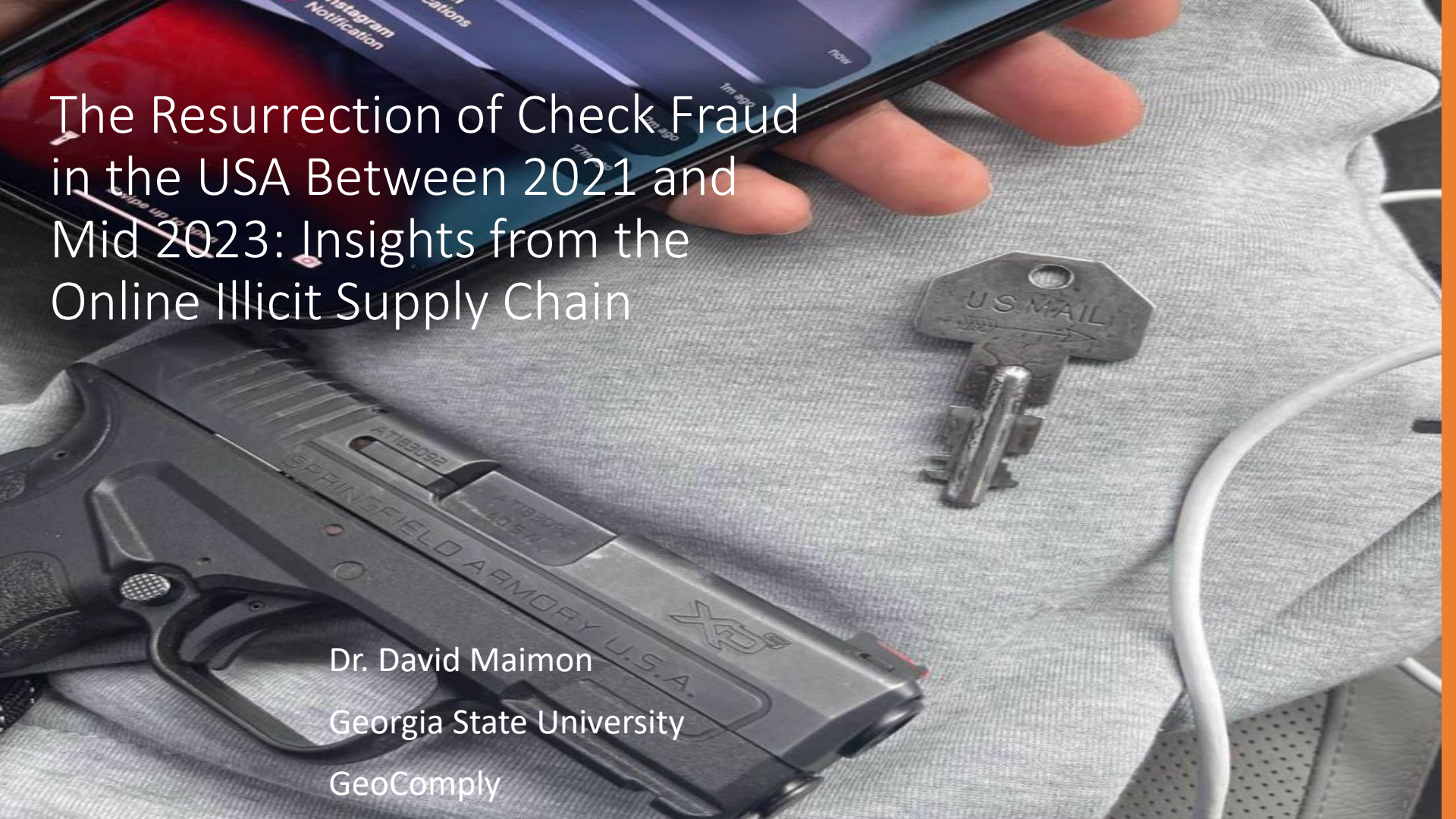
The Resurrection of Check Fraud in the USA Between 2021 and Mid 2023: Insights from the Online Illicit Supply Chain



Dr. David Maimon

Georgia State University

GeoComply

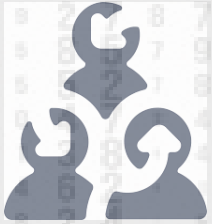
Background



What works and what doesn’t in preventing and mitigating online crime ?



Offenders



Enablers

The Deep Web and Darknet



Guardians

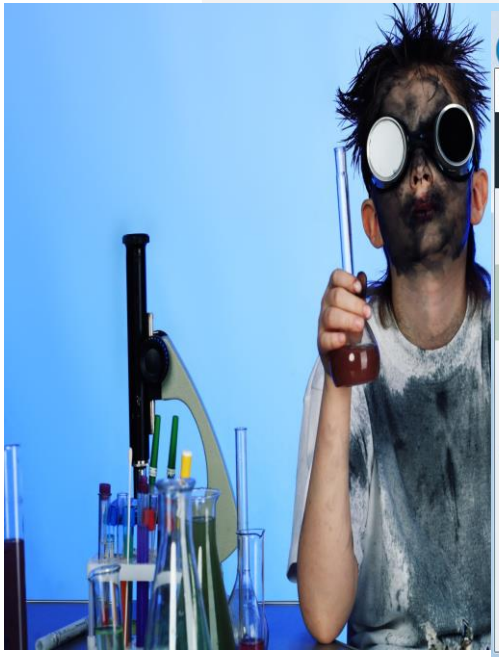
Online Fraud Ecosystem

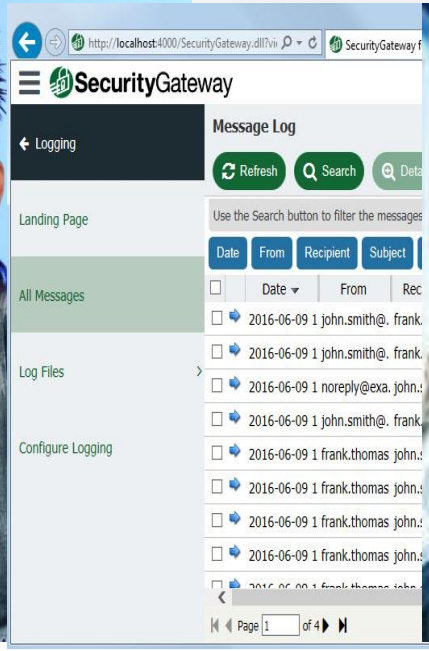


Targets

The Surface Web

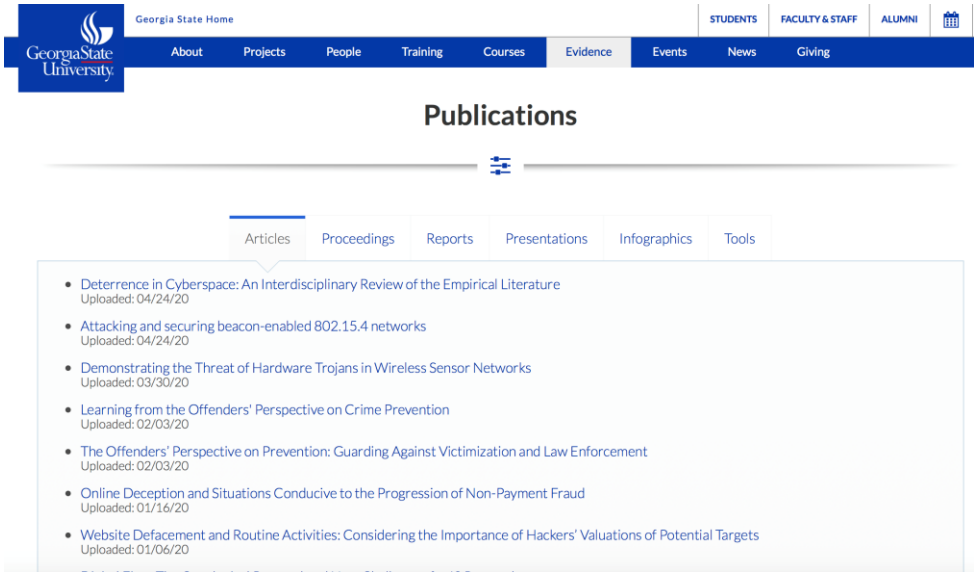
Rigorous Scientific Research Designs







The translation of research findings into a format that is accessible and easy to digest for cybersecurity professionals in the field

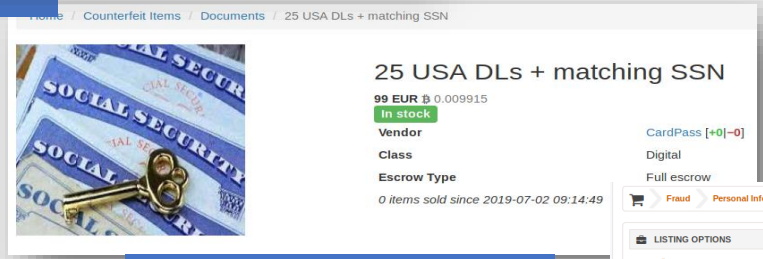



DARKNET

Online Fraud Market



Passports



Personal Identification



Health insurance caeds

LISTING OPTIONS
Contact seller
Add to Favorites
Alert when restock
Report Listing

PROFILE ACTIONS
My Information
Private Messages
Listings
Orders
Queue List
Favorite Listings
Favorite Vendors
Feedback
Vendor Block List
Help

EXCHANGE RATES

Bitcoin (BTC)

United States Dollar (USD)	8967.03
Canadian Dollar (CAD)	12273.20
Euro (EUR)	8015.23
Australian Dollar (AUD)	13065.00
British Pound (GBP)	7267.52
Deposits & Withdrawals	

Litecoin (LTC)

United States Dollar (USD)	40.73
Canadian Dollar (CAD)	55.96
Euro (EUR)	36.40
Australian Dollar (AUD)	58.23
British Pound (GBP)	33.07
Deposits & Withdrawals	

Monero (XMR)

United States Dollar (USD)	62.13
Canadian Dollar (CAD)	85.28
Euro (EUR)	55.55
Australian Dollar (AUD)	90.49
British Pound (GBP)	50.48
Deposits & Withdrawals	

The above rates are updated every 15 minutes and taken using a weighted average of major exchange platforms.





BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020

★★PLEASE READ★★ All CC are 100% LIVE and with BALANCE. If it's not working for you, you are using wrong carding m...

Sold by miomentor - 2908 sold since May 23, 2019 Vendor Level 5 Trust level 5

Features		Features	
Product Class	Digital	Origin Country	World Wide
Quantity Left	Unlimited	Ships to	World Wide
Ends In	Never	Payment	Escrow

CC USA VISA 100 VALID - 1 days - USD + 9.99 / item

Purchase price: USD 4.99

Qty: 1 Buy Now Buy Now Buy Now Queue

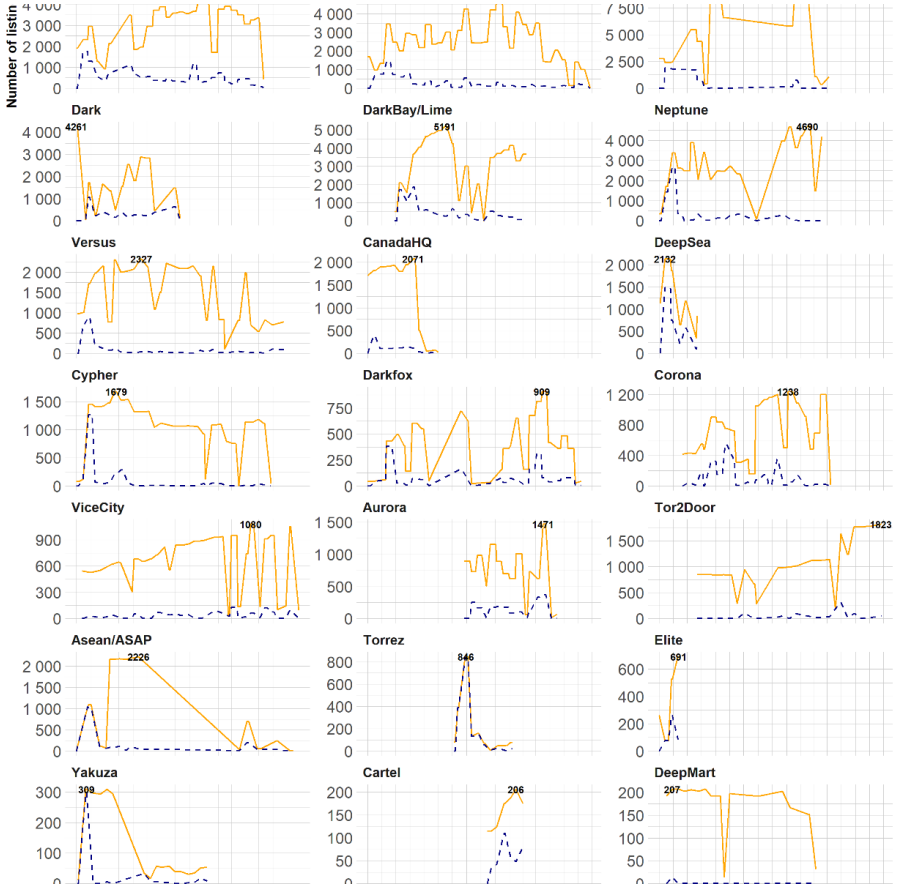
0.000556 BTC / 0.122514 LTC / 0.080315 XMR

Description | Feedback | Refund policy

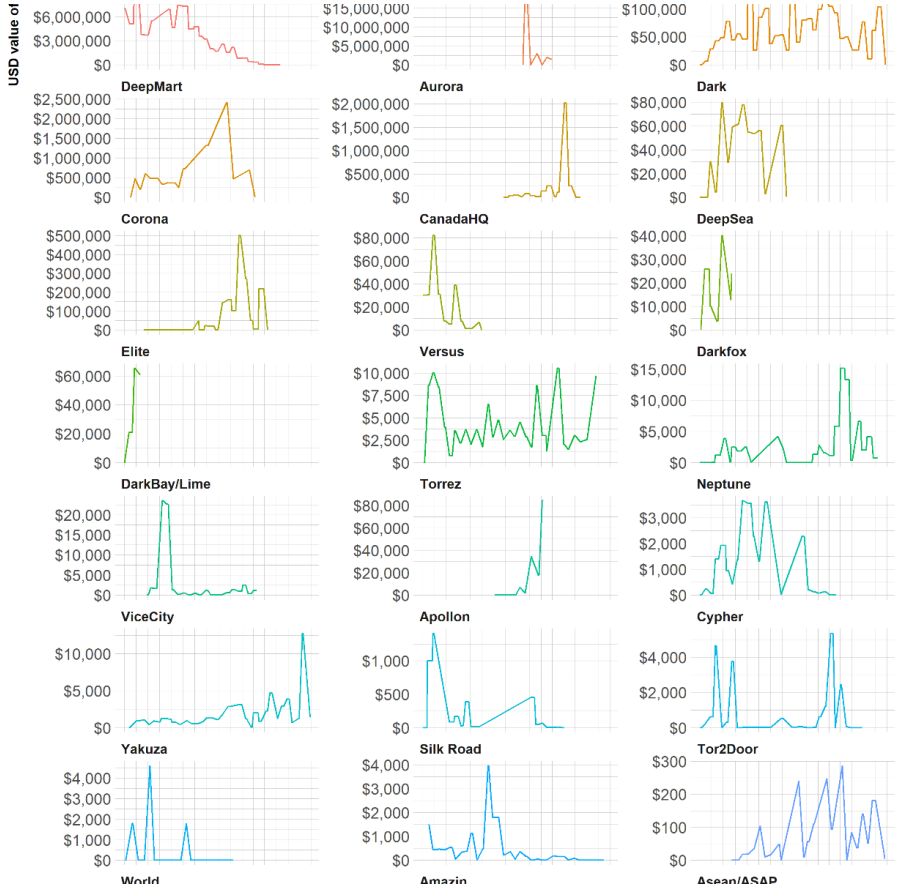
Total Feedback: 1800 - Positive: 1666 - Negative: 95 - Neutral: 39

Feedback	Buyer	Date
incorrect card number. i need replacement now. BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	s*****6 USD 14.98	Jun 28, 2020
No feedback comment BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	g*****1 USD 14.98	Jun 27, 2020
No feedback comment BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	e*****0 USD 14.98	Jun 27, 2020
10/10 BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	j*****m USD 14.98	Jun 27, 2020
Fw this dude! completely legit and fast response BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	k*****i USD 14.98	Jun 27, 2020
nice job BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	t*****m USD 14.98	Jun 27, 2020
If you're about your money this vendor is the Shop you need to be fucking with. THE BEST OUT! No IF's ANDS OR BUTS! this guy is just the fucking best, if you are new to fraud or need someone to learn stuffs from or partner up with you can hit me up on telegram @darkvegan , my resources are limitless no bluffing, CPN-EIN, Sim-swap, Bank checks, Cashapp transfers, Paypal Transfers, Western Union, Venmo, phones from Verizon, amazon, ebay, can refer you to CUs, just name it man, my telegram channel is @darkveganchannel (5 years) in the game is not a joke, let's make bread. BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	a*****1 USD 14.98	Jun 27, 2020
No feedback comment BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	s*****8 USD 14.98	Jun 27, 2020
No feedback comment BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	m*****0 USD 14.98	Jun 26, 2020
i like it.everything is good BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	u*****2 USD 14.98	Jun 26, 2020
Everything is good, and im waiting for bonus card now. BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	m*****5 USD 14.98	Jun 26, 2020
Order fulfilled quickly. CCs came immidiete waiting on bonus and guide now ' BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	k*****6 USD 14.98	Jun 26, 2020
No feedback comment BUY 1 GET 1 FREE CREDIT CARD CVV | Balance 1500$ - 10000$ + CARDING GUIDE 100% WORKING 2020	d*****2 USD 14.98	Jun 26, 2020

