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Re: Email for July something, 2023

To: "Division, Criminal (CRM)" <Criminal.Division@usdoj.gov>, civil.feedback@usdoj.gov

And let me tell you something else- these people that keep getting victimized for wire fraud are pitiful. It is absolutely horrible. For this, I see 2 steps you could take that would cut this problem by at least 90%, probably more like 98 or 99%.

1) is when you send out a code to someone's phone to authorize a wire transfer, make it a two step process. Don't just send the code. Send them text in all caps that says something like "SOMEONE IS TRYING TO INITIATE A WIRE TRANSFER OF \$24,500 FROM YOUR CHECKING ACCOUNT. IF YOU DID NOT REQUEST A WIRE TRANSFER FROM YOUR CHECKING ACCOUNT, YOU ARE BEING SCAMMED. IF SOMEONE CALLED YOU SAYING THEY ARE WELLS FARGO FRAUD DEPARTMENT OR ANOTHER SECTION OF WELLS FARGO, THEY ARE SCAMMERS. NOTE THAT SCAMMERS HAVE THE ABILITY TO SPOOF WELLS FARGO PHONE NUMBERS.

IF YOU DID REQUEST A WIRE TRANSFER OF \$24,500 FROM YOUR CHECKING ACCOUNT, REPLY "YES" TO RECEIVE A FOLLOW UP TEXT WITH AN AUTHORIZATION CODE. DO NOT SHARE THIS CODE WITH ANYONE. ANYONE WHO ASKS YOU TO READ THIS CODE TO THEM IS A SCAMMER WHO IS TRYING TO TAKE YOUR MONEY. WELLS FARGO WILL NEVER ASK YOU TO READ AN AUTHORIZATION CODE OVER THE PHONE."

You could change the reply "yes" to something like "I approve this wire", to beef up your security that much more. Making them reply "I approve this wire" makes it obvious to them what they are doing. A good scammer could bypass the "yes" with some people, by calmly saying "your going to get a text. The first text is just to authorize me to talk to you. So just type yes in all caps to that one. Then we will follow up with a code for you to read to me, to verify your identity." This type of thing will work on a lot of people, who may feel urgency to address the purported fraud on their accounts and not have time to think. But when you make them type "I approve this wire", it will send alarm bells ringing in their head.

2) this one is harder, but I think it would help. I would have the Wells Fargo IOS app and the Android app, and whatever other apps that you have, detect when people get a phone call from Wells Fargo, particularly Wells Fargo fraud, since that's what these people always use. I'd have the app ping your systems when people get a call, and then have your systems watch for wire transfers that follow up. Ideally you'd have an automated check if the call really came from Wells Fargo. The automated check would use your internal records of the calls that you have made.

I'd put in a system that checks for things like this. I'd especially watch out for wire transfers initiated online, from a VPN or an IP that the person never uses.

Warmest Regards,

Clint Williams

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