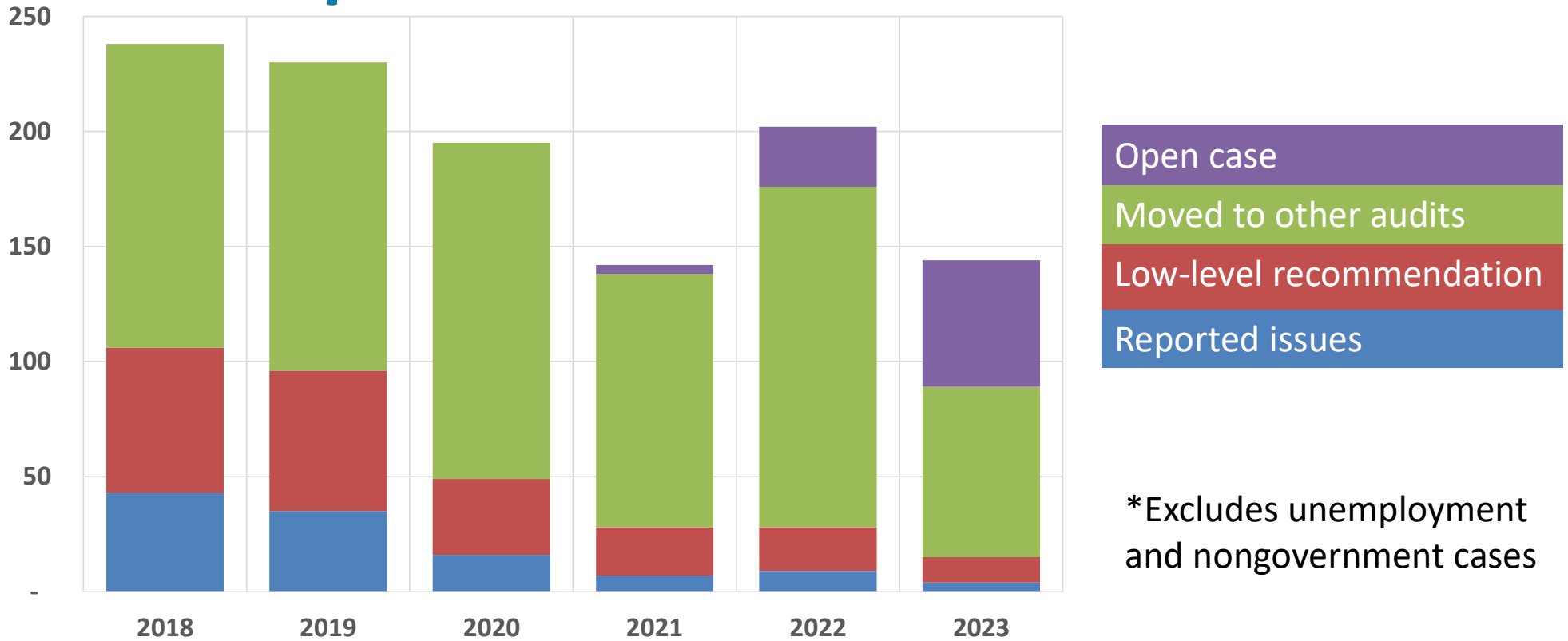
Cases reported to SAO*



*Excludes unemployment and nongovernment cases



Cases reported to SAO*



*Excludes unemployment and nongovernment cases



Agenda

1. Review the bank statements

2. Unanticipated revenue

3. New loss reporting policy

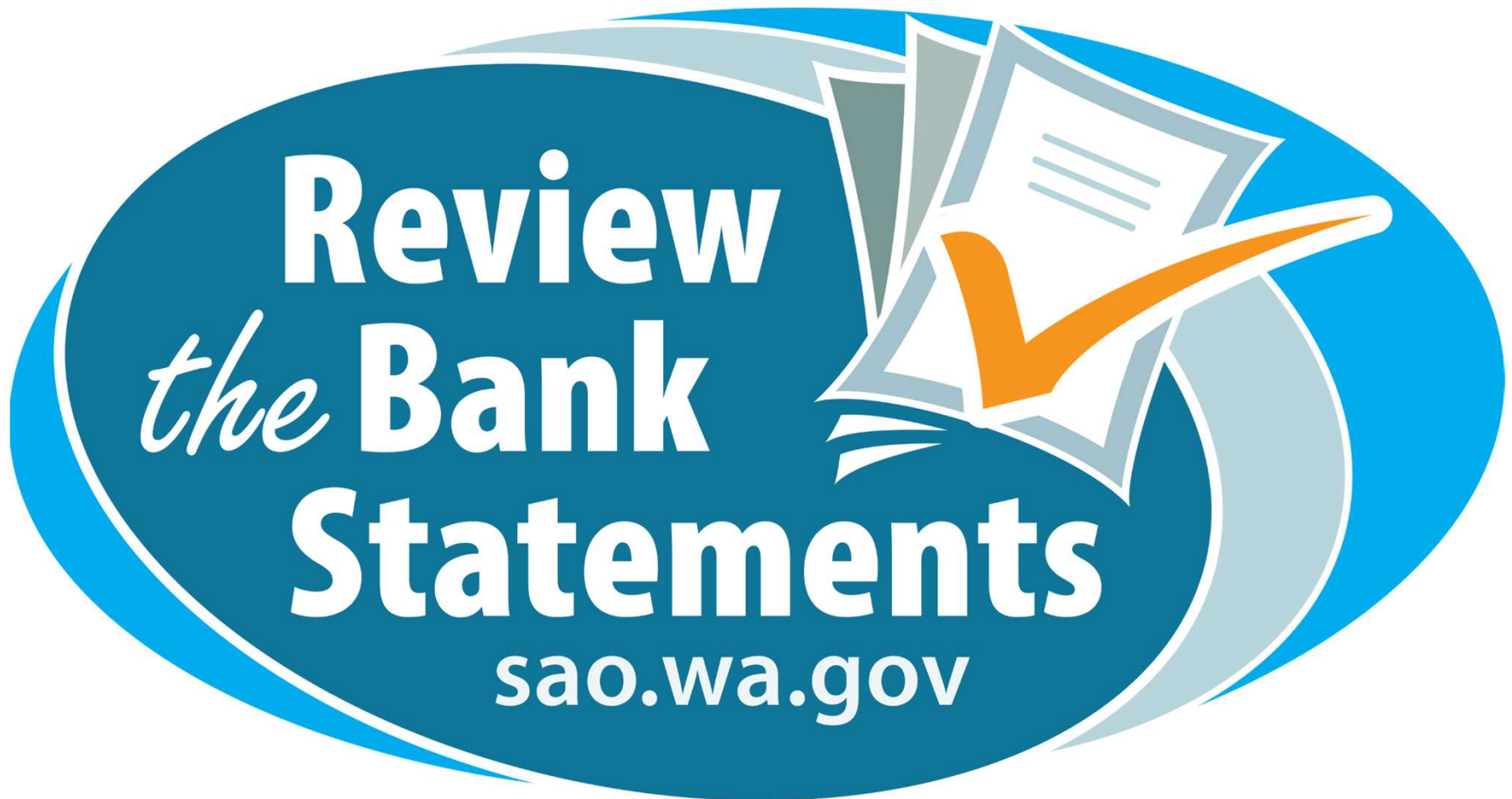
4. Cyber losses . . . still

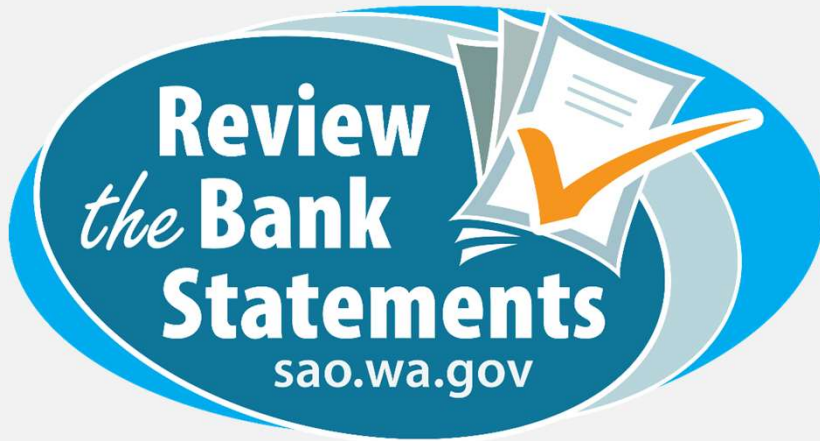




NM





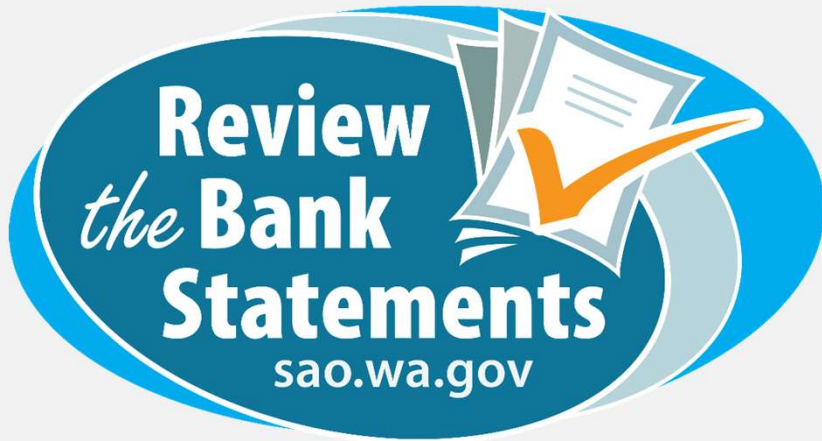


Why?

Bank account activity is the core source of a government's money flow.

- Many schemes reveal themselves in the statements, either obviously or subtly.
- Bank statements provides helpful perspective into a government's activities.





It's a key control for any effective fraud program.

- Many WA losses could have been detected either earlier, or immediately.
- SAO auditors have uncovered three large cases through bank statement reviews.
- An elected official recently detected a large misappropriation after asking to review the bank statements.

Why now?



“I don’t know
what I’m looking
at.”

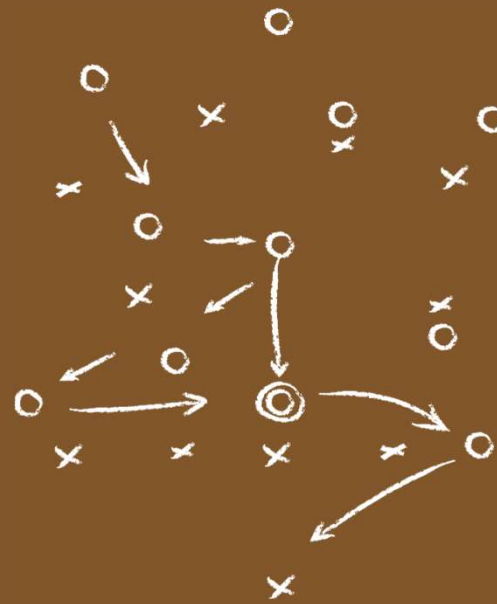
“I wouldn’t know
how to spot
anything fishy.”

“My review