Number of Listings (Yellow) and New Listings (Blue) on Online Stolen Data Marketplaces from Sep 1, 2020 to Apr 30, 2021

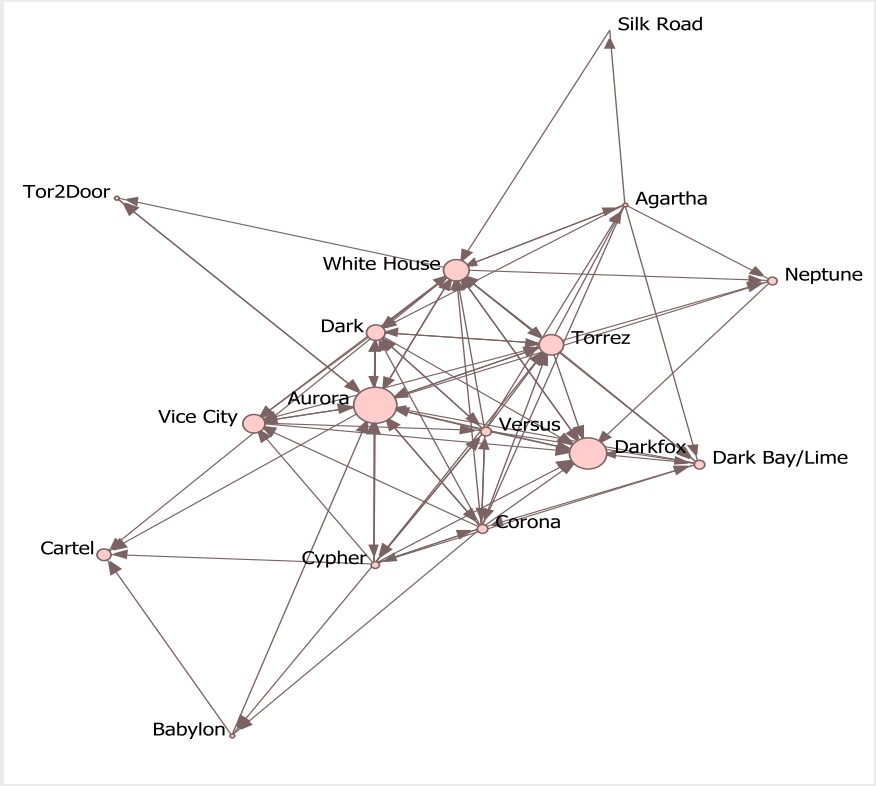


REVENUE ACROSS ONLINE STOLEN DATA MARKETPLACES FROM SEP 1, 2020 TO APR 30, 2021

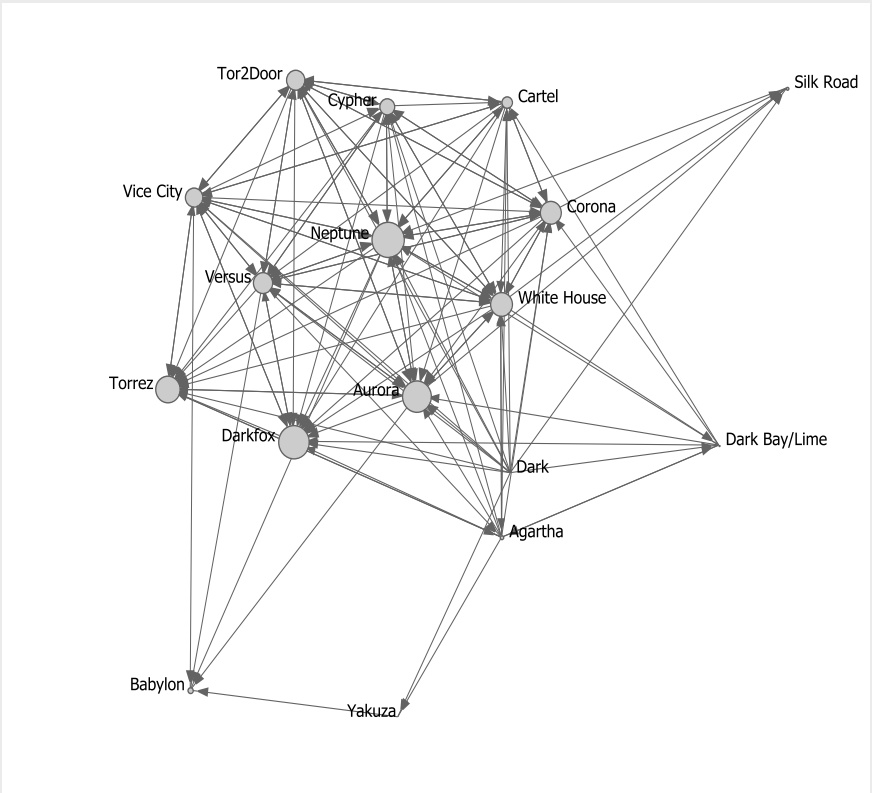


Vendor Migration Flows Between Online Stolen Data Marketplaces on the Darknet

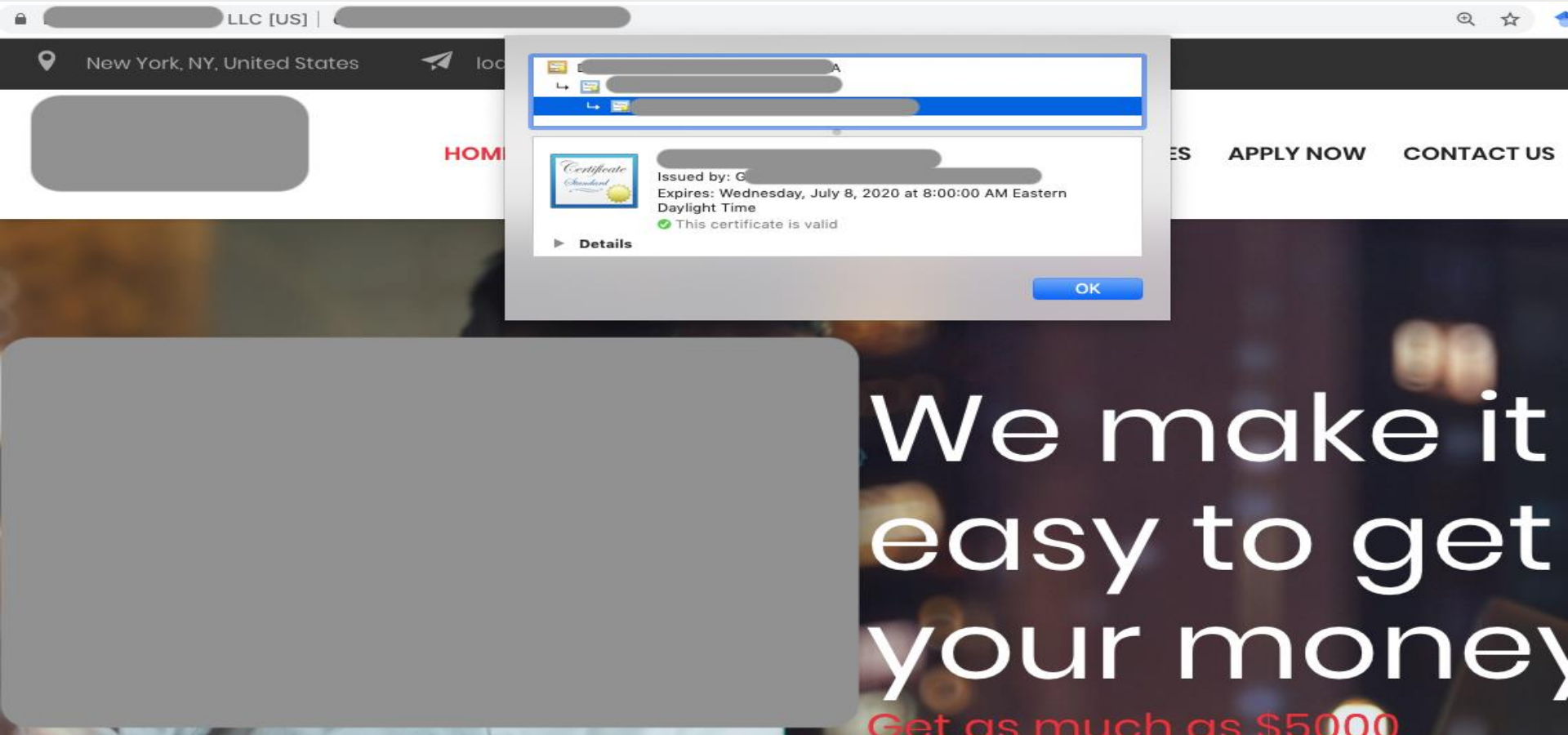
Vendor Migration Pre-Law Enforcement Seizure



Vendor Migration Post-Law Enforcement Seizure



USA Based Financial Institution Website Appearance after the Installation of an EV Certificate





Text message apps







Counterfeit Products


WW GUNS SHOP
$600
Christmas give away tapp in
First five people I'm gonna offer it to them✅
Make your bitcoins are ready 🏆
@legitcashm
33 Lewis∞, 11:35 AM


WW GUNS SHOP
@stv_wilson
Baretta
Price $699
Hit me up guys of a quick deal
@stv_wilson
👍 1
33 Steven wilson, 3:32 PM

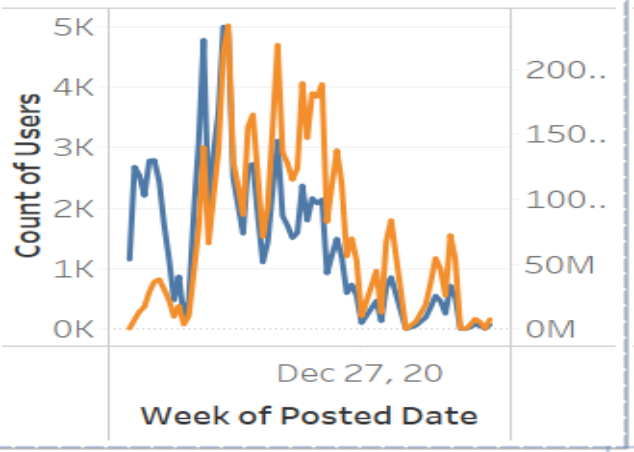

CALIFORNIA ARMS
Golden mini Draco available $1200
13.9K California Ar..., 9:36 PM

Guns

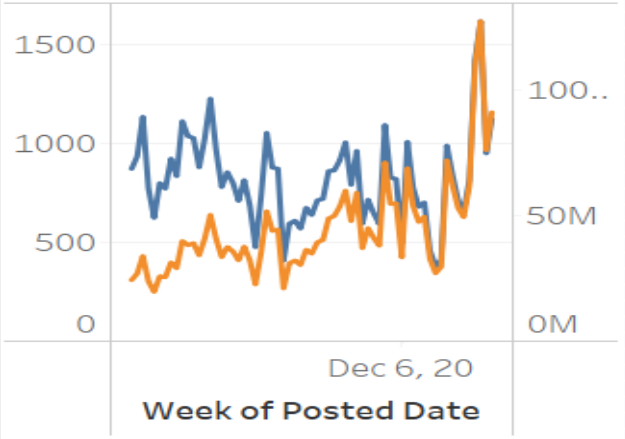
Drugs Markets



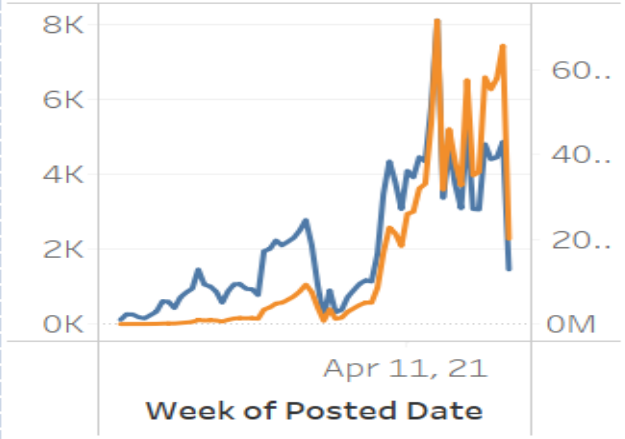
Risk & Rewards



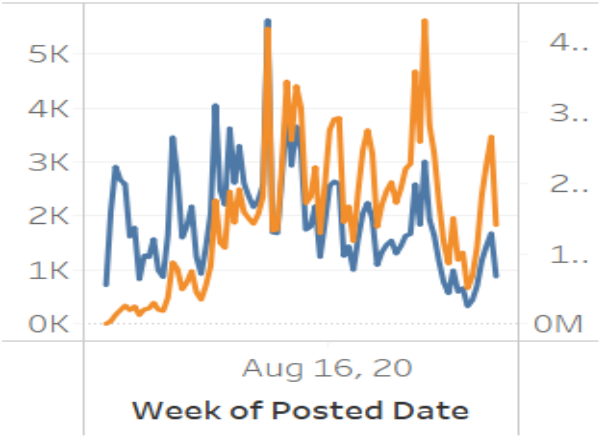
No1



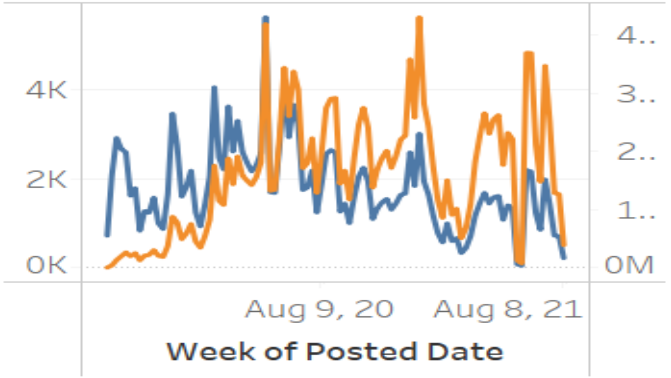
Big Money



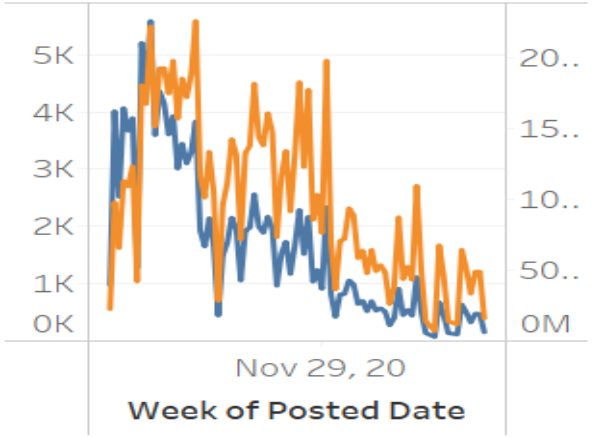
Hercules Guap



Lets get the dice rolling



Big-Money-Gang





Group Help admin

Welcome To REAL LOCAL SCAMMERS

A Spot of Good Business With Over Thousands Of Vouches and Works

A life spent making mistakes is not only more honorable, but more useful than a life spent doing nothing.

