



Financial Fraud Kill Chain

Federal Bureau of Investigation
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Criminal actors are laundering billions of dollars overseas through financial fraud schemes like corporate account takeovers, business e-mail compromise scams, and other financially motivated crimes. The Financial Fraud Kill Chain (FFKC) is a process for recovering large international wire transfers stolen from US victim bank accounts. The FFKC utilizes FINCEN's relationship with the Egmont group, as well as federal law enforcement placement in countries all over the world to help stop the successful withdraw of cyber crime funds by criminal actors.

The FFKC is intended to be utilized as another potential avenue for US financial institutions to get victim funds returned. Normal bank procedures to recover fraudulent funds should also be conducted.

The FFKC can only be implemented if the fraudulent wire transfer meets the following criteria:

- the wire transfer is \$50,000 or above;
- the wire transfer is international;
- a SWIFT recall notice has been initiated; and
- the wire transfer has occurred within the last 72 hours.

Any wire transfers that occur outside of these thresholds should still be reported to law enforcement but the FFKC cannot be utilized to return the fraudulent funds.

In order to initiate the FFKC, banks must provide the following information to their local FBI office.

Summary of the Incident:

Victim Name:

Victim Location (City, State):

Originating Bank Name:

Originating Bank Account Number:

Beneficiary Name:

Beneficiary Bank:

Beneficiary Account Number:

Beneficiary Bank Location (if available):

Intermediary Bank Name (if available):

SWIFT Number:

Date:

Amount of Transaction:

Additional Information (if available) - including "FFC"- For Further Credit; "FAV" – In Favor Of:

If the fraudulent funds are returned to the victim's account, the FBI requests that this information be passed back to their local field office contact.