won’t be
helpful.”





Bank Statement Review Playbook



CHAPTER 1: OBVIOUS RED FLAGS

- Cash/ATM withdrawals
- Payments to unknown or unusual vendors
- Payments to Zelle, Western Union, PayPal, Square
- Payments to employees

CHAPTER 2: ALTERED STATEMENTS

- Inconsistent formatting or alignment
- Lack of bank header, footer or page numbers
- Missing pages
- Nonsequential checks without notation



CHAPTER 3: TRENDS

- Declining bank balance
 - Repetitive payments that don't make sense
 - New vendor payment you haven't seen in prior statements
- High volume of transfers to other accounts (ask to see statements for those accounts)
 - Large credit card payments or multiple payments in a month
 - Decreased frequency or dollar amount of deposits



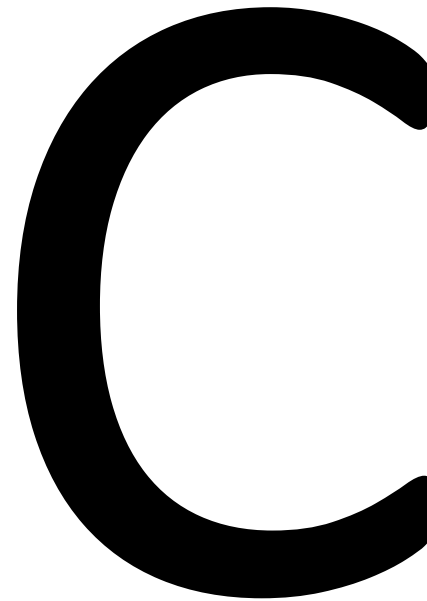
CHAPTER 4: OTHER RED FLAGS

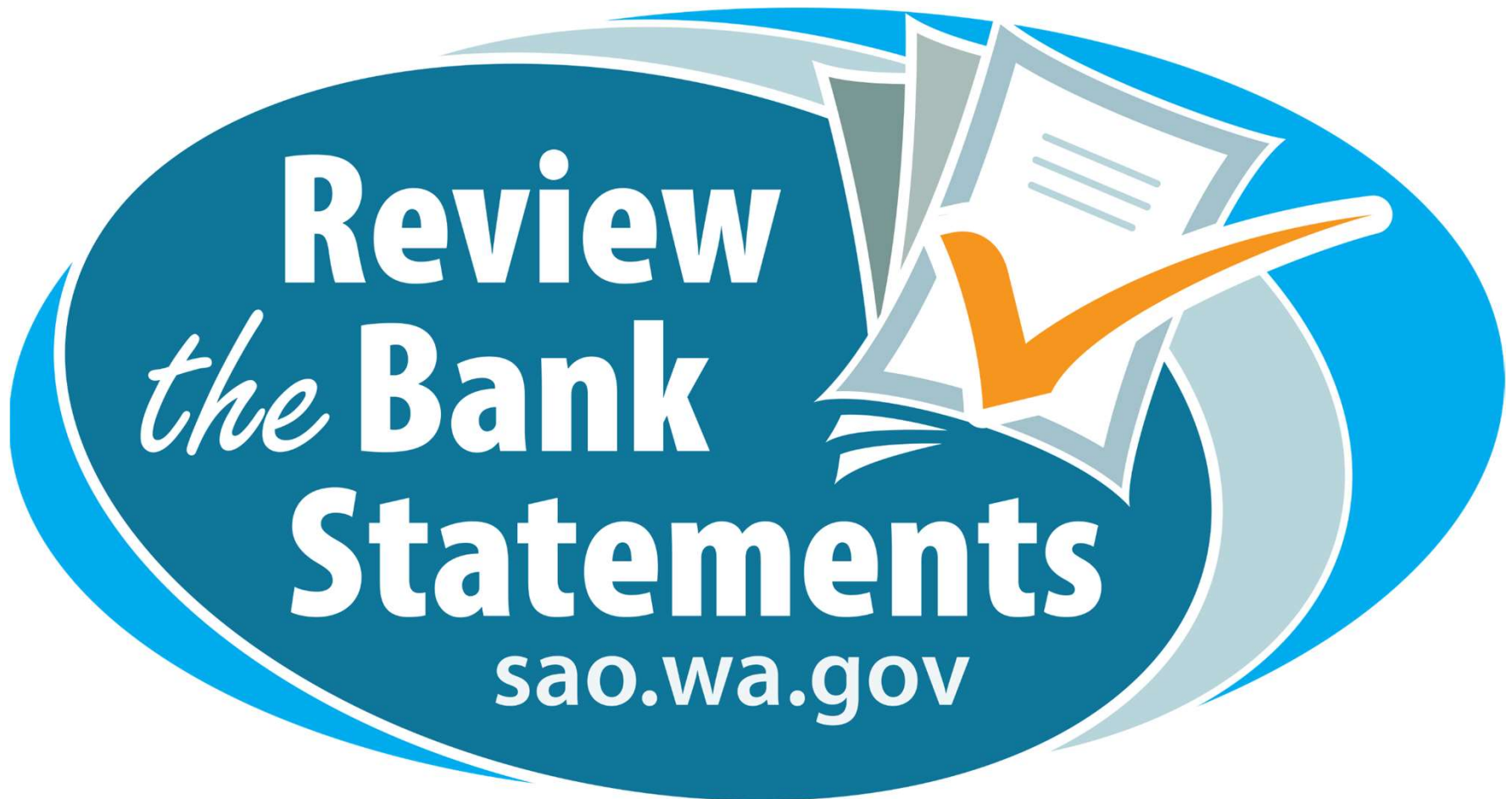
- Negative account balance at any point in the month
- Overdraft fees or other penalties
- Even-dollar amount deposits

CHAPTER 5: YOUR JUDGEMENT

- Anything that catches your attention, raises your eyebrow, doesn't make sense for your government, or that you're just curious about.