Escrow means money is held by a third party(owner - @Rivh12) on behalf of two other parties (buyer and seller) that are in the process of completing a transaction. ... Money, securities, funds, and other assets can all be held in

Escrow fee is FREE

Group link: https://t.me/Reallocalscammers5

Check on Vouched list before you deal with any Seller

Vendors on the Verified and vouch list are highly recommended members who got about 5000 vouchers of good works and trust with 100% legitimacy

@JahDon13 - iPhones and Laptop(MacBook)Orders And Lit Carding Methods

@Rivh12 - Pros , IDS and Driver license card and Tlo lookups

@BANDOX6 -CC/PAYPAL/ TO BTC, ACORNS/HILTON/DELTA/ AIRBNB/SOUTHWEST/HOTELS/CARDING METHODS

@Rivh12 -Bank logs (Any) and Credit cards(Any)

@Voodooo12 -Cashapp and Chime Transfer/Method

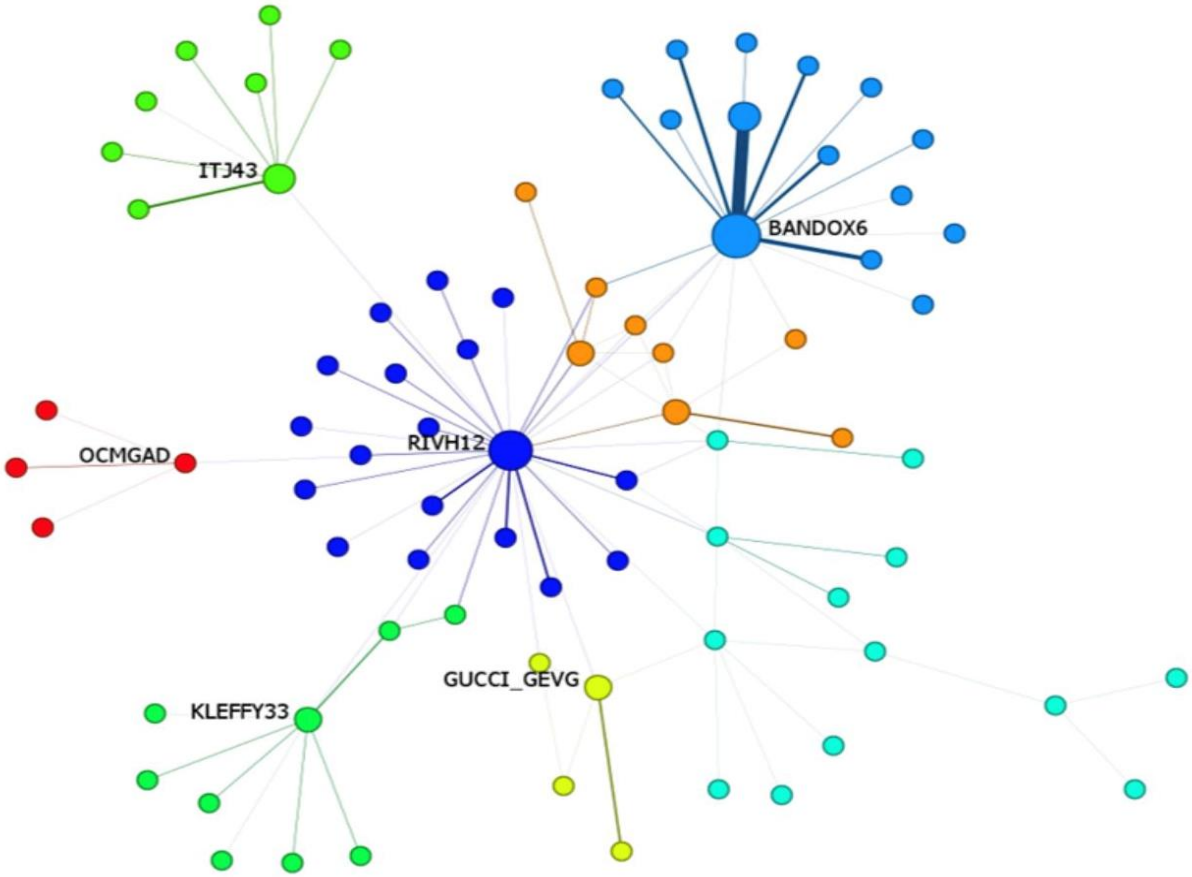
@Rivh12-Bank checks / slips

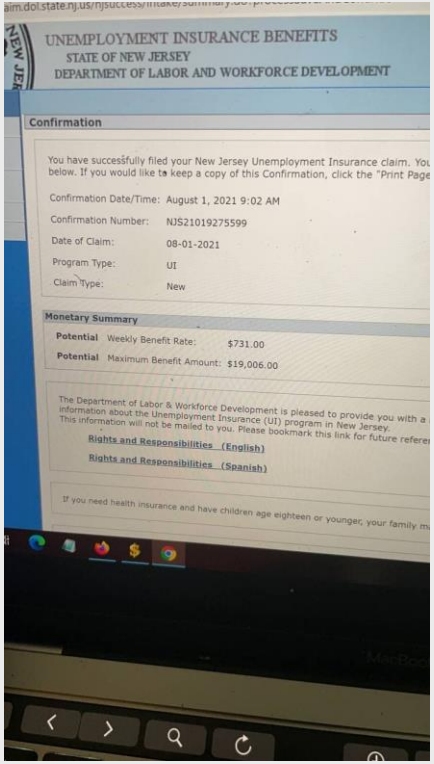
@Robin1234566 -Zelle / Skrill transfer and Chase logs

@The_Real_PluG - Gift cards (Any) Best Rate Vendor

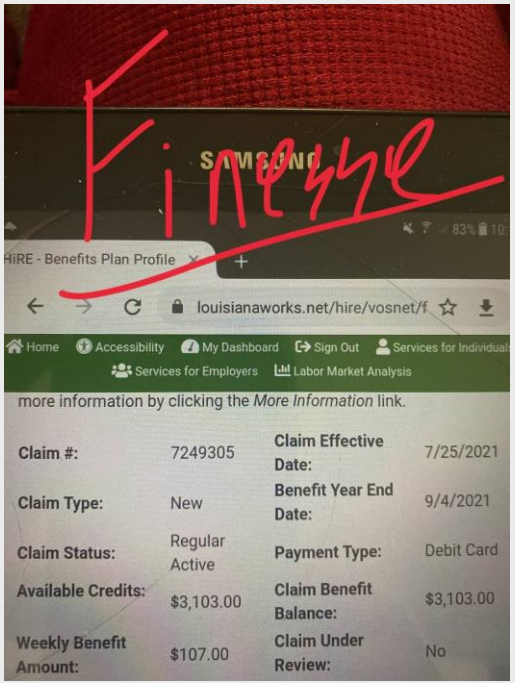
@Robin1234566 -Tlo lookup Reg and Comp Dl# Available

G4 Boys Social Network Structure



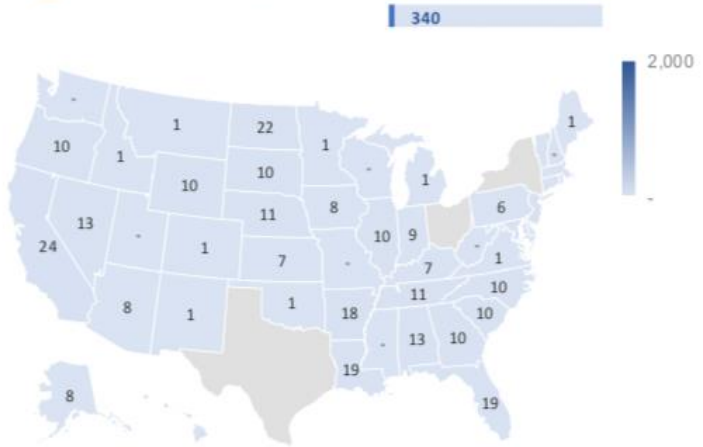

UNEMPLOYMENT INSURANCE BENEFITS
STATE OF NEW JERSEY
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
Confirmation
You have successfully filed your New Jersey Unemployment Insurance claim. You
below. If you would like to keep a copy of this Confirmation, click the "Print Page
Confirmation Date/Time: August 1, 2021 9:02 AM
Confirmation Number: NJS21019275599
Date of Claim: 08-01-2021
Program Type: UI
Claim Type: New
Monetary Summary
Potential Weekly Benefit Rate: $731.00
Potential Maximum Benefit Amount: $19,006.00
The Department of Labor & Workforce Development is pleased to provide you with a
information about the Unemployment Insurance (UI) program in New Jersey.
This information will not be mailed to you. Please bookmark this link for future refere
Rights and Responsibilities (English)
Rights and Responsibilities (Spanish)
If you need health insurance and have children age eighteen or younger, your family m


12:08
LTE
uio.edd.ca.gov
EDD Home
California
Employment Development Department
Payments
History
1099G
Profile
Inbox
Contact
History
copy of your federal tax form, visit Form 1099G.
ew your claim history, including transaction details, for previously certified wee
about the information on claim history, select Help at the top-right corner of the
1 2
Benefit Week Ending Date
Confirmation Number
Method
Status
Current Authorized Amount
Reported Earnings
Transaction Details
05/15/2021 20210516W0127681 UI Online Paid $750.00 $0.00 Transaction
05/08/2021 20210516W0127681 UI Online Paid $750.00 $0.00 Transaction
05/01/2021 20210502W0187434 UI Online Paid $750.00 $0.00 Transaction
04/24/2021 20210502W0187434 UI Online Paid $750.00 $0.00 Transaction
04/17/2021 20210418W0124518 UI Online Paid $750.00 $0.00 Transaction
04/10/2021 20210418W0124518 UI Online Paid $750.00 $0.00 Transaction
04/03/2021 20210404W0923338 UI Online Paid $750.00 $0.00 Transaction
03/27/2021 20210404W0923338 UI Online Paid $750.00 $0.00 Transaction
03/20/2021 20210322W0026027 UI Online Paid $750.00 $0.00 Transaction
03/13/2021 20210322W0026027 UI Online Paid $750.00 $0.00 Transaction
03/06/2021 20210308W0401796 UI Online Paid $750.00 $0.00 Transaction
02/27/2021 20210308W0401796 UI Online Paid $750.00 $0.00 Transaction
02/20/2021 20210221W1275068 UI Online Paid $750.00 $0.00 Transaction
02/13/2021 20210221W1275068 UI Online Paid $750.00 $0.00 Transaction
02/06/2021 20210207W0185218 UI Online Paid $750.00 $0.00 Transaction
01/30/2021 20210207W0185218 UI Online Paid $750.00 $0.00 Transaction
01/23/2021 20210130W0064043 UI Online Paid $750.00 $0.00 Transaction
01/16/2021 20210130W0064043 UI Online Paid $750.00 $0.00 Transaction
01/09/2021 20210130W0063726 UI Online Paid $750.00 $0.00 Transaction
01/02/2021 20210130W0063726 UI Online Paid $750.00 $0.00 Transaction

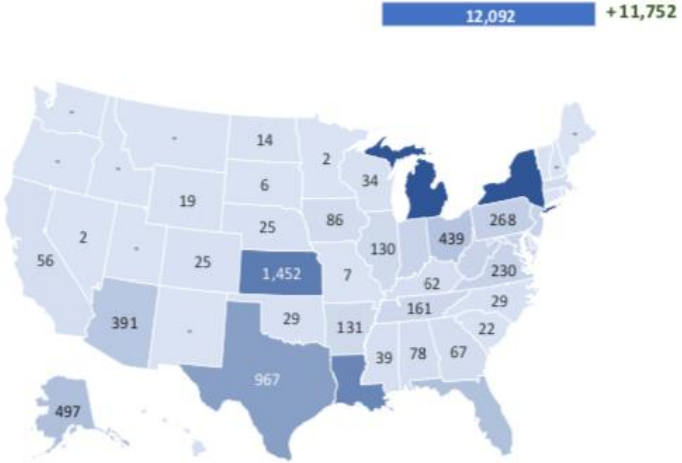

Finesse
SAMSUNG
HiRE - Benefits Plan Profile
louisianaworks.net/hire/vosnet/f
Home
Accessibility
My Dashboard
Sign Out
Services for Individual
Services for Employers
Labor Market Analysis
more information by clicking the More Information link.
Claim #: 7249305
Claim Effective Date: 7/25/2021
Claim Type: New
Benefit Year End Date: 9/4/2021
Claim Status: Regular Active
Payment Type: Debit Card
Available Credits: $3,103.00
Claim Benefit Balance: $3,103.00
Weekly Benefit Amount: $107.00
Claim Under Review: No

Unemployment Benefits Scams

- August 13th-20th, 2020



October 14th-21st, 2020



Detail

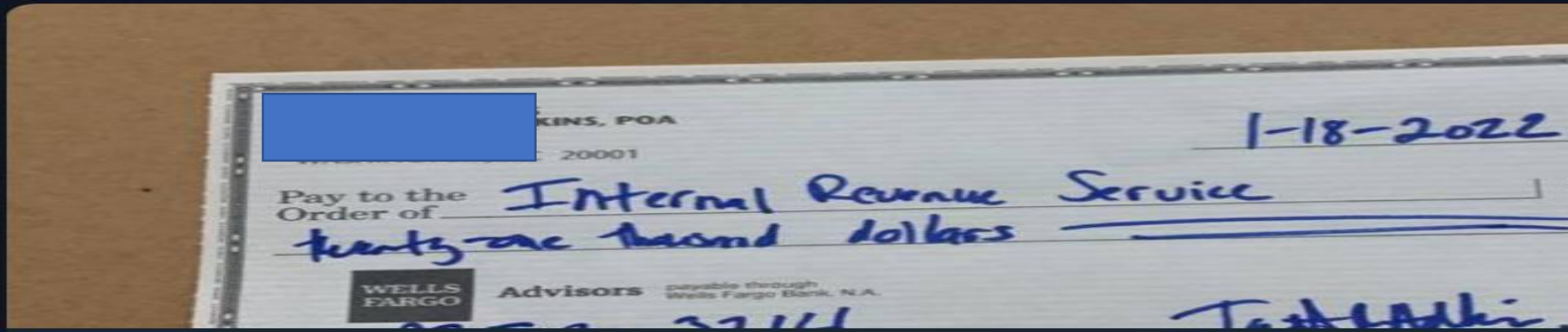
Alabama	78	+ 65	Georgia	67	+ 57	Maine	-	- 1	Nevada	2	- 11	Oregon	-	- 10	Virginia	230	+ 229
Alaska	497	+ 489	Hawaii	61	+ 49	Maryland	196	+ 176	New Hampshire	-	-	Pennsylvania	268	+ 262	Washington	-	-
Arizona	391	+ 383	Idaho	-	- 1	Massachusetts	86	+ 81	New Jersey	230	+ 220	Rhode Island	27	+ 16	West Virginia	208	+ 208
Arkansas	131	+ 113	Illinois	130	+ 120	Michigan	2,000	+ 1,999	New Mexico	-	- 1	South Carolina	22	+ 12	Wisconsin	34	+ 34
California	56	+ 32	Indiana	216	+ 207	Minnesota	2	+ 1	New York	2,000	+ 2,000	South Dakota	6	- 4	Wyoming	19	+ 9
Colorado	25	+ 24	Iowa	86	+ 78	Mississippi	39	+ 39	North Carolina	29	+ 19	Tennessee	161	+ 150			
Connecticut	-	-	Kansas	1,452	+ 1,445	Missouri	7	+ 7	North Dakota	14	- 8	Texas	967	+ 967			
Delaware	-	-	Kentucky	62	+ 55	Montana	-	- 1	Ohio	439	+ 439	Utah	-	-			
Florida	488	+ 469	Louisiana	1,312	+ 1,293	Nebraska	25	+ 14	Oklahoma	29	+ 28	Vermont	-	-			

The data we collect (both passively and through engagement with bad actors) allows us to identify emerging criminal trends, and provide actionable intel which is used to prevent online and offline crimes





Stolen and Forged Checks Effort



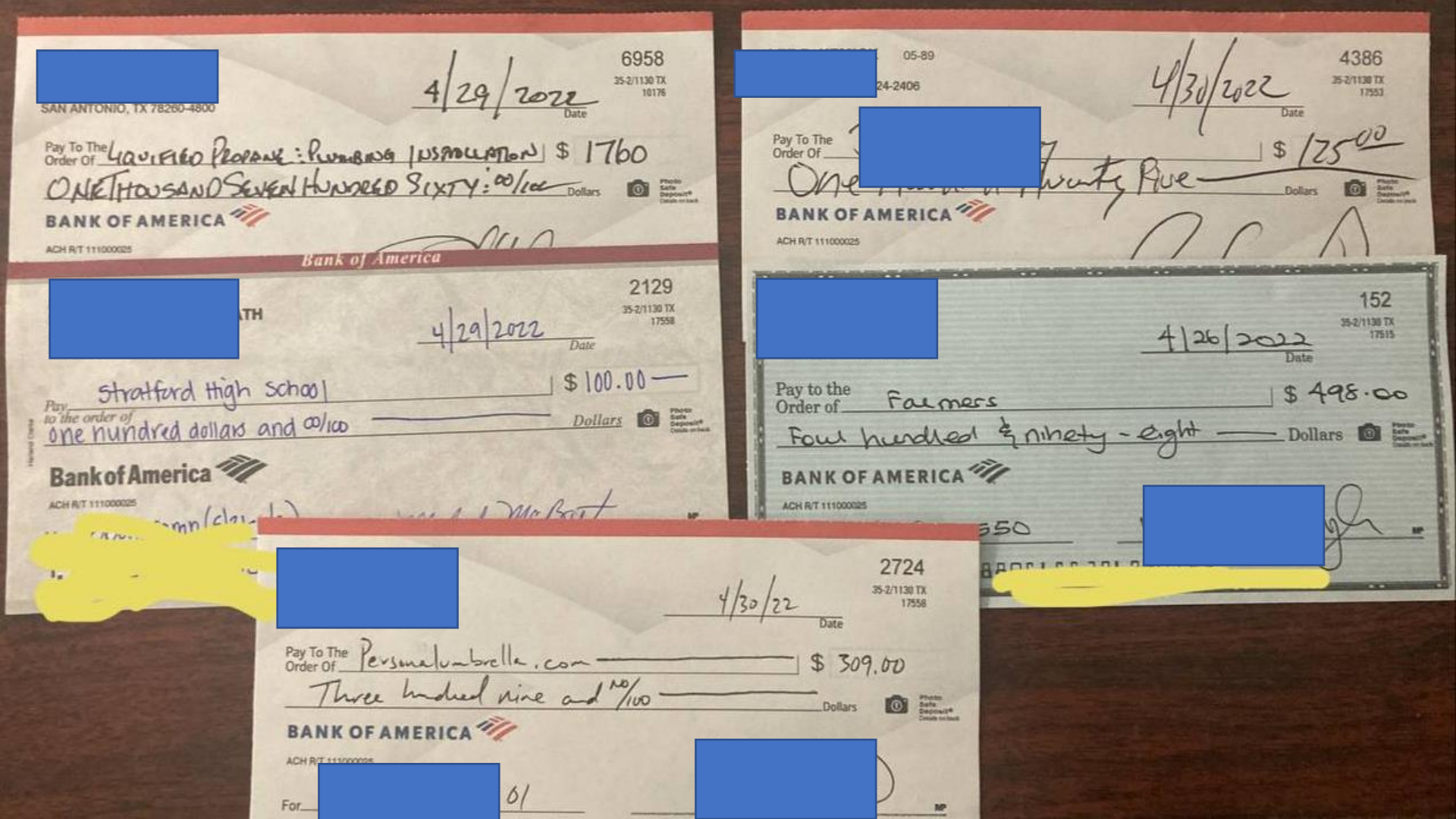
583k-2500 BIG DEAL!!

