Advantage One
ESCROW

FOR EVERYONE · 5 MINUTE READ

Wire fraud: how to send money safely

Criminals send fake wiring instructions that look like they came from escrow. One habit stops them: call your escrow officer at a number you found yourself before you send money, and call again after.

Our rule

At Advantage One Escrow, the rule is the same on every file.

We will never email or text you new or changed wire instructions. Before you wire money, call us at (714) 962-0999.

Our wire instructions don't change. If an email or text says they have, it is fraud, even if it uses our name and looks exactly like our messages.

Call your escrow officer at a number you found yourself before you send any money. Then call again after you send it, to confirm it arrived.

Why home sales are a target

A home sale moves a large amount of money on a schedule that many people know about. Buyers, sellers, agents and lenders all trade emails about it. Criminals look for that opening.

How the scam works

Criminals break into or copy the email accounts of people in a home sale. That can mean a buyer or seller, an agent, a lender or an escrow company. Then they watch and wait.

Near closing, they send a message that looks ordinary. It says the wiring instructions have changed and gives a new bank account. The account belongs to the criminals.

Once a wire leaves your bank, the money moves fast. It is very hard to get back.

The fake messages can be convincing. They copy real logos and signatures. The sender's address may be off by a single letter, such as "rn" in place of "m".

Before you send any money

A short phone call protects you. It is boring. That is why it works. Make the call every time.

- Get our phone number from our website or from this guide. Never use a number from the email or text that asks for money.
- Call your escrow officer and read the account details back before you send anything.
- Treat any change in wiring instructions as fraud. Real instructions don't change.
- Slow down when a message pushes you to hurry. Pressure is a warning sign.
- After you send the wire, call again to confirm we received it.

Warning signs

Stop and call us if a message shows any of these signs:

- New or changed wiring instructions, for any reason.
- An email address or website that is slightly different from the one you know.
- A bank account in a name that doesn't match anyone in your sale.
- Urgent language, or a request to keep the message quiet.

- A phone number that doesn't match the one on our website.

Messages that seem to come from others

The same rule applies to messages that seem to come from your agent, your lender or anyone else in the sale. If a message tells you to send money somewhere new, call your escrow officer before you act.

A real agent or lender won't mind the call. Criminals count on you skipping it.

Protect your own email

Criminals often get in through a hacked email account. Use a strong password that you don't use anywhere else, and turn on two-step sign-in if your email offers it.

Don't email bank account numbers or photos of your ID. If your escrow officer needs them, ask how to send them safely.

If you're selling

We will never email or text you to change where your sale proceeds are sent.

Criminals target sellers too. A fake message may ask you to send your proceeds to a new account, maybe one far from where you live. It may ask to switch you from a check to a wire. If you get a message like that, call your escrow officer at a number you found yourself.

If you really do need to change how you'll be paid, tell your escrow officer by phone. Expect us to confirm the change with you, in writing, before we act on it.

If you own property with no loan

Some criminals pose as the owner of a property and try to sell it. They favor vacant land and homes with no mortgage, where no lender is watching.

Every seller signs the deed in front of a notary, who checks ID. Still, if you hear about a sale of your property that you didn't start, call us or the title company named in the paperwork right away.

If you think you sent money to the wrong place

Act fast. The first hours matter most.

- Call your bank right away. Ask it to recall the wire and to contact the bank that received it.
- Call us at (714) 962-0999.
- Report it to the FBI at ic3.gov.
- Keep every message and receipt related to the wire.
- Report it even if you aren't sure. A false alarm costs nothing, and a delay can cost everything you sent.

Before every wire

- ☐ I got the escrow phone number from the website or this guide, not from an email.
- ☐ I called my escrow officer and read back the account details.
- ☐ The instructions match the ones I first received.
- ☐ I called again after sending to confirm the money arrived.
- ☐ I know how to reach my bank's fraud line.

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