Date	Serial #	Location	
3-1	A	Direct Withdrawal, Greystone Se 03 Debits	\$66,650.00
3-1		Direct Withdrawal, Greystone Se 03 Debits	29,600.00
3-1		Direct Withdrawal, Greystone Se 03 Debits	22,139.00
3-1	B	Direct Withdrawal, WA Dept Ret Sys Drs Epay	3,020.17
3-4		Direct Withdrawal, Pierce County Hsdirectpay	62,669.56
3-11	9900	C Wire Withdrawal Cova Campbell 2158	500,000.00
3-11		Direct Withdrawal, Pierce County Hsdirectpay	46,650.28
3-11		D Direct Withdrawal, Pierce County Hsdirectpay	1.00
3-14	3528	Wire Withdrawal Adp Client Trust 4934	10,882.82



Serial #	Location	
	A → Direct Withdrawal, Pierce County Hsdirectpay	\$13,954.00
	Direct Withdrawal, Greystone Se 03 Debits	67,626.00
	Direct Withdrawal, Greystone Se 03 Debits	30,072.00
	Direct Withdrawal, Greystone Se 03 Debits	22,143.00
2921	Wire Withdrawal Adp Client Trust 4934	27,100.32
3775	Wire Withdrawal Adp Client Trust 5673	580.25
	B → Direct Withdrawal, WA Dept Ret Sys Drs Epay	2,393.25
	Direct Withdrawal, Voya Nat Trst182Spnsr P/R	315.00
	Direct Withdrawal, Pierce County Hsdirectpay	160,623.98
	Direct Withdrawal, Pierce County Hsdirectpay	8,402.00
	Direct Withdrawal, Pierce County Hsdirectpay	75,468.84
8886	C → Wire Withdrawal Triad Bank 0304	275,000.00
3373	Wire Withdrawal Adp Client Trust 4934	11,676.65
3820	Wire Withdrawal Adp Client Trust 5673	580.25
	D → Direct Withdrawal, Voya Nat Trst182Spnsr P/R	315.00
	Direct Withdrawal, WA Dept Ret Sys Drs Epay	2,334.71
	Direct Withdrawal, Pierce County Hsdirectpay	35,362.29



	Direct Withdrawal, Pierce County Hsdirectpay	\$61,460.54
	Direct Withdrawal, Greystone Se 03 Debits	67,626.00
	Direct Withdrawal, Greystone Se 03 Debits	30,072.00
	Direct Withdrawal, Greystone Se 03 Debits	22,143.00
	Direct Withdrawal, Pierce County Hsdirectpay	6,135.85
	Direct Withdrawal, Pierce County Hsdirectpay	23,795.90
	Wire Withdrawal Adp Client Trust 4934	11,921.02
A	Wire Withdrawal Adp Client Trust 5673	580.25
	Direct Withdrawal, Voya Nat Trst182Spnsr P/R	315.00
	Direct Withdrawal, WA Dept Ret Sys Drs Epay	4,713.54
	Direct Withdrawal, Pierce County Hsdirectpay	58,879.69
B	Wire Withdrawal Executive Title 8295	200,000.00
	Direct Withdrawal, Pierce County Hsdirectpay	31,280.42
	Wire Withdrawal Adp Client Trust 4934	11,882.39
	Wire Withdrawal Adp Client Trust 5673	580.25
C	Direct Withdrawal, Pierce County Hsdirectpay	127.50
D	Direct Withdrawal, Voya Nat Trst182Spnsr P/R	315.00



TRAN DATE	DESCRIPTION	DEBITS
03/06	Tfr to XXXXXXXX4 [REDACTED]) TO (.. [REDACTED]	215.00
03/06	Tfr to XXXXXXXX4 [REDACTED]) TO (.. [REDACTED]	422.00
03/09	CORR 3/08/ [REDACTED] REMOTE MERCH DEP - DUP ITEM	98.00
03/13	Transfer Withdrawal	50.00
03/14	Withdrawal	23,352.00
03/17	Transfer Withdrawal	493.47
03/17	Withdrawal	305.90
03/17	Withdrawal	181.15
03/17	Withdrawal	1,090.22
03/31	Online ACH Services	20.00



TRAN DATE	DESCRIPTION		DEBITS
01/15	Tfr to XXXXXX	TO (	250.00
01/17	Tfr to XXXXXX	TO (	400.00
01/17	Tfr to XXXXXX	TO (	300.00
01/17	Tfr to XXXXXX	TO (	140.00
01/18	Tfr to XXXXXX	TO (	1,300.00
01/18	Tfr to XXXXXX	TO (	490.00
01/18	Tfr to XXXXXX	TO (	430.00
01/18	Tfr to XXXXXX	TO (	475.00
01/18	Tfr to XXXXXX	TO (	380.00
01/19	Tfr to XXXXXX	TO (	300.00
01/19	Tfr to XXXXXX	TO (	160.00
01/19	Tfr to XXXXXX	TO (	480.00
01/19	Tfr to XXXXXX	TO (	485.00
01/19	Tfr to XXXXXX	TO (	500.00
01/19	Tfr to XXXXXX	TO (	488.00
01/19	Tfr to XXXXXX	TO (	493.00
01/20	Tfr to XXXXXX	TO (	440.00
01/20	Tfr to XXXXXX	TO (	2,835.00
01/20	Tfr to XXXXXX	TO (	500.00
01/20	Tfr to XXXXXX	TO (	488.00
01/20	Tfr to XXXXXX	TO (	500.00
01/20	Tfr to XXXXXX	TO (	500.00
01/22	Tfr to XXXXXX	TO (	1,600.00
01/23	Tfr to XXXXXX	TO (	220.00

From:
Bank
account

To:
Credit
card



Trans Date Posting Date	Merchant Name City, State/Prov.	Transaction Total Allocation Amount	Source Currency Accounting Code	Currency Amount
03/13/2020	PAYPAL *AIRBNB	\$1,010.00	USD	1,010.00
03/16/2020	HMMYENH2 402-935-7733, CA	\$1,010.00	10 E 530 8800 27 8580 0000 0000 0000 0	
03/14/2020	IKEA SEATTLE	\$375.38	USD	375.38
03/16/2020	RENTON, WA	\$375.38	10 E 530 8900 28 5610 0000 0000 0000 0	
03/14/2020	OFC #5850	\$112.00	USD	112.00
03/16/2020	BOTHELL, WA	\$112.00	10 E 530 9703 12 5610 0000 0000 0000 0	
03/15/2020	IKEA CLICK &	\$204.53	USD	204.53
03/16/2020	AMP AMP A 888-434-4532, MD	\$204.53	10 E 530 8900 28 5610 0000 0000 0000 0	
03/15/2020	PAYPAL	\$1,029.30	USD	1,029.30
03/16/2020	Subject's Name	\$1,029.30	10 E 530 9701 15 7330 0000 0000 0000 0	
03/15/2020	AMAZON.COM*B04M	\$44.00	USD	44.00
03/16/2020	O93J AMZN.COM/BJLL, WA	\$44.00	10 E 530 9703 12 5610 0000 0000 0000 0	
03/15/2020	HAGGEN 3604	\$94.29	USD	94.29
03/17/2020	MARYSVILLE, WA	\$94.29	10 E 530 9703 12 5610 0000 0000 0000 0	
03/18/2020	T.J. MAXX #1587	\$228.87	USD	228.87
03/17/2020	LAKE STEVENS, WA	\$228.87	10 E 530 8900 28 5610 0000 0000 0000 0	
03/16/2020	PAYPAL	\$1,543.80	USD	1,543.80
03/17/2020	Subject's Name	\$1,543.80	10 E 530 9701 15 7330 0000 0000 0000 0	