2,000 TODAY ONLY 12:24 PM

COME BTC READY 12:24 PM

STILL GOT MD AND NC KEY
5k FOR MD
7k FOR NC
HIT ME FOR MORE INFO ‼️ 12:24 PM

Forwarded from Big racks
bet good looks bro 🔥🔥 240 12:24 PM



[redacted]
SAN ANTONIO, TX 78260-4800
6958
35-2/1130 TX
10176
4/29/2022
Date
Pay To The Order Of Qualified Propane: Plumbing | Insulation $ 1760
ONE THOUSAND SEVEN HUNDRED SIXTY: 00/100 Dollars
BANK OF AMERICA
ACH R/T 111000025

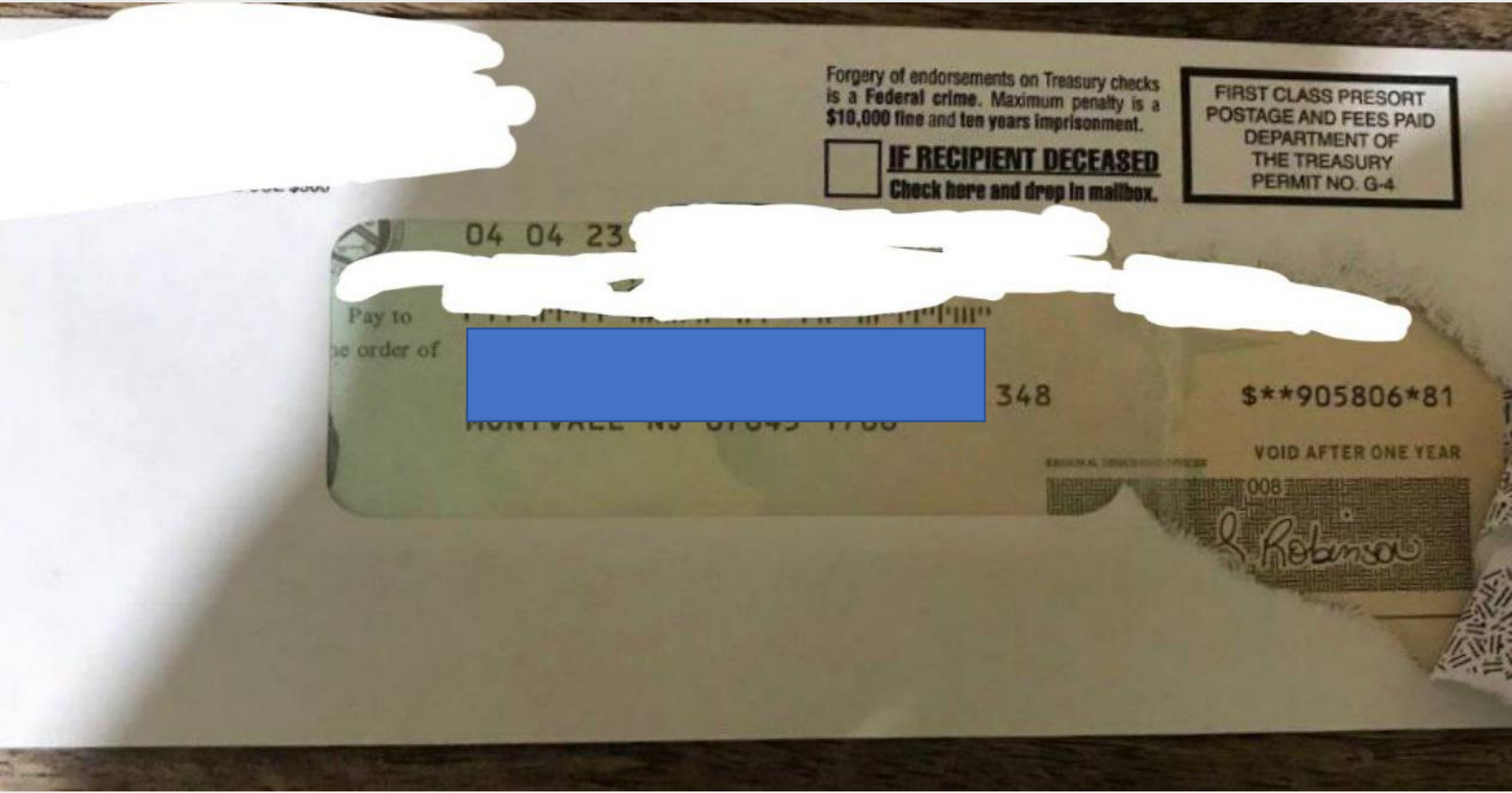
[redacted]
05-89
24-2406
4386
35-2/1130 TX
17553
4/30/2022
Date
Pay To The Order Of [redacted] $ 125.00
One [redacted] Dollars
BANK OF AMERICA
ACH R/T 111000025

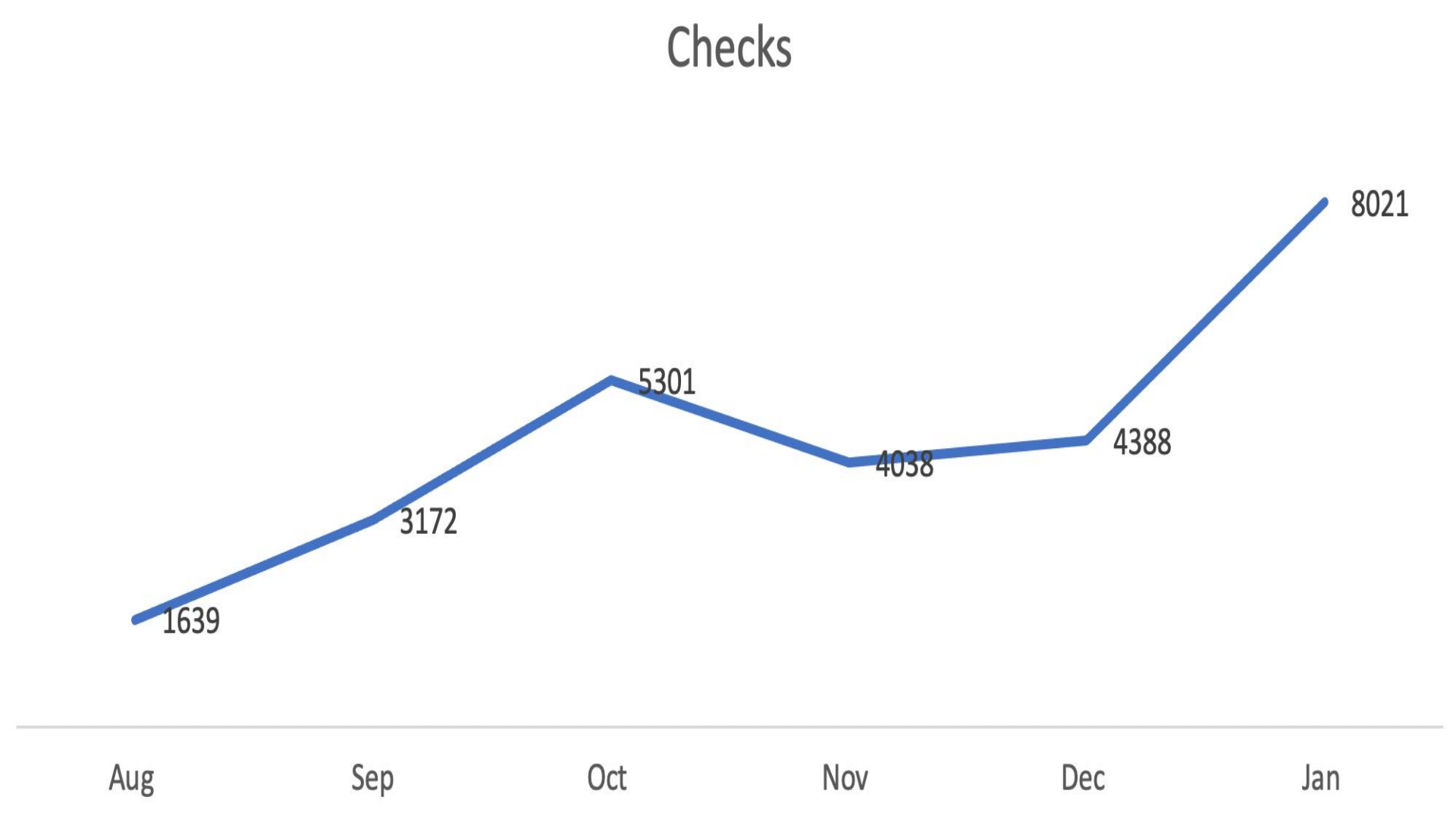
Bank of America

[redacted]
2129
35-2/1130 TX
17558
4/29/2022
Date
Pay to the order of Stratford High School $ 100.00
one hundred dollars and 00/100 Dollars
Bank of America
ACH R/T 111000025

[redacted]
152
35-2/1130 TX
17515
4/26/2022
Date
Pay to the Order of Farmers $ 498.00
Four hundred & ninety-eight Dollars
BANK OF AMERICA
ACH R/T 111000025

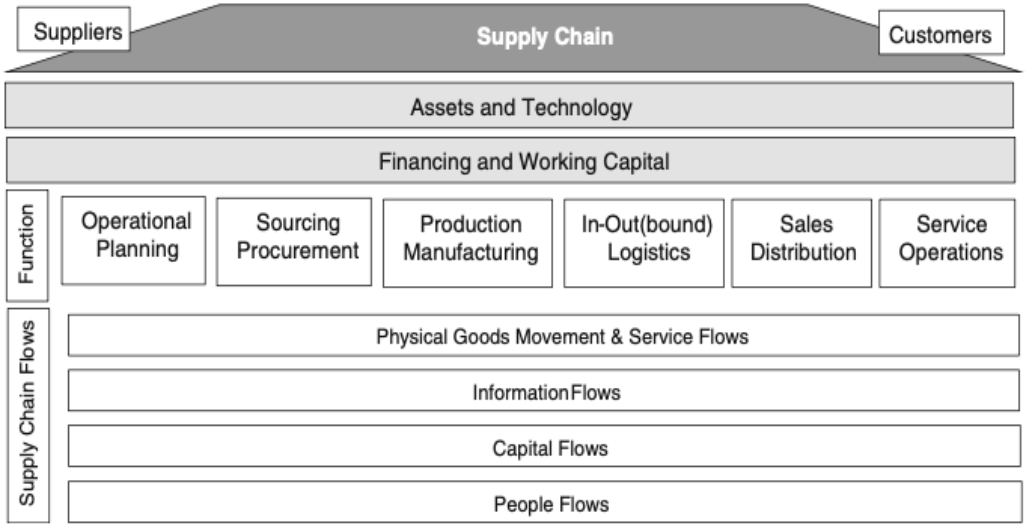
[redacted]
2724
35-2/1130 TX
17558
4/30/22
Date
Pay To The Order Of Personalumbrella.com $ 309.00
Three hundred nine and NO/100 Dollars
BANK OF AMERICA
ACH R/T [redacted]
For [redacted] 01


Forgery of endorsements on Treasury checks is a Federal crime. Maximum penalty is a $10,000 fine and ten years imprisonment.
IF RECIPIENT DECEASED
Check here and drop in mailbox.
FIRST CLASS PRESORT
POSTAGE AND FEES PAID
DEPARTMENT OF
THE TREASURY
PERMIT NO. G-4
04 04 23
Pay to
e order of
348
$**905806*81
VOID AFTER ONE YEAR
008


Checks
1639
3172
5301
4038
4388
8021
Aug
Sep
Oct
Nov
Dec
Jan

Supply Chain - a set of organizations involved in the upstream and downstream flows of products, services, information and finances from the source to the end customer

Functional Components and Flow Depiction of Supply Chains (Basu 2013)



Data collection

1

Systematic monitoring of 60 telegram channels

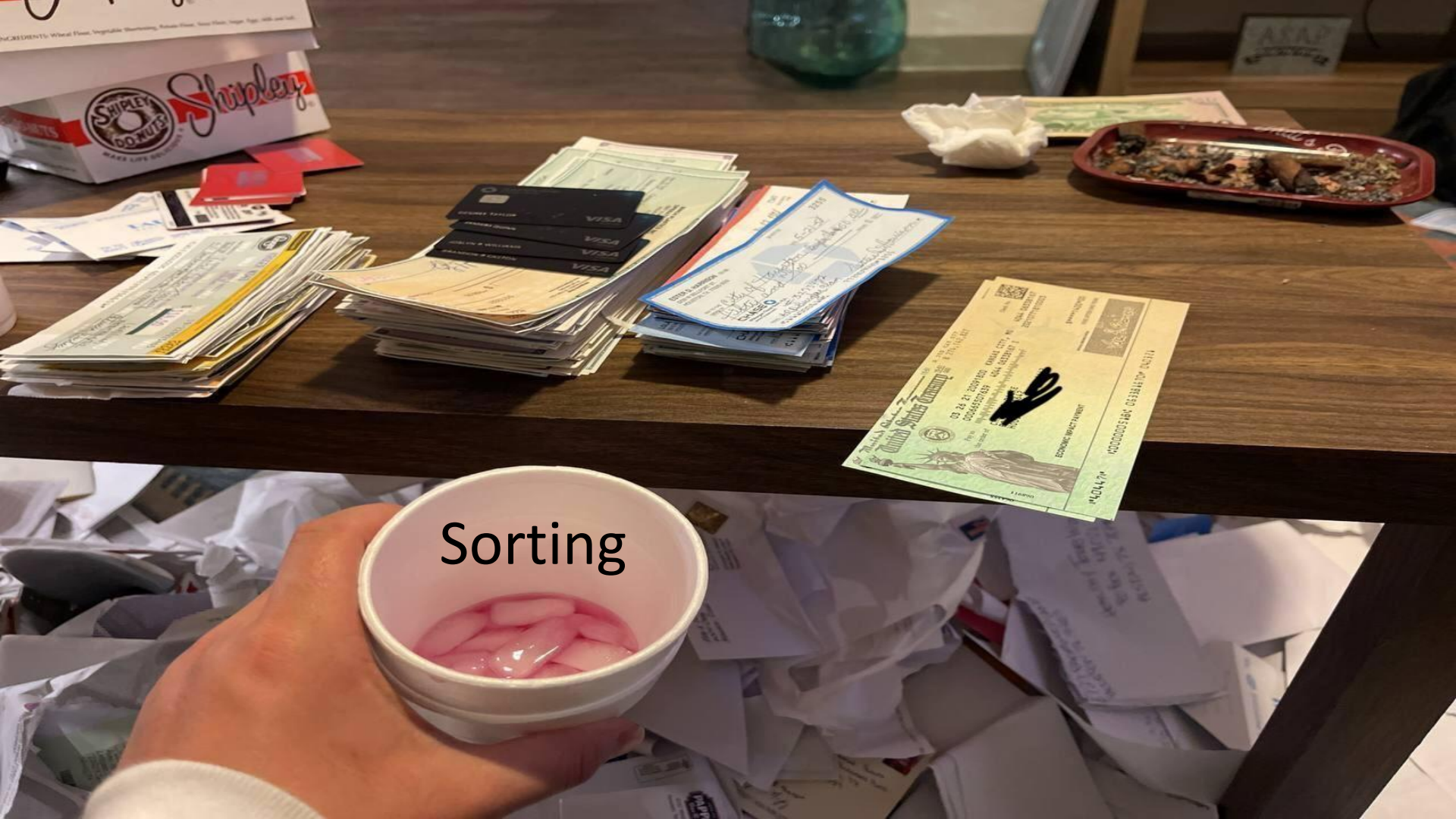
2

Analysis of conversations, images, and videos posted by market users

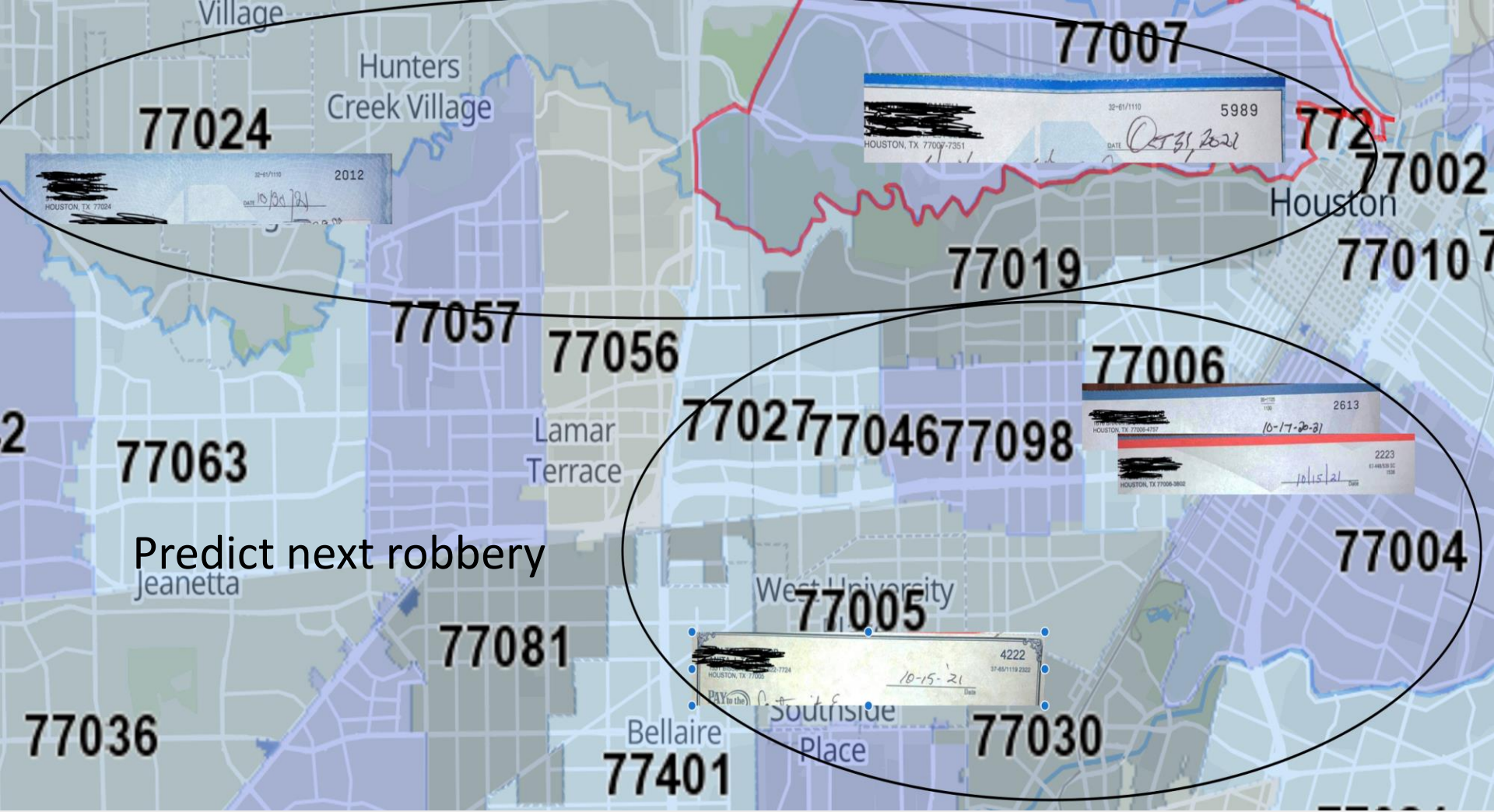
Modus Operandi




Welcome to you
Envelope
PRIORITY MAIL EXPRESS

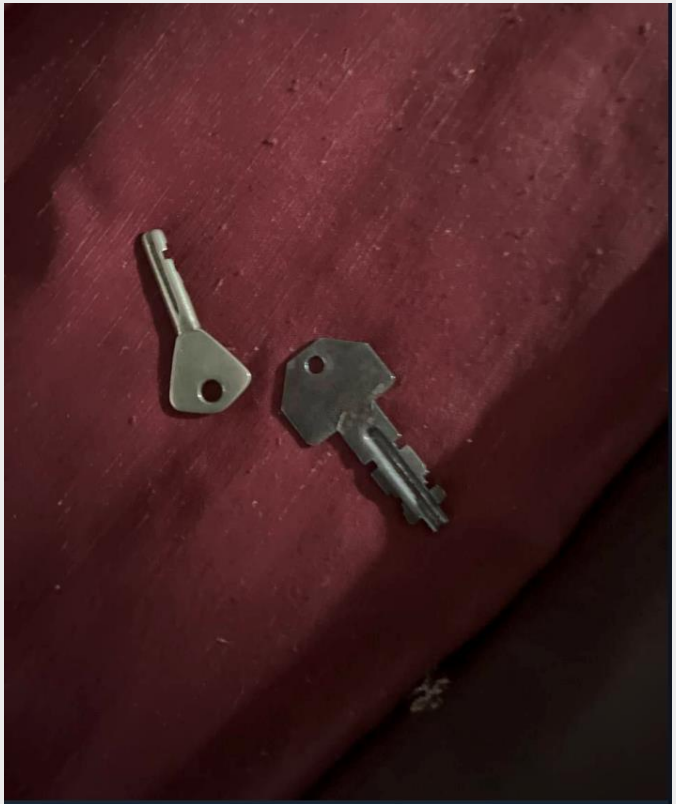

Sorting


VERTS,C
287 CLARKSON AVE 1R
BROOKLYN NY 11226
Sex M Height 5'-09" Eyes BRO
DOB 12/28/1971
Expires 12/28/2023
E NONE
R NONE
Issued 09/19/2019
EXCELSIOR
495
08-20
50-791/214
DATE 4/8/2022
PAY TO THE ORDER OF Verts
$ 300.-
Three Hundred
DOLLARS
Photo Safe Deposit
CapitalOne

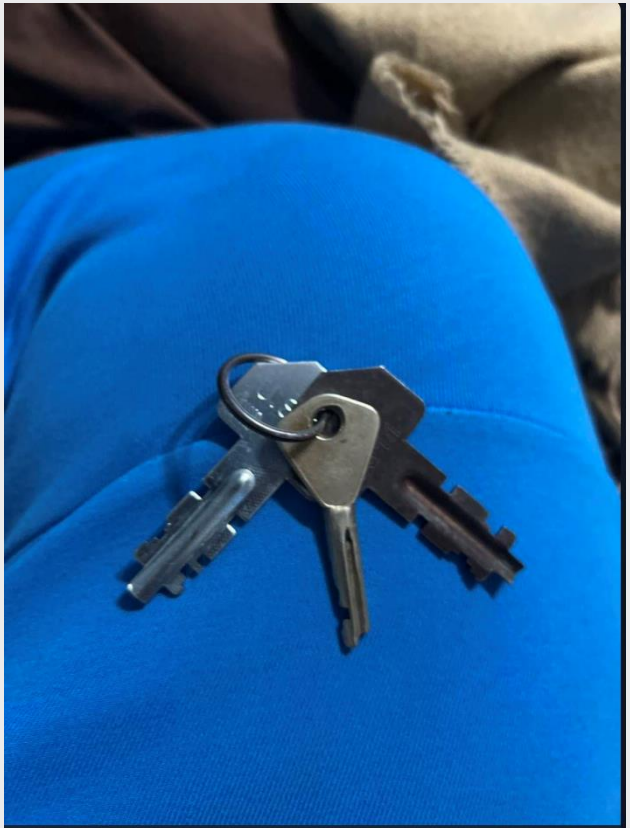

Village
Hunters Creek Village
77024
77007
77002
Houston
77019
77010
77057
77056
77006
77027
77704
77098
Lamar Terrace
77063
Predict next robbery
Jeanetta
77004
West University
77005
77081
77036
Bellaire
77401
Southside Place
77030



Evolution of Markets and Link to Organized Crime



Selling 11234 Canarsie Key For 1500$! TODAY ONLY



B11209 Keys Are In ! $2000 each 8:55 AM

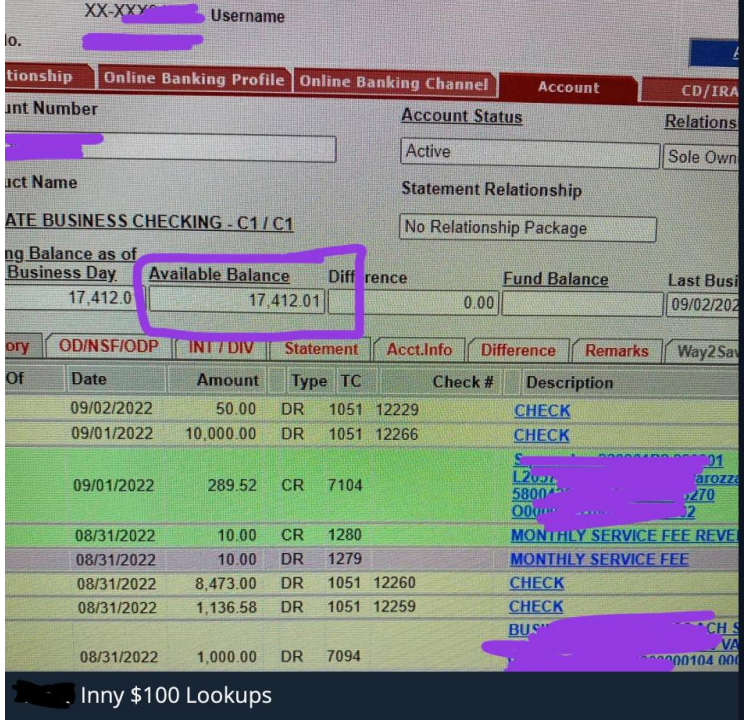


USPS
UNIFORMS



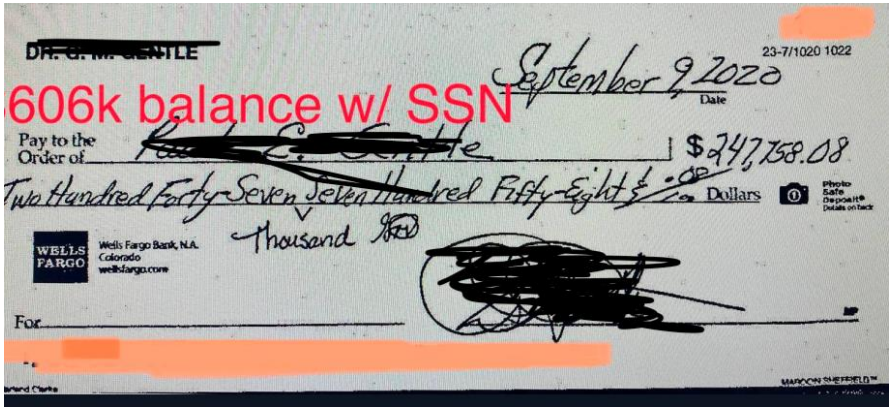


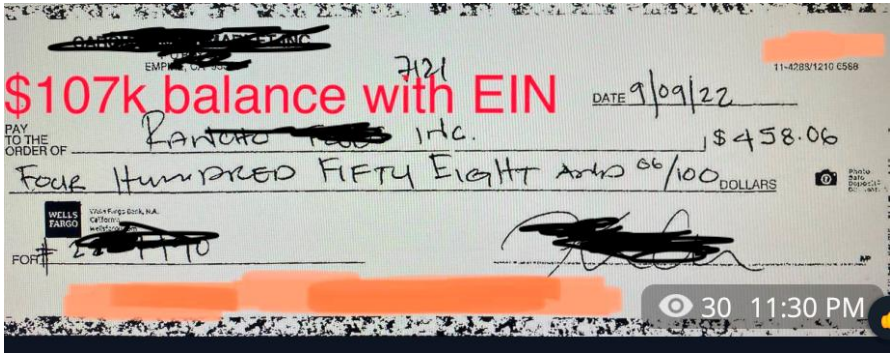
- DL number & Pricing : 50$
DE SSN any age & Pricing : 50$
[MVR includes ISS/EXP, weight, height, eyes, hair, sex (different states have different information & Pricing): 85$
9 MVR+DL includes ISS/EXP, weight, height, eyes, hair, sex, & DL Number (different states have different information & Pricing: 95$
• Credit Score (CS) & Pricing : 45$
[Credit Report (CR) & Pricing : 55$
Bi Background Report (BG)& Pricing : 25$
Property Report & Pricing : 35$
Mother's Maiden Name (MMN) & Pricing : 30$
• VIN Report (you get the VIN of all the owner's cars) & Pricing : 20$
Lookup Auto (model, year etc) & Pricing : 30$



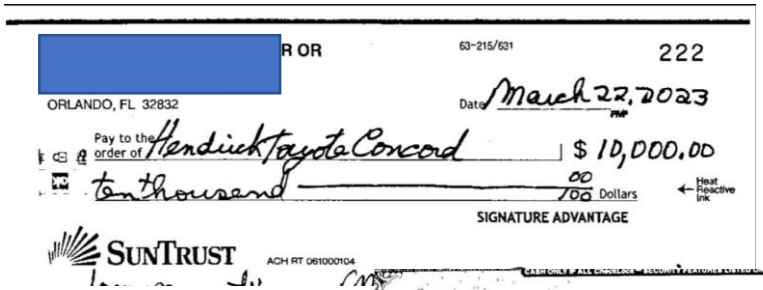
Insiders look ups

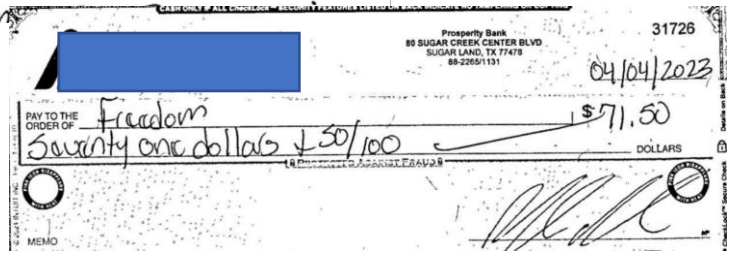
Checks sold with PII

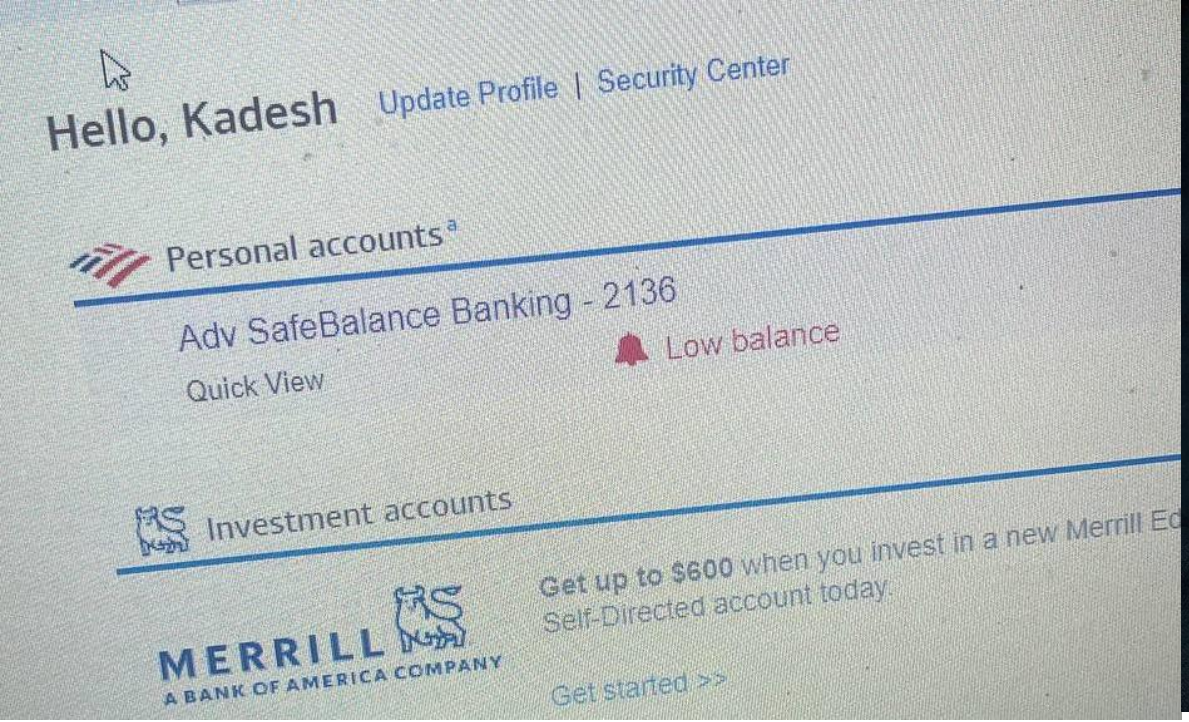


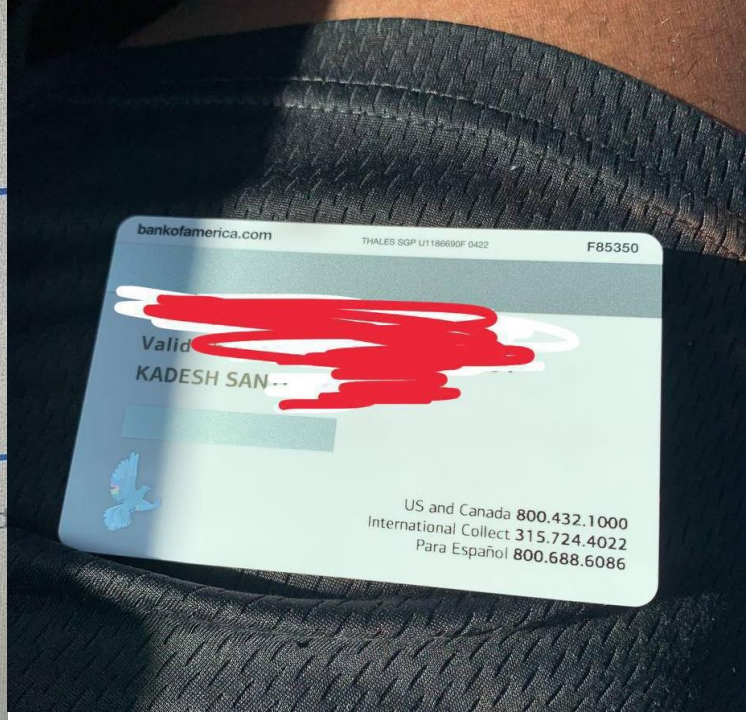


scans


[redacted] R OR
63-215/631
222
ORLANDO, FL 32832
Date March 27, 2023
Pay to the order of Hendrick Toyota Concord
$ 10,000.00
ten thousand 00/100 Dollars
Heat Reactive Ink
SIGNATURE ADVANTAGE
SUNTRUST
ACH RT 061000104