Other Withdrawals/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
07-31	Overdraft Fee For Overdraft POS Purchase 00000000 [REDACTED]	35.00
07-31	Overdraft Fee For Overdraft Check # 1041	35.00
08-05	ATM Withdrawal Cash Withdrawal Terminal Wa000329 7601 W Clearwater Kennewick WA Xxxxxxxxxx [REDACTED]	400.00
08-05	ATM Withdrawal Cash Withdrawal Terminal Wa000329 7601 W Clearwater Kennewick WA XXXXXXXXXXXX [REDACTED]	80.00
08-05	ATM Surcharge Surcharge Amount Terminal Wa000329 7601 W Clearwater Kennewick WA XXXXXXXXXXXX [REDACTED]	3.00
08-05	ATM Surcharge Surcharge Amount Terminal Wa000329 7601 W Clearwater Kennewick WA XXXXXXXXXXXX [REDACTED]	3.00
08-05	Overdraft Fee For Overdraft Check # 1169	35.00
08-10	ATM Withdrawal Cash Withdrawal Terminal lwan1512 *Pasco Pasco WA XXXXXXXXXXXX [REDACTED]	100.00
08-10	ATM Withdrawal Cash Withdrawal Terminal Tx60792 190 1 North Steptoe Stre Kennewick WA XXXXXXXX [REDACTED]	160.00



Date	Transaction Description	Withdrawal
12/01	ATM POS Debit CAMAS MEADOWS GOLF CLU CAMAS WAUS #7875 #MDBSF47A71129	22.09
12/01	Check #1138	10,000.00
12/02	ATM POS Debit PEETS 14607 VANCOUVER WAUS #7875 #MDBC3C0VP1201	6.61
12/19	ATM POS Debit SHELL OIL 574428380QPS VANCOUVER WAUS #7875 #MDBFF0KHR1218	55.62
12/20	ATM POS Debit PEETS 13207 VANCOUVER WAUS #7875 #MDBGJSMHJ1218	6.23
12/20	ATM POS Debit PEETS 13207 VANCOUVER WAUS #7875 #MDBRMTNT11218	4.82
12/23	ATM POS Debit STARBUCKS STORE 03406 CAMAS WAUS #7875 #MDBTVAXG21222	7.10
12/23	ATM POS Debit RED ROBIN NO 169 VANCOUVER WAUS #7875 #MDBO6E9UY1222	103.16
12/27	ATM POS Debit CHEVRON 0304050 VANCOUVER WAUS #7875 #MDB31TG681224	16.31
12/27	ATM POS Debit CHEVRON 0304050 VANCOUVER WAUS#7875 #MDBU19Y371224	17.28
12/27	ATM POS Debit PIZZA SCHMIZZA SALMON VANCOUVER WAUS #7875 #MDB0EP29H1224	12.37
12/28	ATM POS Debit QUALITY F 3505 SE 192N VANCOUVER WAUS#7875 #30521282	20.06
12/29	ATM POS Debit IN *ADVANCED AIR SYSTE 360-6931757 WAUS #7875 #MDBULMTI61227	1,072.44



Review the *ORIGINAL* bank statement



Last statement: March 31, 2014
 This statement: April 30, 2014

Deposits/Additions

<u>Date</u>	<u>Description</u>
04-01	Deposit
04-10	Deposit
04-18	Deposit
04-23	Deposit

Total Deposits/Additions

Other Deposits/ Additions

<u>Date</u>	<u>Description</u>
04-30	Cash Mgmt Trsfr Cr Ref 063

Total Other Deposits/ Additions

Additions

11,279.20
 875.00
 325.00
 8010.00

\$20,489.20

Additions

1,000.00

\$1,000.00

Additions

11,279.20
 875.00
 325.00
 8010.00

\$20,489.20

Additions

1,000.00

\$1,000.00



Daily Balances

Date	Amount
03-31	4,114.91
04-01	18,255.84
04-03	17,763.84
04-10	17,124.33
04-14	15,397.33
04-15	14,397.33

Date	Amount
04-16	14,080.33
04-18	14,405.33
04-21	11,155.33
04-23	19,165.33
04-28	11,574.53
04-29	10,067.36

Date	Amount
04-30	7126.64



Daily Balances

<u>Date</u>	<u>Amount</u>
03-31	1,250.16
04-01	558.16
04-04	11,553.36
04-07	8,441.86
04-08	6,927.35
04-11	6,710.75

<u>Date</u>	<u>Amount</u>
04-14	4,977.77
04-15	4,917.77
04-16	2,927.77
04-17	1,579.96
04-18	1,904.96

<u>Date</u>	<u>Amount</u>
04-21	5,246.59
04-24	6,066.59
04-28	5,749.59
04-29	12,384.59
04-30	6,449.98



<u>Ck#</u>	<u>Amount</u>	<u>Date</u>	<u>Ck#</u>	<u>Amount</u>	<u>Date</u>
1304	2085.45	03-13	*1322	200.00	03-12
1305	200.00	03-14	1323	868.99	03-28
1306	400.00	03-06	*1325	500.00	03-12
1307	300.00	03-17	1326	80.26	03-10
*1309	150.00	03-12	*1328	1990.00	03-12
*1311	869.48	03-14	1329	84.00	03-12
1312	1,287.00	03-06	1330	180.00	03-12
1313	500.00	03-12	1332	200.00	03-28
1314	39.99	03-24			
*1315	141.18	03-18			
1316	91.60	03-07			
1317	2000.00	03-17			

A

B

C

D



<u>Ck#</u>	<u>Amount</u>	<u>Date</u>	<u>Ck#</u>	<u>Amount</u>	<u>Date</u>
1295	296.68	03-13	*1311	1,732.98	03-14
1296	500.00	03-14	1312	1,287.00	03-14
1297	5.00	03-17	1313	500.00	03-28
1298	141.18	03-17	*1317	2,000.00	03-19
1299	500.00	03-12	*1320	247.84	03-21
*1304	2,085.45	03-05	*1322	200.00	03-26
*1306	400.00	03-06	1323	1,732.98	03-27
1307	300.00	03-12			
1308	150.00	03-24			
1309	150.00	03-07			

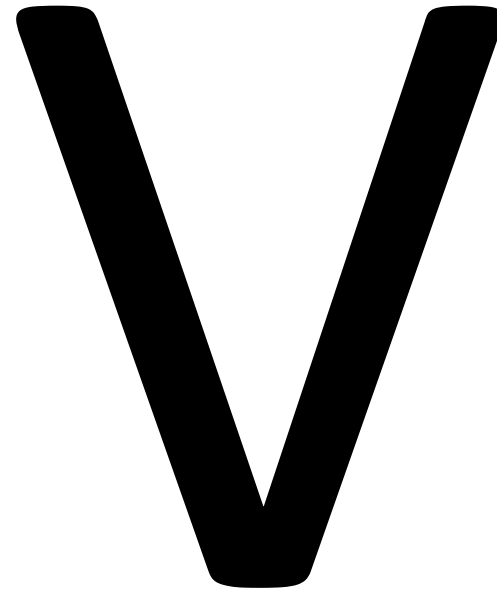


<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-1		Direct Withdrawal, WA St Dept Rev Tax Pmt	\$1,394.89 ✓
	12-2		Direct Withdrawal, Irs Usataxpymt	2,459.65 ✓
	12-2		Direct Withdrawal, Bankcard 8710 Mtot Disc	175.61 ✓
	12-2		Direct Withdrawal, WA Teamsters Wel Ins Prem	164.25 ✓
	12-3		Direct Withdrawal, Allac Insurance	68.12 ✓
	12-9		Direct Withdrawal, United Employeeswebpay	2,913.00 ✓
	12-16		Direct Withdrawal, Central Eng Pmts	4,367.89 ✓
	12-28		Direct Withdrawal, Postalia Tocpostage	500.00 ✓
	12-30		Direct Withdrawal, WA St Dept Rev Tax Pmt	1,679.49 ✓
			Total subtractions	\$93,498.38

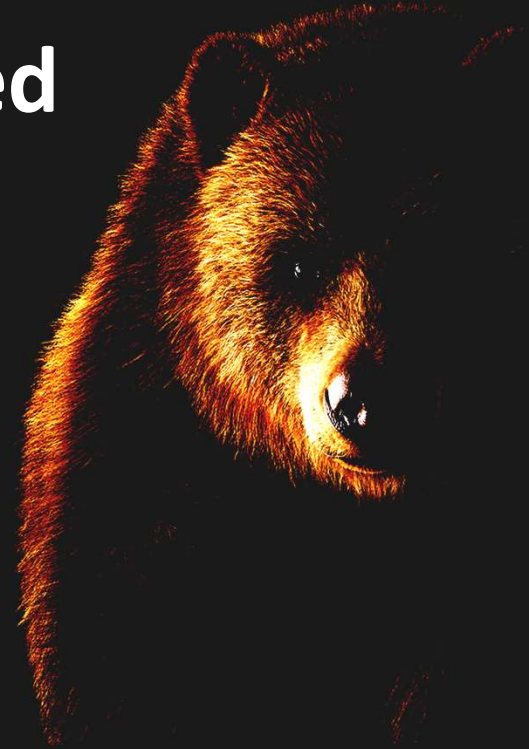


<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-1		Direct Withdrawal, WA St Dept Rev Tax Pmt	\$1,394.89
	12-2		Direct Withdrawal, Irs Usalaxpymt	2,459.55
	12-2		Direct Withdrawal, Bankcard 8710 Mtot Disc	175.51
	12-2		Direct Withdrawal, WA Teamsters Wel Ins Prem	164.25
	12-3		Direct Withdrawal, Aflac Insurance	68.12
	12-9		Direct Withdrawal, United Employeeswebpay	2,913.00
	12-16		Direct Withdrawal, Central Mortgage loanpmts	4,367.89
	12-28		Direct Withdrawal, Postalia Tdcpostage	500.00
	12-30		Direct Withdrawal, WA St Dept Rev Tax Pmt	1,679.49
			Total subtractions	\$83,498.38

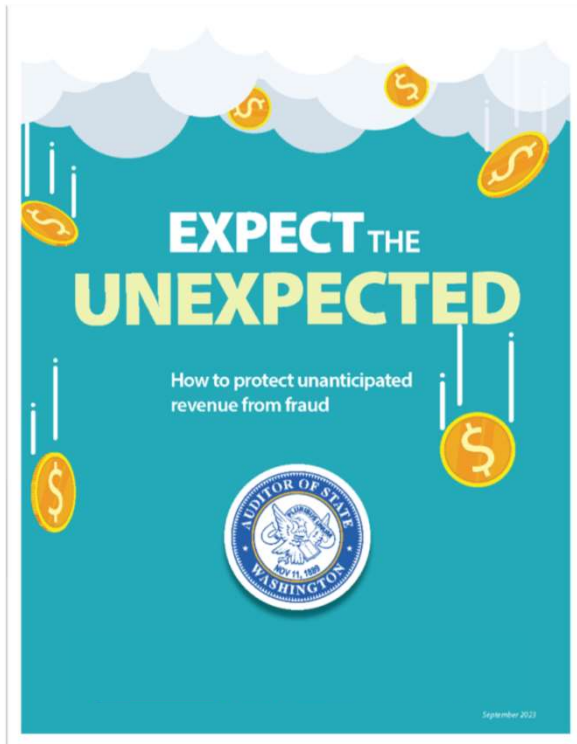




Don't ignore the unanticipated



NEW Best Practices Guide!



Scan QR code to download it from our [Resource Library](#)!

Find it in SAO's Resource Library



Fraud risk increases with each unknown factor.

That it's coming

The amount

When it's coming



Unanticipated Revenue



Unanticipated revenue examples

Cemetery plot fees

Title company utility payments

Transfer station fees

Firearm permit fees

Building permit fees

Impact fees

Passport services

Seized-property fees

Donations

Licenses:
(business,
animal,
electrical)

Lease/space rental fees

Pool use fees

B&O tax

Public records request copy fees

Rebates

Insurance payouts





How this type of fraud happens

Skimming

- Schemes where the employee takes funds “off the top” and never records the receipt.
- Both cash and checks are susceptible.

The check-for-cash substitution scheme tops the list.



Check-for-cash substitution scheme



Unanticipated check arrives



Employee waits for cash payment to come in from a customer



Employee pockets cash received from customer

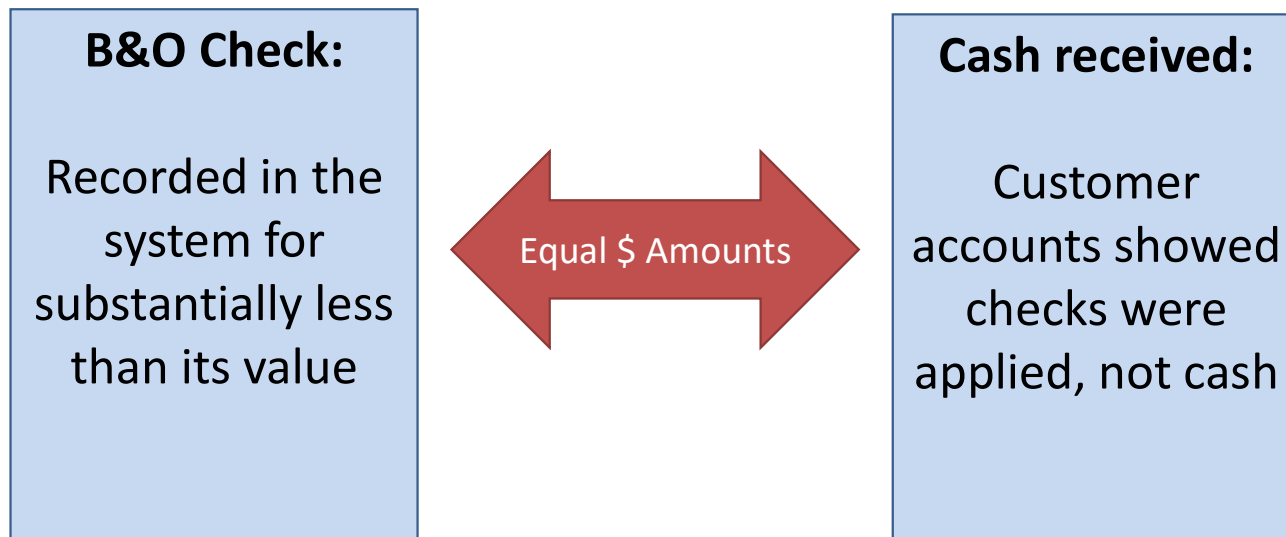


Employee applies unanticipated check to customer's account



Case Study: City of Wapato

Compared bank records to recorded receipts and found these red flags:



Case Study: City of Wapato

Bank image of check shows

Payee	Date	Check No.	Amt
Centurytel, Inc	1/16/2017	0009105156	\$584.75

System shows

Payee	Posting Date	Check No.	Amt
CM Receipt Number 122933 - Century Link	1/23/2017	1055016	\$ 33.93
		Difference	\$550.82

No check images available

Payee	Posting Date	Check No.	Amt
Utility customer #1	1/23/2017	2797	251.84
Utility customer #2	1/23/2017	4102	118.98
Utility customer #3	1/23/2017	1162	180
		Total	\$550.82



Case Study: City of Wapato

Unanticipated revenues:

- B&O tax payments
- Lease payments
- Cemetery fees

	B&O and Lease checks	Cemetery checks	Total
Misappropriation assigned	\$287,224	\$16,454	\$303,678
Misappropriation unassigned	\$3,556	\$965	\$4,521
Total	\$290,780	\$17,419	\$308,199