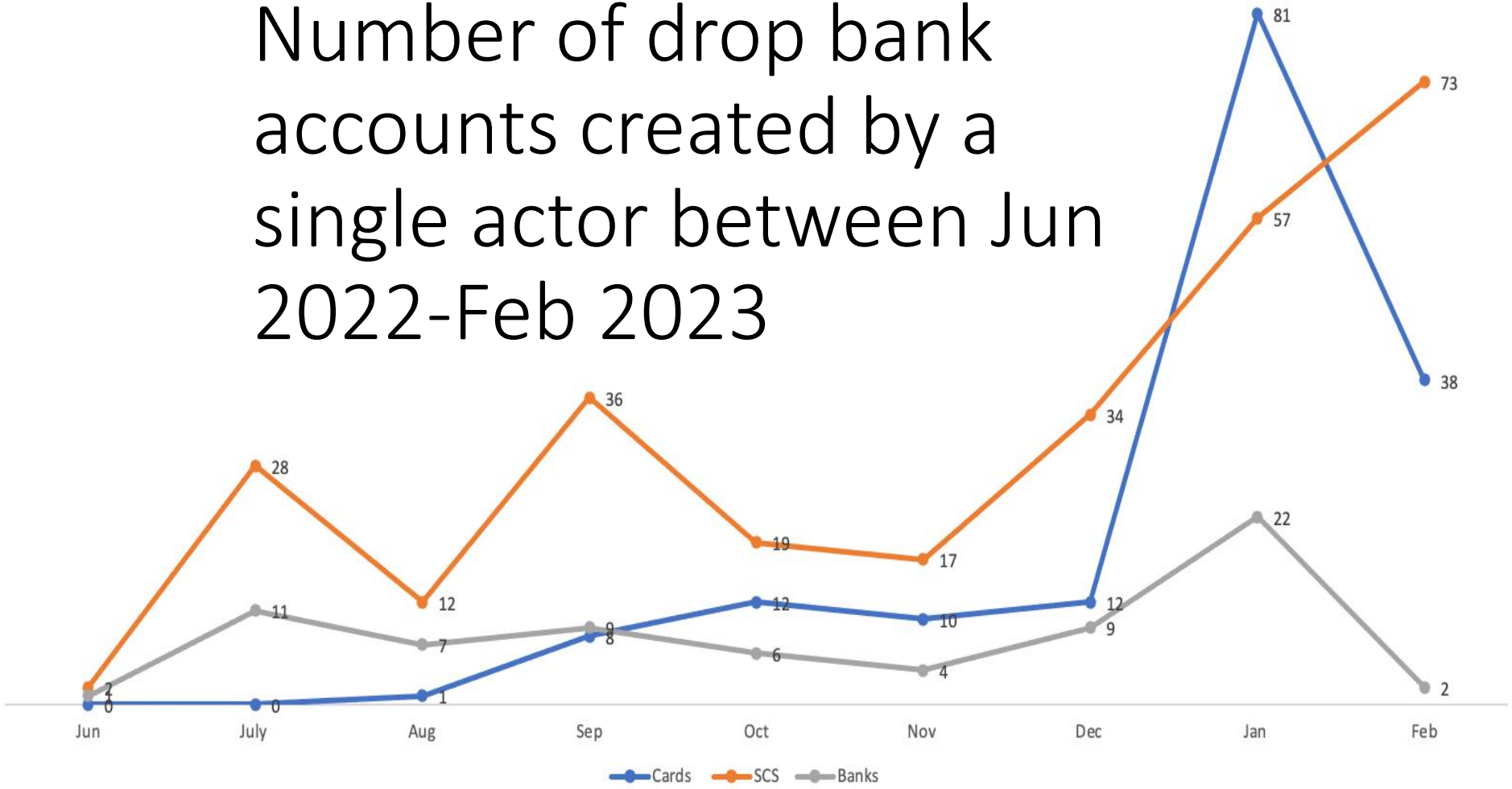

[redacted]
Prosperity Bank
80 SUGAR CREEK CENTER BLVD
SUGAR LAND, TX 77478
88-2265/1131
31726
04/04/2023
PAY TO THE ORDER OF Freedom
$ 71.50
Seventy one dollars & 50/100
DOLLARS
MEMO

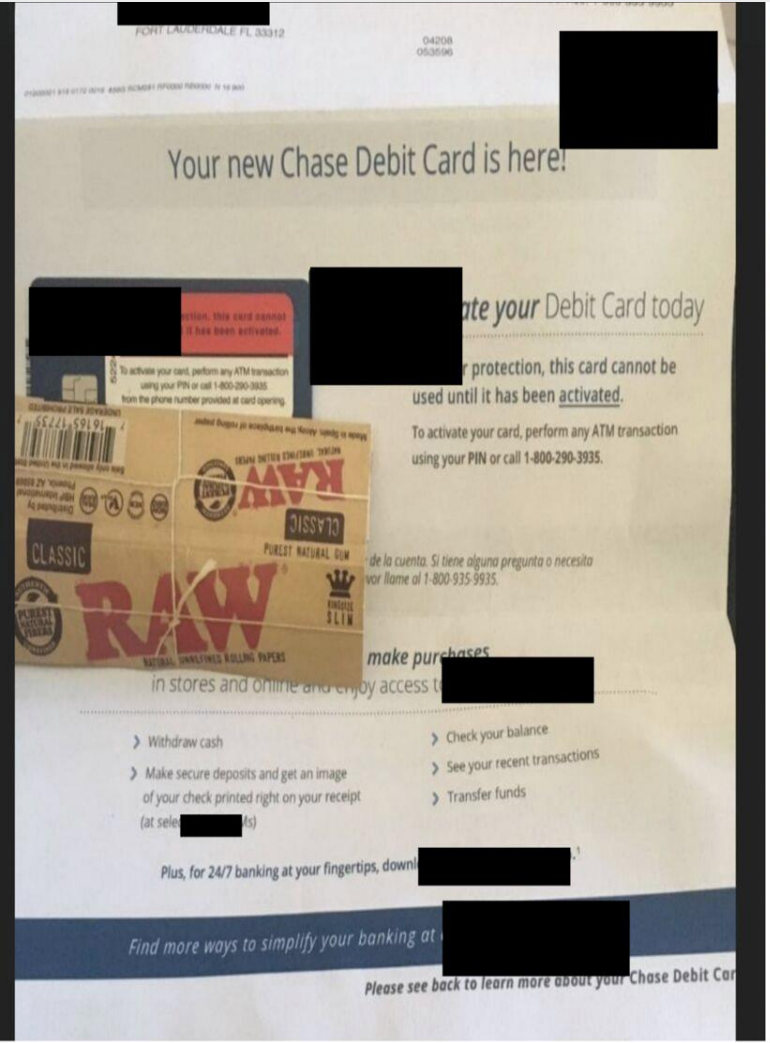




Open drop bank accounts

Number of drop bank accounts created by a single actor between Jun 2022-Feb 2023







Estimated Value

Learn more

$719,008

for additional details.

04/11/23 0847PM ML7767
XXXXXXXXXXXX[redacted]

[redacted]

CHECK SEQ# 6983
DEPOSIT AMOUNT SUBJECT TO VERIFICATION $6,775.70
DEPOSIT $6,775.70
TO CHECKING
AVAILABLE BALANCE $10.00

US DEBIT
A00000000980840

CHECK DEPOSIT SUMMARY:
Check 1 $6775.70
Total Check(s) Deposited: 1

anydesk - Search | The Fast Remote Desk | Bank of America | Onl | google voice - Search | Voice - Signup | Here's the authorizatic

https://secure.bankofamerica.com/myaccounts/brain/redirect.go?target=accountsoverview

BANK OF AMERICA Business Advantage 360

Prospect Life Sciences, Inc | Profile & Settings | Saved Items | Log Out

Search

Accounts | Payments & Invoicing | Transfer | Zelle® | Business Services | Offers & Deals | Tools & Investing | Security Center | Open an Account | Help & Support

Prospect Life Sciences, Inc

f****2@gmail.com | Update Profile | Security Center

Launch Cash Flow Monitor
Get trends and analysis across accounts and manage your future projected cash flow.

Manage Connected Apps
Connect QuickBooks Online, ADP Payroll, Google Analytics and more for deeper insights.

Business accounts

Business Adv Relationship - 2705 $0.00
Quick View Low balance

Create a link to your Personal or Small Business account

Open a new account

Activity Center

Alerts | Messages | Special Offers & Deals
Open an Account | Spending & Budgeting | Goals
Schedule an appointment | Find us

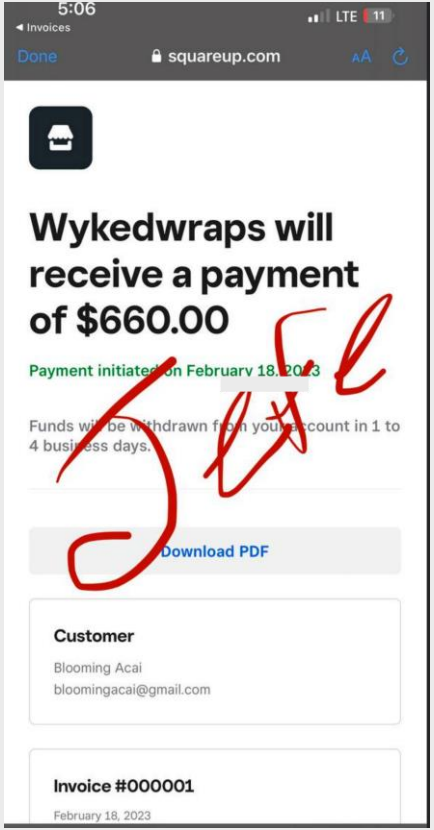
Business Services

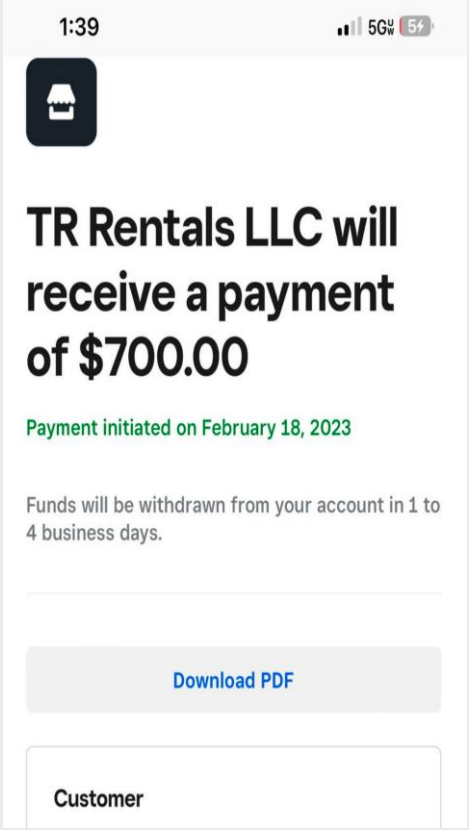
Did you know your business may have a credit score?

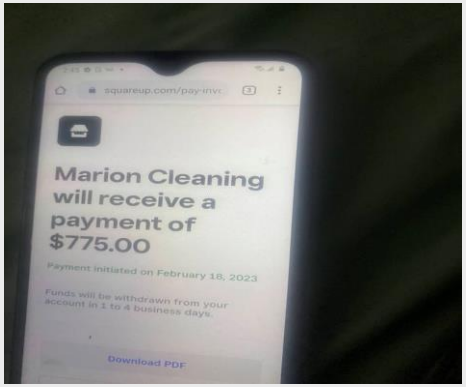
[+] Share Your Feedback

Type here to search

75°F

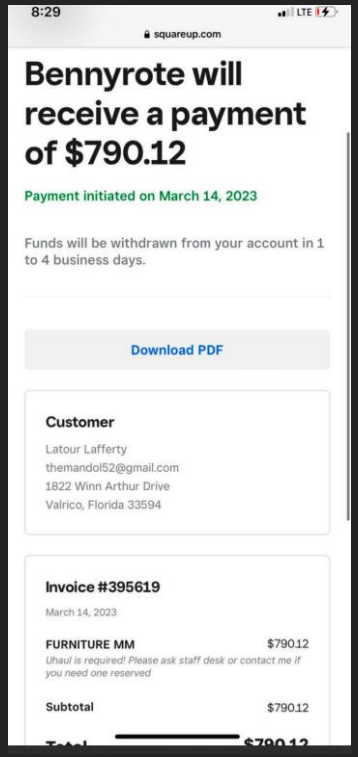

5:06
Invoices
LTE 11
Done
squareup.com
AA
Wykedwraps will receive a payment of $660.00
Payment initiated on February 18, 2023
Funds will be withdrawn from your account in 1 to 4 business days.
Download PDF
Customer
Blooming Acai
bloomingacai@gmail.com
Invoice #000001
February 18, 2023

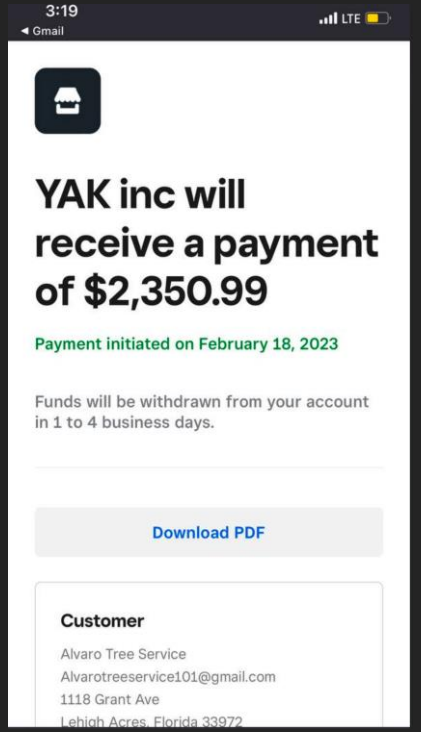

1:39
5G
TR Rentals LLC will receive a payment of $700.00
Payment initiated on February 18, 2023
Funds will be withdrawn from your account in 1 to 4 business days.
Download PDF
Customer

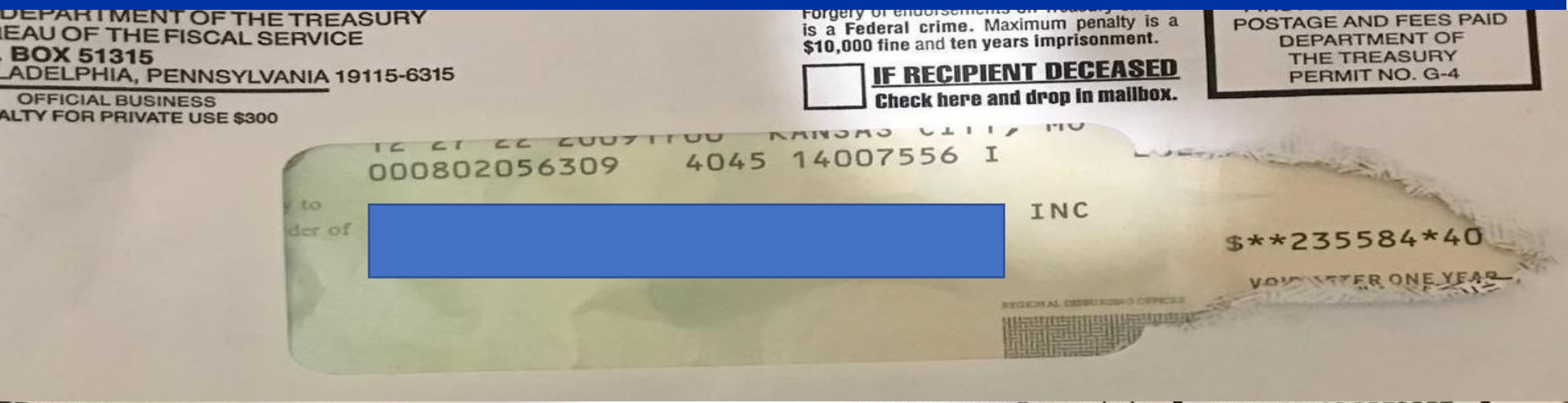

Marion Cleaning will receive a payment of $775.00
Payment initiated on February 18, 2023
Funds will be withdrawn from your account in 1 to 4 business days.
Download PDF