Require that two employees
open mail together

Segregate duties

Watch for behavioral red flags

Mandate vacations for staff and
rotate assignments

Best practices: Prevention



Keep an eye open for
unanticipated revenue sources

Establish a written fraud policy

Require annual fraud awareness
training

Best practices: Prevention



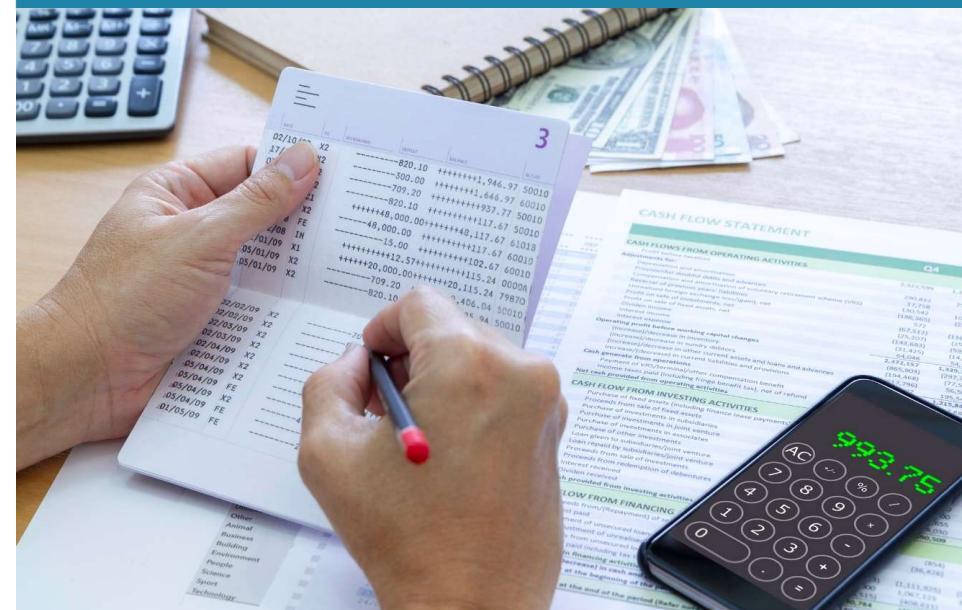
Whenever possible, compare receipts to activity

Conduct proper reviews and reconciliations

Consider performing blind business confirmations

Conduct surprise cash counts

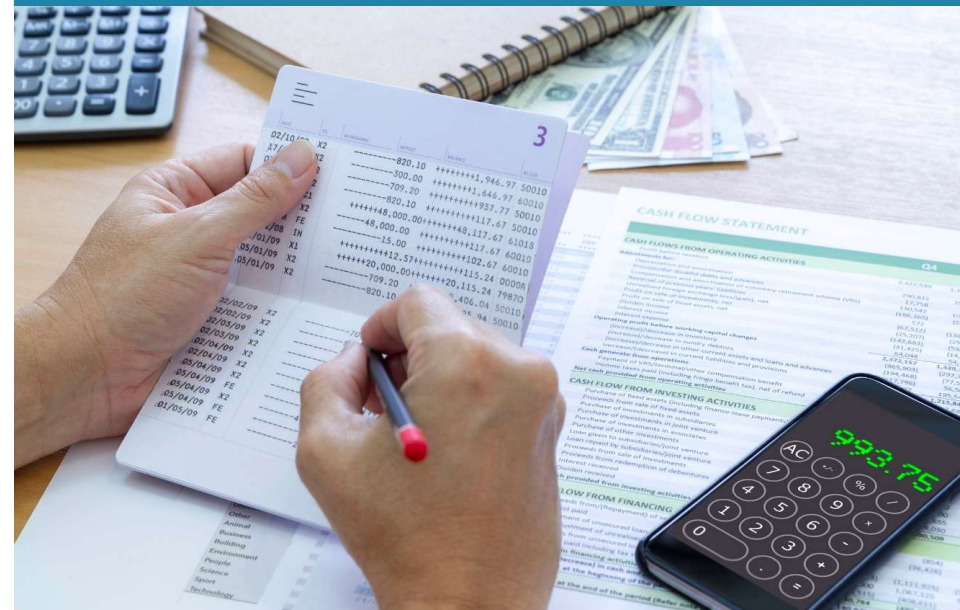
Best practices: Detection



Pay attention to customer complaints

Analyze and trend unanticipated revenues

Best practices: Detection



RCW 43.09.185

Updated in 2022:

“State agencies and local governments shall immediately report to the state auditor's office known or suspected loss of public funds or assets or other illegal activity. ***The state auditor must adopt policies as necessary to implement this section.***”



Scan QR code to read the [updated policy](#) on our website!

SAO's new loss reporting policy





General Loss Reporting Policy (effective August 17, 2023)

SAO is in the process of adding additional sections to this policy, which will clarify fraud reporting requirements for specific government entities and agencies. We will publish new sections of the policy on this page as they are finalized.

[Expand all](#)

Overview +

Section 1: Losses or Illegal Activities Exempt from Reporting Requirement +

Section 2: Clarification of Losses to Report Cybersecurity Incidents +

For questions about fraud procedures or the fraud program, contact us at fraud@sao.wa.gov.



Prefacing the policy

Losses come to SAO in many ways.

This policy only addresses what to report through the “report a suspected fraud or loss” portal.

Governments should be prepared to discuss all losses during their regular audit.

Consider your reporting obligations to other parties.

New loss policy

Report Fraud or A Loss

State agencies and local governments should use this form to report known or suspected losses of public funds or other illegal activity to the State Auditor's Office. Exceptions from reporting are listed [here](#). Citizens who wish to report concerns should use our [Citizen Hotline](#). State employees who wish to report possible improper governmental activity should use our [Whistleblower program](#).

State law (RCW 43.09.185) requires all state agencies and local governments to immediately notify the State Auditor's Office in the event of a known or suspected loss of public resources or other illegal activity. This includes situations in which disciplinary action against an employee is being considered due to known or suspected losses of public funds, fraud, illegal acts, or noncompliance with policies or procedures related to preventing losses of public funds, misappropriation or other illegal acts.

Our Office will consult with you about when and if it is appropriate to file a police report with local or state law enforcement. However, governments should immediately notify the appropriate local or state law enforcement agency in the following circumstances:

- Suspected losses involving the health or safety of employees or property.
- Losses resulting from breaking and entering or other vandalism of property.

Please do not include information in your fraud submission that is specifically protected from release or disclosure by law. An auditor will contact you for this information as needed.

What government is this report for? *

<Select Government>



If employee involvement cannot be ruled out in any of the listed exemptions, governments should report the loss or illegal activity to SAO.

“Employee involvement” means the scheme involved or was carried out by an employee of the affected government.

**If in doubt,
report it!**



Do not need to report:

- Unauthorized credit card attempts and/or transactions initiated by an external party, that are determined fraudulent by the bank and refunded.
- Loss of cellphones, tablets, laptops or similar type assets assigned to employees that were stolen by an external party.



Reporting exceptions



Do not need to report:

Eligibility-based funding provided to an external party based on incorrect or falsified eligibility information. Some examples:

- Families misreport their income to become eligible for free or reduced lunch.
- Tenant or client falsifies their income or other eligibility criteria to receive housing assistance funding.
- Claimant submits a fraudulent unemployment claim for payment.



Reporting exceptions



With the exception of cyber losses, losses or illegal activity resulting from actions made by parties external to your government – including vendors, contracted service providers, subrecipients and other nongovernment parties – **should be reported to your audit team.**



Reporting losses during an audit



Reminder! Do report:

Cybersecurity incidents that involve the finances or financial records in some way.

- Payment to a criminal actor related to ransomware (even if your insurance paid it or reimbursed you).
- Ransomware or other unauthorized access where it's possible they accessed any financial records (even if no harm or no ransom paid).

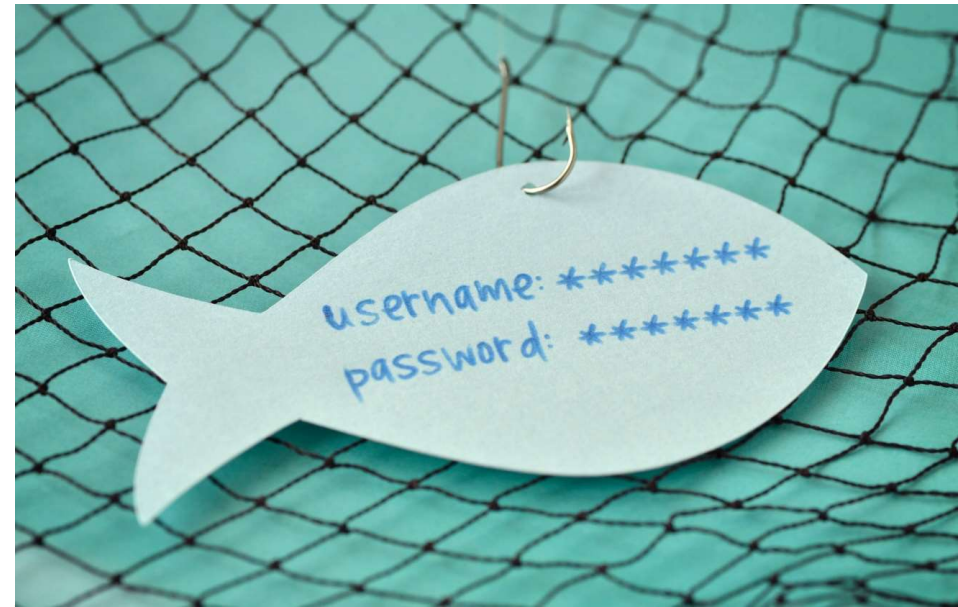


Reporting cyber losses



Reminder! Do report:

- Security incident that may have impacted your financial records or systems.
- Someone gains unauthorized access to your financial records (even if no harm/impact).
- You make payment to an external threat actor due, usually due to social engineering (external cyber loss).



Reporting cyber losses

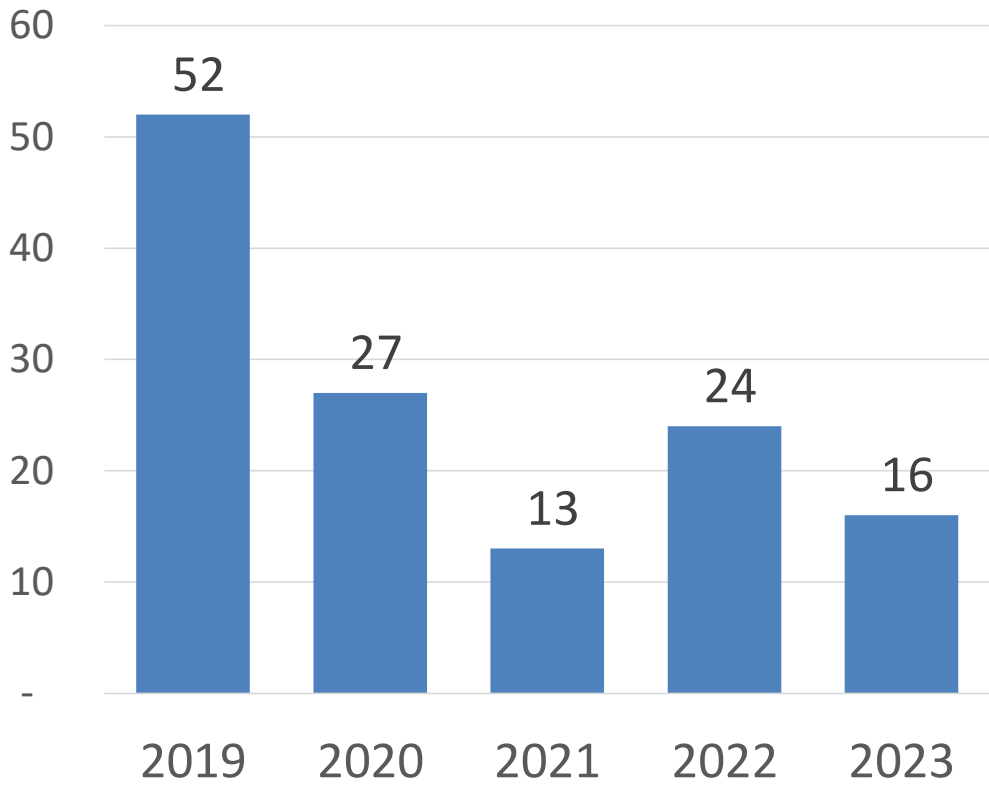




K



ACH fraud stats



Name of Financial Institution:

Greendot Bank

Routing Number:

[REDACTED]

Account Number:

[REDACTED]

Checking | Savings

Name of Financial Institution:

Routing Number:

Account Number:

Checking | Savings

Signature

Employee/Volunteer (Print)

Ed Gunnyon

Authorized Signature (Primary):

Ed Gunnyon

Date: 03/14/2022

Authorized Signature (Joint):

Date: _____



Thank you for your help. I just received notification from the accounting department that the money was sent to our account ending with 1776 which was just recently closed.

I appologize for the mistake on our end. The bank confirmed that the money has been sent back to your bank. Here is our second operating account details for *GreenDot Bank*;

Bank Name: GreenDot Bank

Beneficiary Name: Water & Wastewater Services, LLC

Routing Number: [REDACTED]

Account Number: [REDACTED]

Kindly confirm as soon as the payment has been sent, Sorry for the inconveniencce.

Thank you



Ok, thanks for the heads up [REDACTED]. Kindly call back the \$2,870 and \$897.80 payment for the previous invoice. We are having troubles accessing the funds. I will send you another operating account to receive payment. Sorry for the inconvenience.

Thanks, and have a great day!

Thank you for your effort, we are changing banks from Go bank to our Guaranty. Bank& trust account.

Attached is our ACH Bank Instruction. Kindly advise if payment will be made tomorrow May 11. We are trying to clear up outstanding invoices.

Thank you and have a great day.

Please disregard the previous email. You may proceed with the ACH payment using the GoBank details. Kindly advise if payment will be made tomorrow May 11. We are trying to clear up outstanding invoices.

I would appreciate it if you can set up ACH. Kindly let me know.
Thank you

Please find the attached signed and completed EFT form.
Kindly notify me once our vendor record has been updated.

Kindly forward me an ACH/EFT vendors form.

Regards,



DeAnna Estes <deanna.e.wwsvc@mail.com>

Mon 5/10/2021 9:50 AM

To: [REDACTED]

Good morning [REDACTED]

Regarding the outstanding invoices. Can you kindly hold the payment as we perform an internal audit.

Our accounting department just confirmed that we have a lien currently placed on our bank account and it cannot accept any payments at the moment.

We would be using our subsidiary "company account" to receive all further payments via WIRE or ACH.

Kindly advise when this payment will be made so that I can send our bank details for further payments.

Waiting for your reply.





June 4, 2021

To Whom It May Concern:

—
This is to confirm the account number, Routing Number and Gobank Details for
WATER & WASTEWATER SERVICES, LLC

Bank Name: Gobank

Bank Address: [REDACTED]

Account Name: WATER & WASTEWATER SERVICES, LLC

Account #: [REDACTED]

Routing #: [REDACTED]



**Some things you
can't trust ...**

Even though you want to



Legitimate vendor email:

name@bossconstruction.biz

Scammer email:

name@bossconstruction**s**.biz

You don't often get email from adamc@bossconstructions.biz. [Learn why this is important](#)

Please note that we have recently upgraded our billing system and as such we do not accept paper checks anymore and you should stop the check as soon as possible.

All currently due, outstanding payments should be remitted electronically via ACH into our Truist bank account attached to this email.

Please acknowledge receipt of this email and revert accordingly.

Your prompt response will be greatly appreciated.

DON'T TRUST EMAILS FROM YOUR VENDORS



From: Stacey Clear <sclea.g-o.com@hotmail.com>
Sent: Monday, May 3, 2021 12:07 PM
To: [REDACTED]
Subject: Gray & Osborne, Inc - ACH Bank Details

Hello [REDACTED]

We are currently accepting only ACH for outstanding invoice payment.