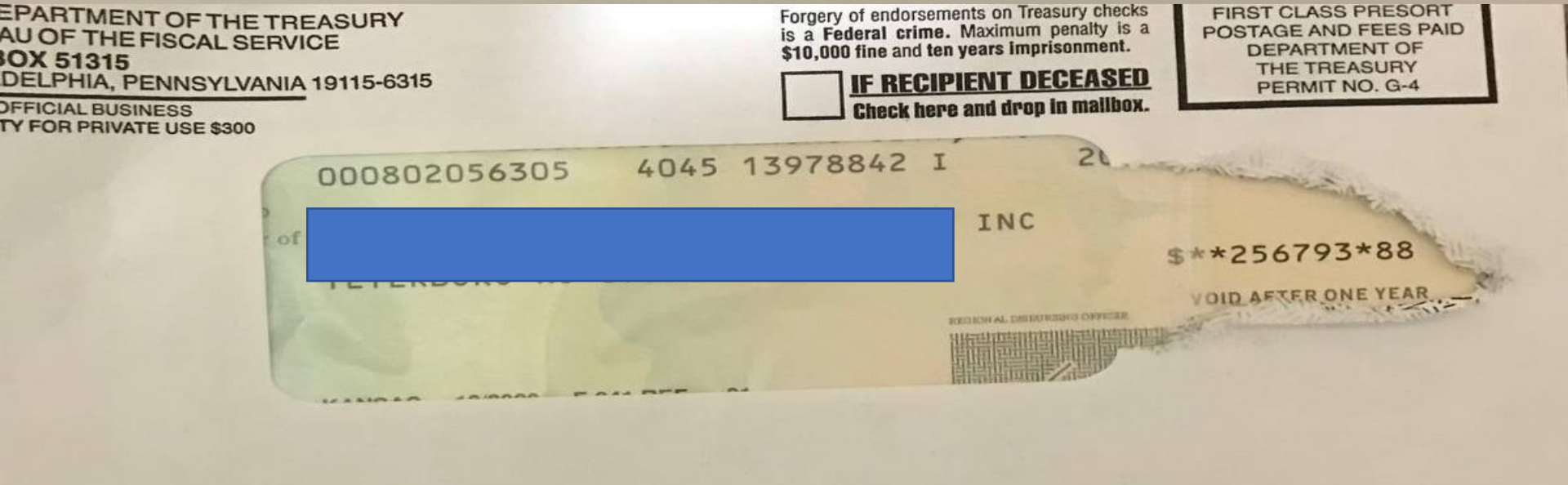

6:46
DUSSANS PLUMBING LLC will receive a payment of $2,100.00
Payment initiated on February 18, 2023
Funds will be withdrawn from your account in 1 to 4 business days.
Download PDF

Payment receipts

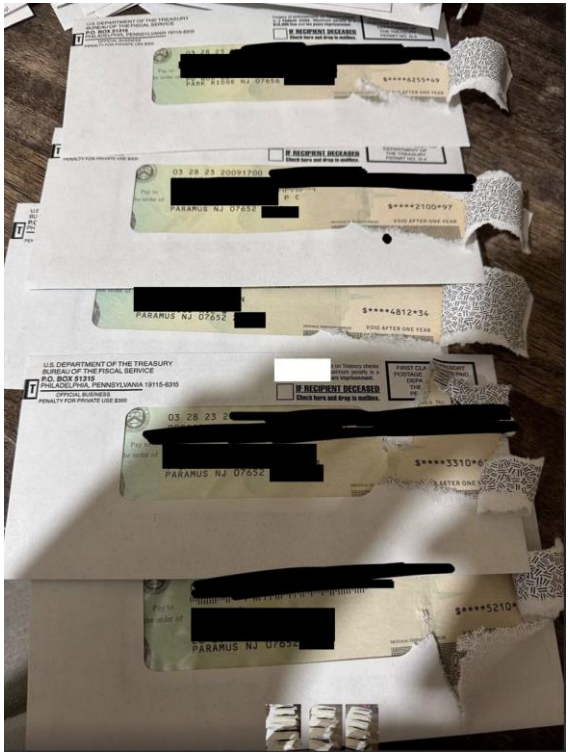


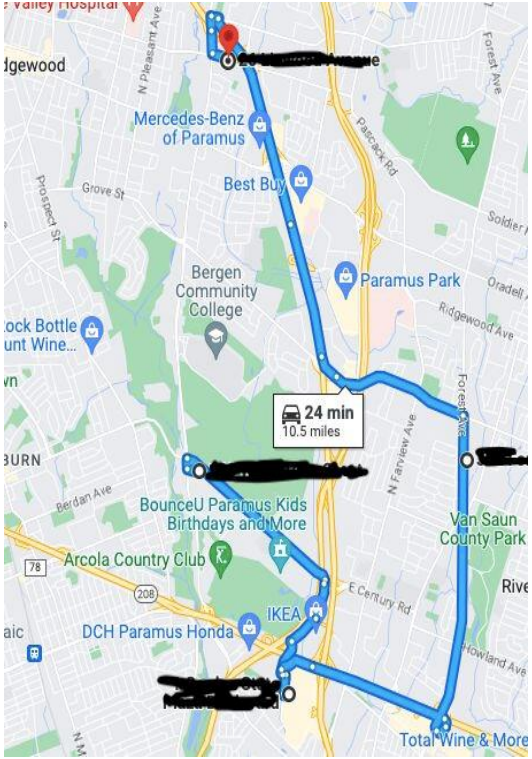


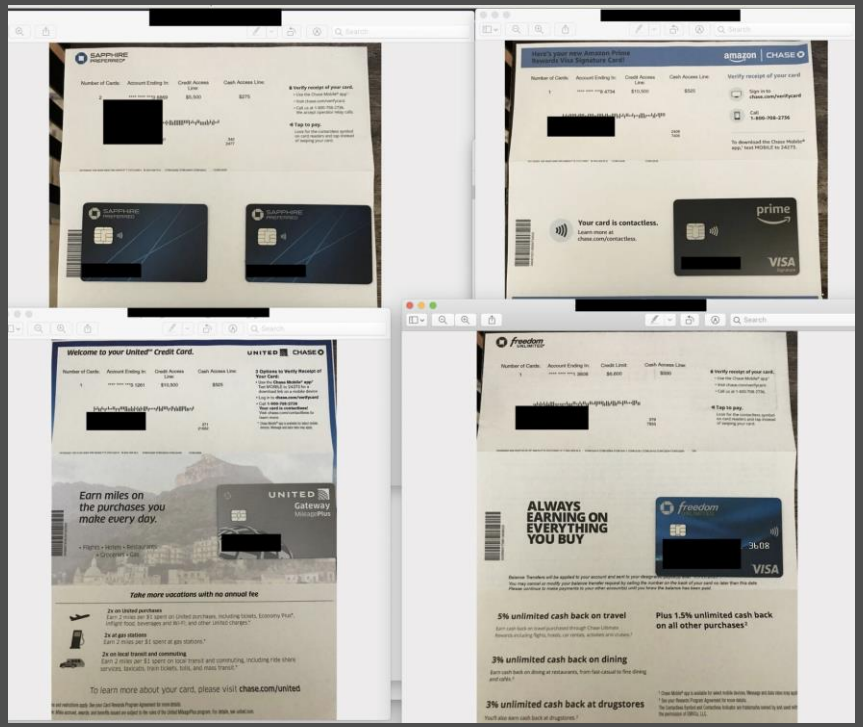

DEPARTMENT OF THE TREASURY
REAU OF THE FISCAL SERVICE
. BOX 51315
LADELPHIA, PENNSYLVANIA 19115-6315
OFFICIAL BUSINESS
ALTY FOR PRIVATE USE $300
Forgery of endorsements on Treasury checks is a Federal crime. Maximum penalty is a $10,000 fine and ten years imprisonment.
IF RECIPIENT DECEASED
Check here and drop in mailbox.
FIRST CLASS PRESORT
POSTAGE AND FEES PAID
DEPARTMENT OF
THE TREASURY
PERMIT NO. G-4
000802056309 4045 14007556 I
INC
$**235584*40
VOID AFTER ONE YEAR

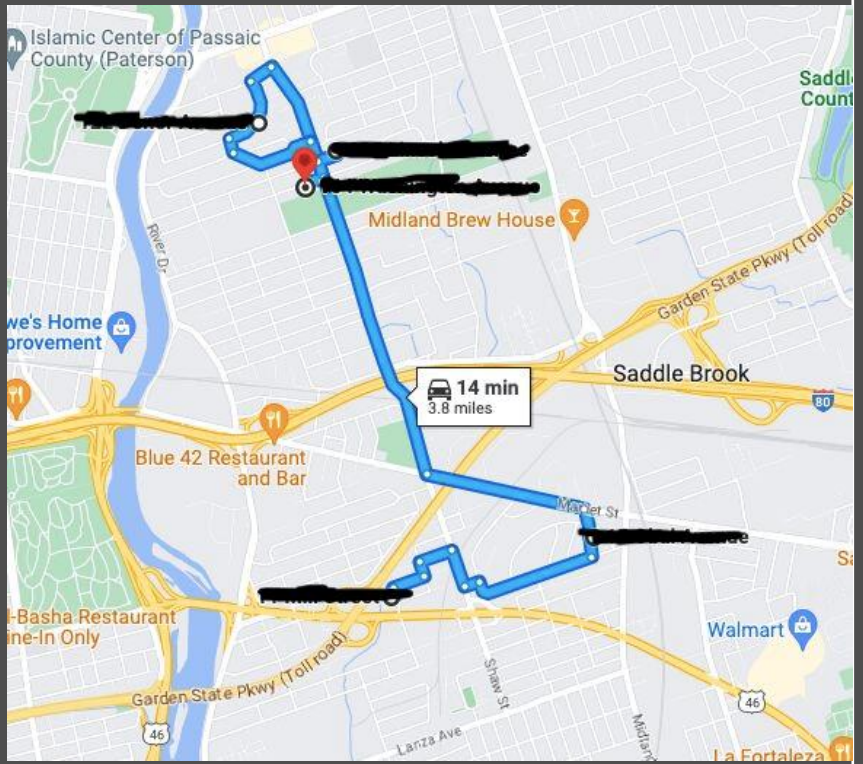

EPARTMENT OF THE TREASURY
AU OF THE FISCAL SERVICE
BOX 51315
DELPHIA, PENNSYLVANIA 19115-6315
OFFICIAL BUSINESS
TY FOR PRIVATE USE $300
Forgery of endorsements on Treasury checks is a Federal crime. Maximum penalty is a $10,000 fine and ten years imprisonment.
IF RECIPIENT DECEASED
Check here and drop in mailbox.
FIRST CLASS PRESORT
POSTAGE AND FEES PAID
DEPARTMENT OF
THE TREASURY
PERMIT NO. G-4
000802056305 4045 13978842 I
INC
$**256793*88
VOID AFTER ONE YEAR

Collection from Residential Boxes



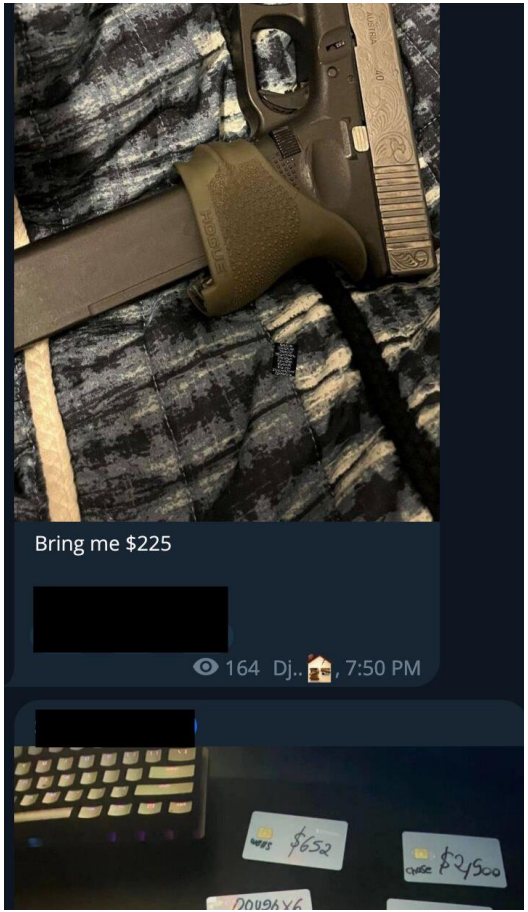


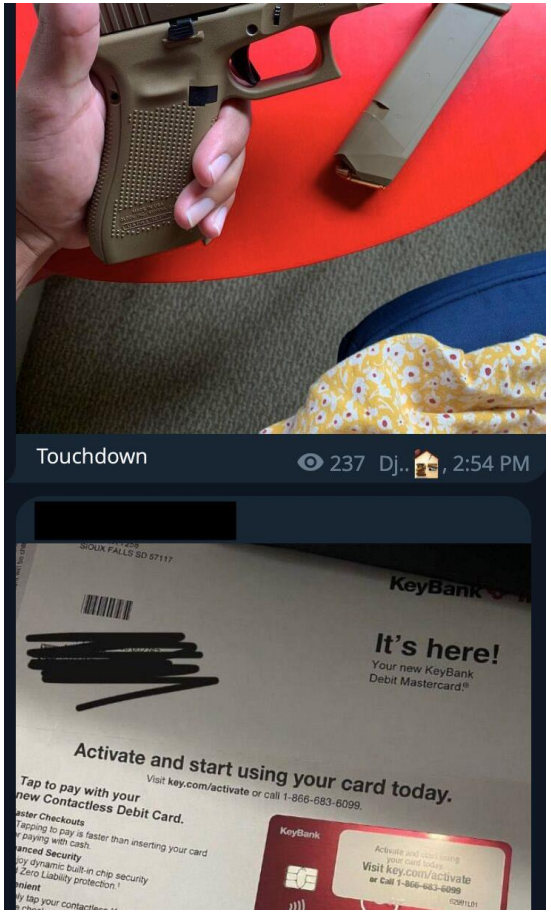

SAPPHIRE PREFERRED
amazon | CHASE
Your card is contactless.
prime
VISA
Welcome to your United℠ Credit Card.
UNITED | CHASE
Earn miles on the purchases you make every day.
UNITED Gateway
Take more vacations with no annual fee
To learn more about your card, please visit chase.com/united
Freedom
ALWAYS EARNING ON EVERYTHING YOU BUY
5% unlimited cash back on travel
Plus 1.5% unlimited cash back on all other purchases¹
3% unlimited cash back on dining
3% unlimited cash back at drugstores


Islamic Center of Passaic County (Paterson)
Midland Brew House
River Dr
Garden State Pkwy (Toll road)
Saddle Brook
14 min
3.8 miles
Blue 42 Restaurant and Bar
Walmart
Garden State Pkwy (Toll road)
46
Lanza Ave
Shaw St
80

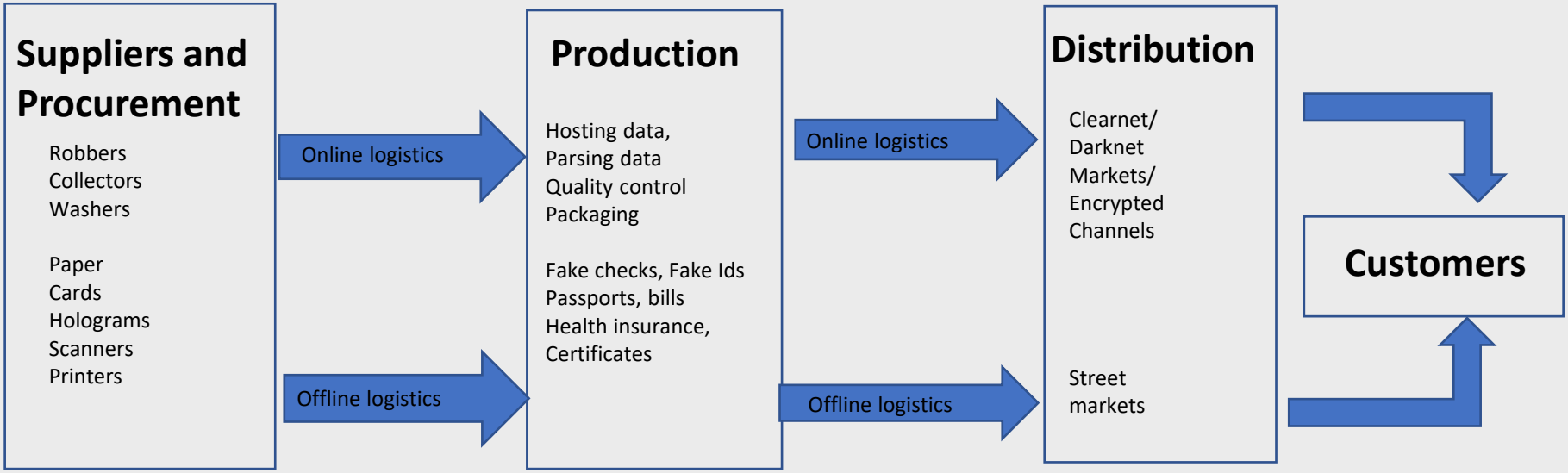

ADT


Shoes touchdown
188 Dj.., 11:47 PM
Hit me for shoe orders @D
Dj.., 11:47 PM
March 29


Bring me $225
164 Dj.., 7:50 PM
$652
$2,500


Touchdown
237 Dj.., 2:54 PM
KeyBank
It's here!
Your new KeyBank Debit Mastercard.®
Activate and start using your card today.
Visit key.com/activate or call 1-866-683-6099.
Tap to pay with your new Contactless Debit Card.
Visit key.com/activate

The Illicit Supply Chain of Stolen and Forged Checks



12:01

5GE

9

+1 (475) 882-8136

Text Message
Today 11:46 AM

David?