Attached is our ACH Bank instructions.

Would it be possible for you to make payment via ACH?

Please advise.

Thank you and have a good day!

Stacey Clear, P.E. | 360.454.5490 p | 360.454.5491 f

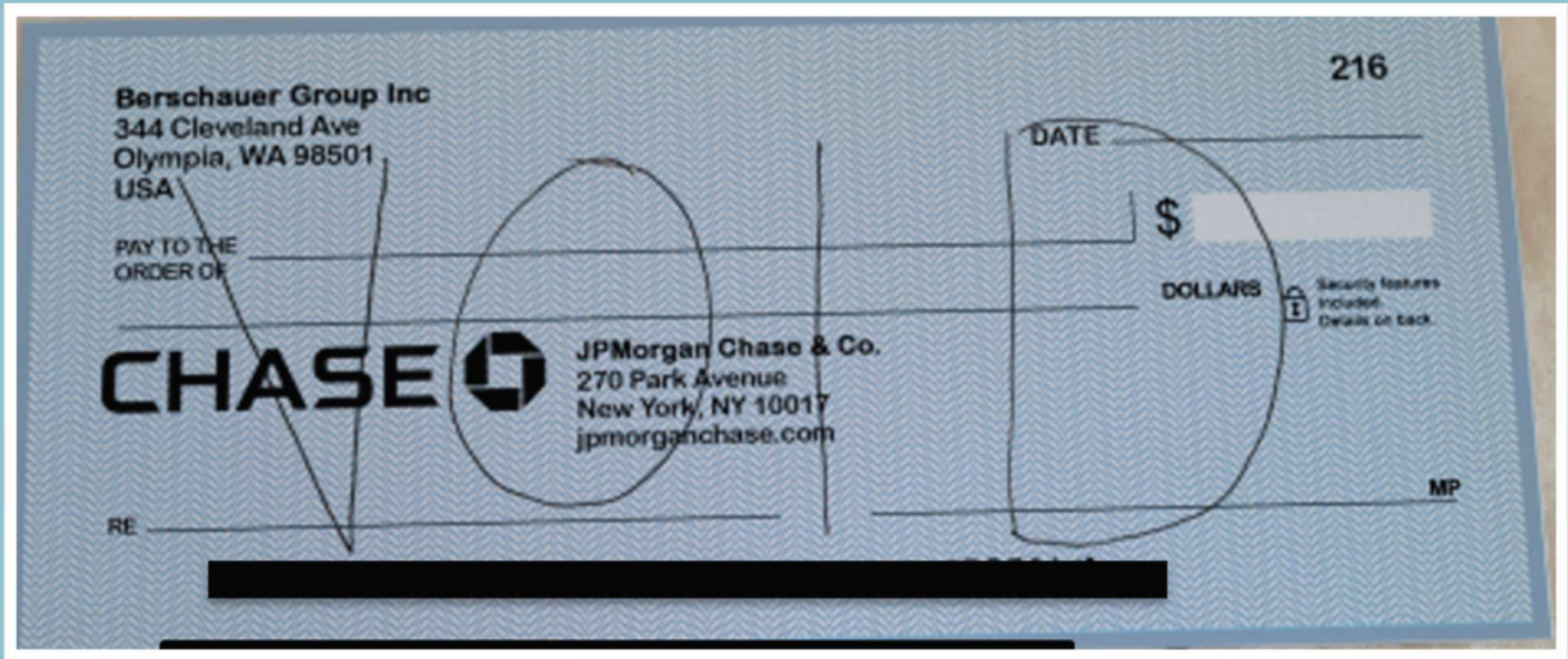
Gray & Osborne, Inc. | 3710 168th Street NE, Bldg. B Suite 210, Arlington, WA 98223

Please consider the environment before printing this email.

Electronic File Transfer- Note that these electronic files are provided as a courtesy only. Gray & Osborne, Inc. in no way guarantees the accuracy or completeness of the digital data contained within these files. Furthermore, Gray & Osborne, Inc. assumes no liability for any errors or omissions in the digital data herein. Anyone using the information contained herein should consult the approved or certified hard copy drawings or reports for the most current information available.

... EVEN IF THEY HAVE A NICE SIGNATURE LINE





DON'T TRUST VOIDED CHECKS



WARNING: THIS DOCUMENT HAS SECURITY FEATURES IN THE PAPER

[Employee name
And address]



Check No. 1029

Date

VOID

Pay to the
Order of

\$

DOLLARS

VOID

Memo

VOID

SERIOUSLY, DON'T TRUST VOIDED CHECKS



Office of the Washington State Auditor

BOSS
CONSTRUCTION, INC.

Boss Construction
4945 Guide
Meridian
Bellingham, Washington
98226

25th May 2023

Re: New bank details for Boss Construction

Dear Customer

Please be advised that with effect from 25th May 2022 we have changed our records for ACH payments, can you please update your records to the following:

BANK NAME - TRUIST BANK

BANK NAME - Boss Construction

ACCOUNT NO - 144000253836

ROUTING NO - 111017894

BANK ADDRESS - 1640 lake woodlands Dr suite D the woodlands TX 77380

DON'T TRUST LETTERHEAD



From: [REDACTED]
To: [REDACTED]
Subject: Re : NOTIFICATION
Date: Tuesday, November 23, 2021 12:04:07 PM
Attachments: VOIDED CHECK [REDACTED]
AUTHORIZATION FOR AUTOMATIC PAYROLL DEPOSIT -- [REDACTED]

Hi,

Attached here is the filled Direct Deposit form with a voided check and the new banking information for you to make the change effective, Revert when you get it done

GREEN DOT BANK
Routing Number : [REDACTED]
Checking Account Number : [REDACTED]

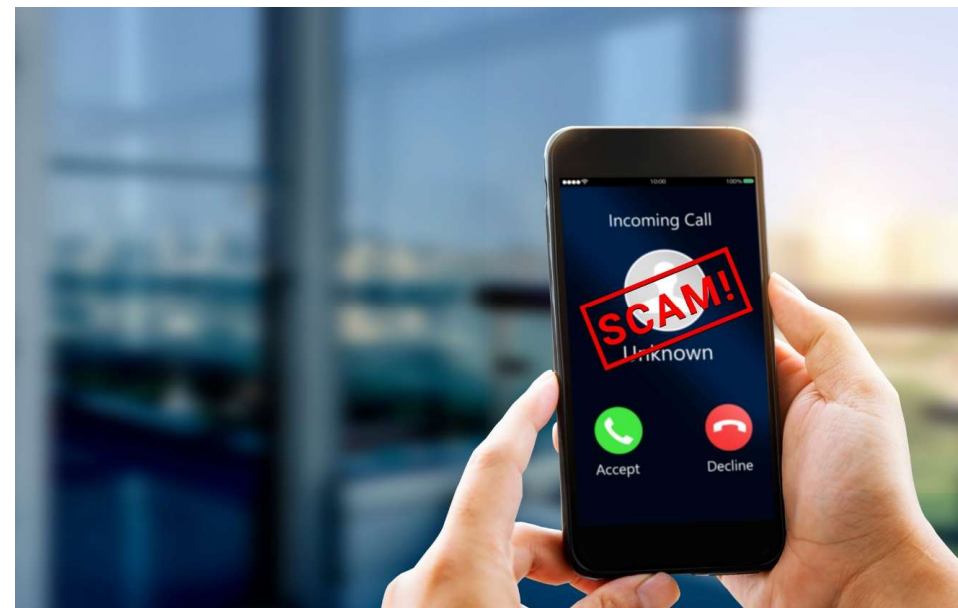
[REDACTED]
County Engineer
[REDACTED]

DON'T TRUST EMPLOYEE EMAILS



Scammers are adapting

- Recommended control: calling to verify
- Now scammers are calling you to confirm.
- They're also accessing vendor voicemails and calling you back.



What about phone calls?



Contact Us

Special Investigations
Fraud@sao.wa.gov

Website: www.sao.wa.gov

Twitter: www.twitter.com/WaStateAuditor

Facebook: www.facebook.com/WaStateAuditorsOffice





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