[redacted]

Got your addy

Your social

Know where all Ya live

Better stop looking into tha check fraud Or your credit going low😢

Yuh drive Acura MDX?

BMW 5 series

Text Message



Here's your Citibank® Debit Card. Activate today.

Get **security, access,** and **convenience** with your new Citibank Debit Card:

Security
$0 Liability Protection from unauthorized purchase transactions made with your debit card[1].

Misplaced your card? You can lock your debit card in the Citi Mobile App or online using Citi® Quick Lock.

Access
Access to your money at the largest number of fee-free ATMs offered by a major bank in the U.S. You can use over 60,000 ATMs, including those in CVS Pharmacy, Walgreens, and Target stores nationwide[2].

Convenience
Shop with confidence anywhere knowing your card will be accepted in the U.S. and abroad. You'll have the ability to use your card worldwide wherever you see these acceptance marks:

0165



you:

Citi

- **Deposit checks on the go** with Mobile Check Deposit[3].
- **Send, receive and request money** from friends and family with *Zelle*®[4].

Using your new Citibank Debit card is as easy as 1-2-3.

1 | Activate your card today by following the instructions on the sticker on the front of your card.

2 | Sign the back of your card.

3 | If this is a replacement card, destroy your old card.

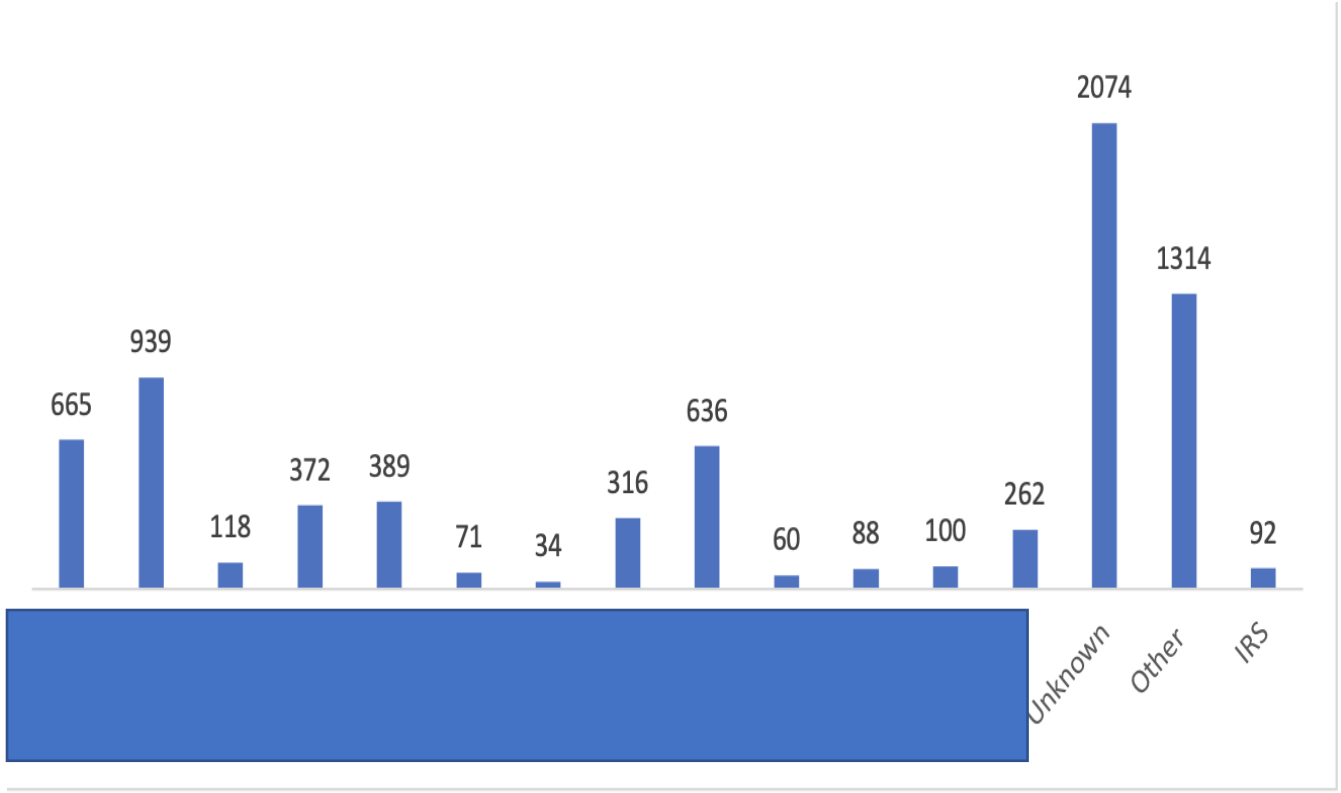
Your Citi card is contactless-chip enabled!
Enjoy quick and easy shopping. Just tap your card and go in seconds. Visit citi.com/contactless to learn more.

3358156 OC 0221

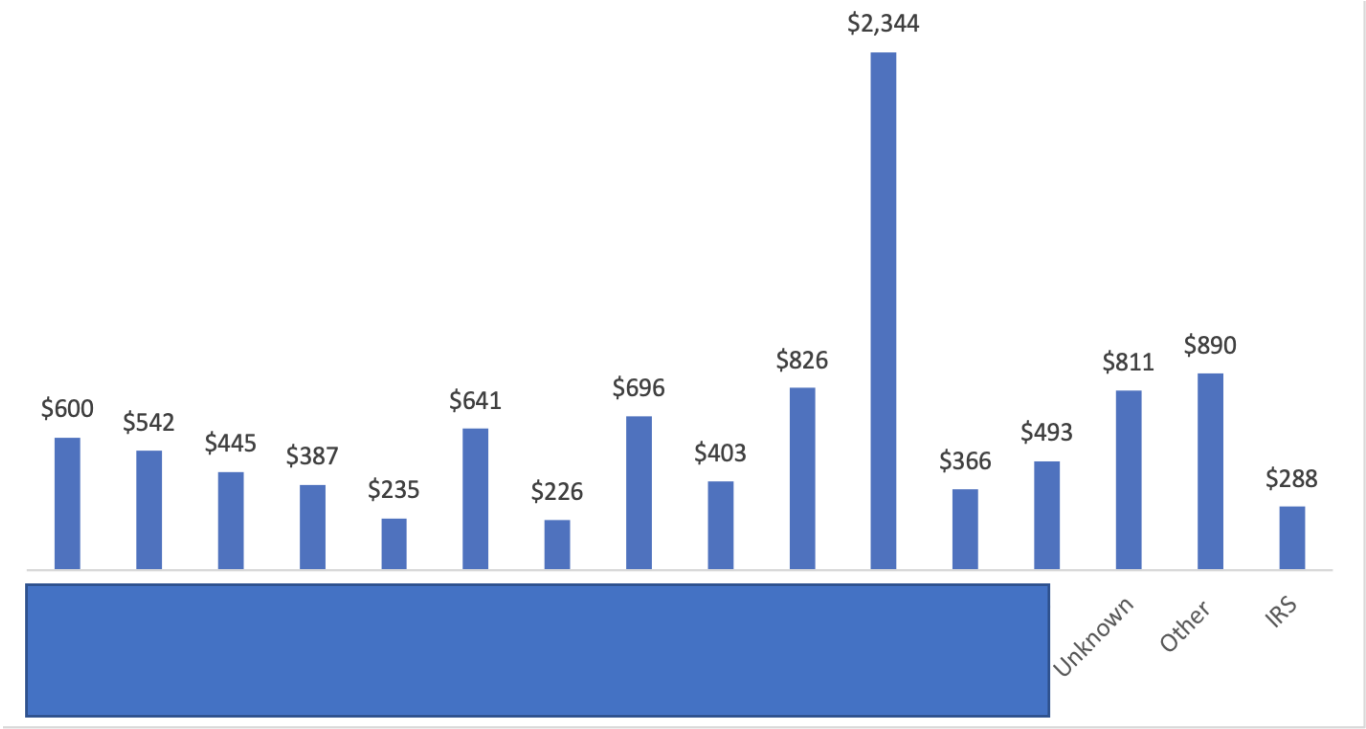
Interesting Recent Stats



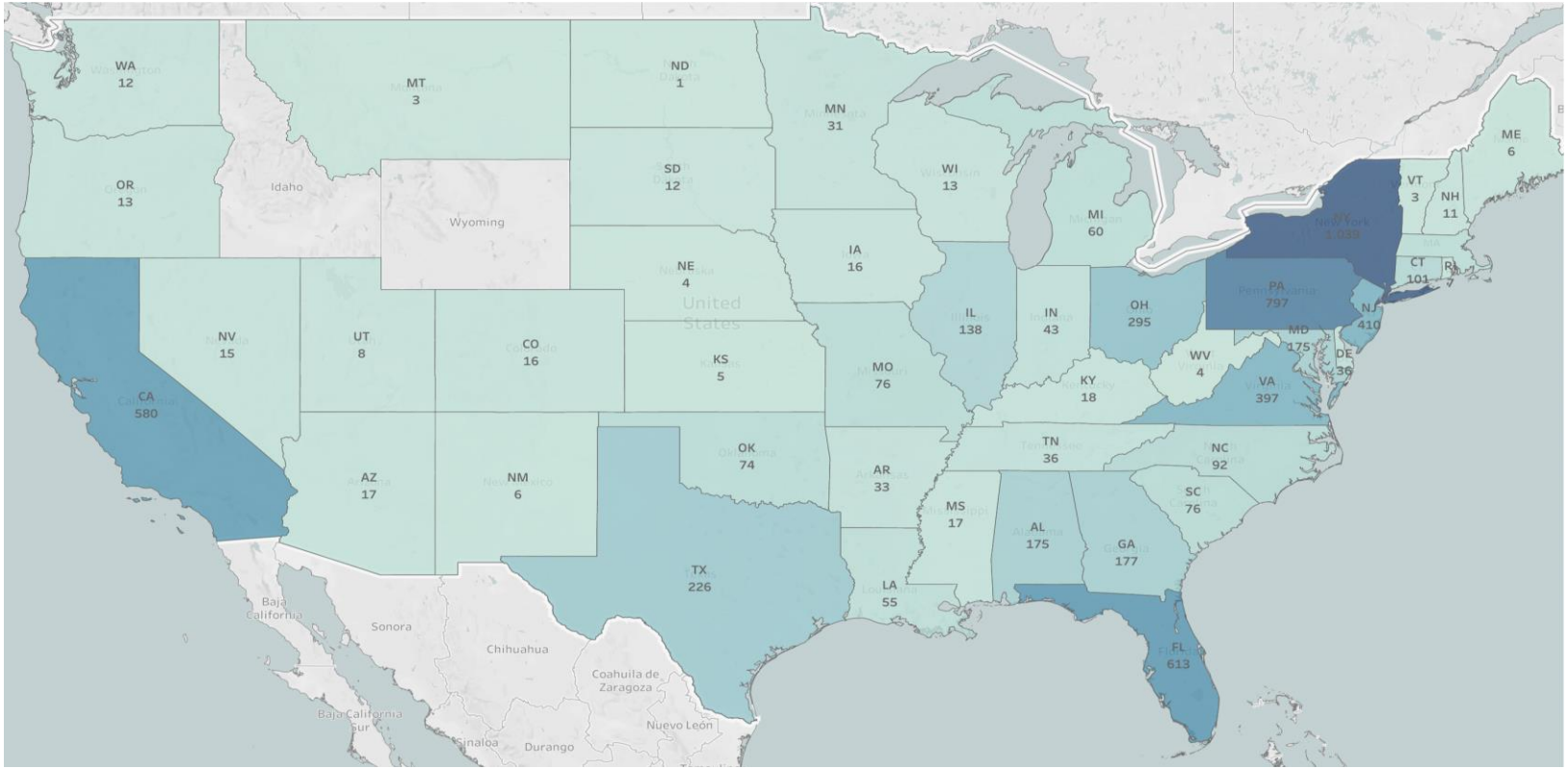
Number of Stolen Checks Found in Jan 2023 per Bank Brand



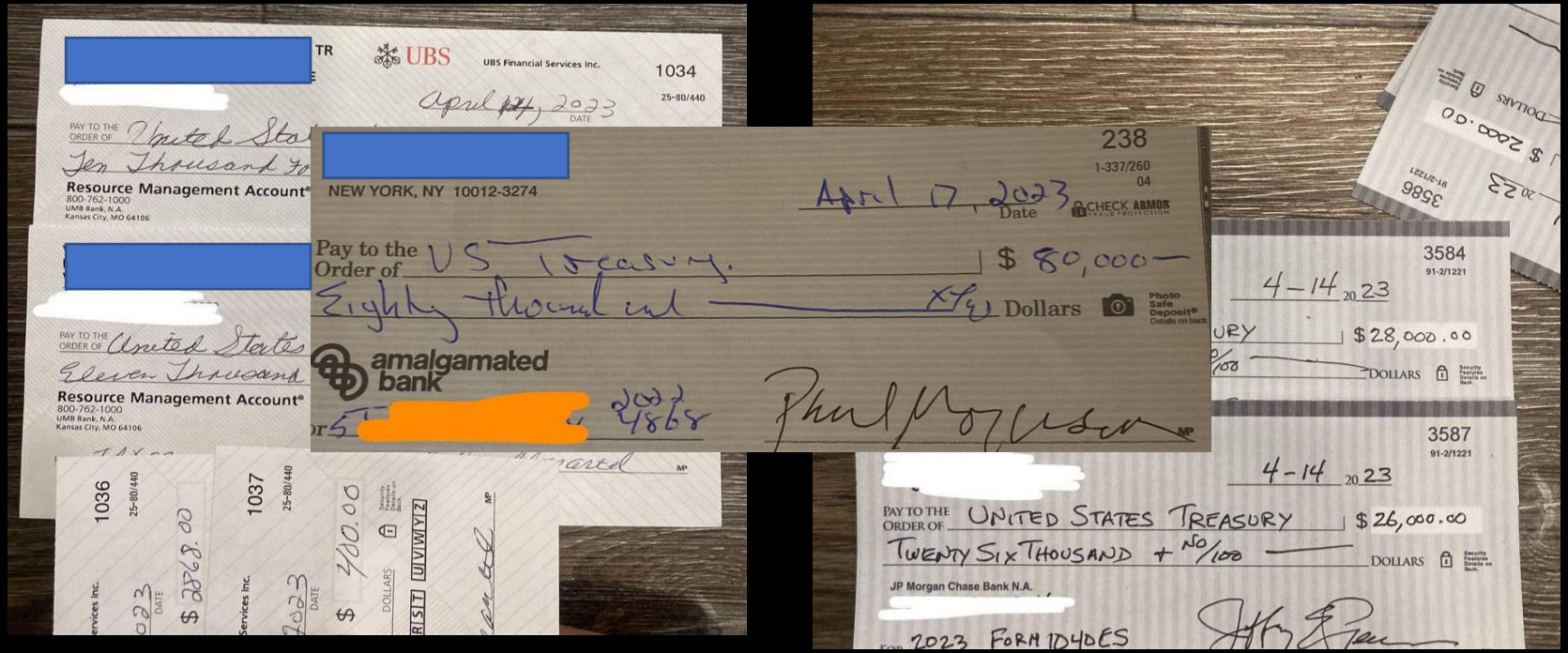
Median Balance on Stolen Checks Found in Jan 2023 by Brand



Distribution of Stolen Checks in March 2023



Tax Week Harvest



In sum

- Check theft and check fraud have disrupted online fraud ecosystem dramatically during the last two years.
- Unfortunately, things will get worst till they get better



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Website: ebcs.gsu.edu
Twitter: @david_maimon

Georgia State University