Money-Loss Response Checklist

Time-sensitive steps after sending money or financial information. Work down the list; call your bank first.

Call your bank or payment provider now. Every hour matters. Use the number on your card or in the official app.

First hour

- ☐ Call the bank, card issuer or payment app. Say: “I’ve been the victim of a scam and need to report a fraudulent payment.” Ask to recall, freeze or dispute, and get a **reference number**.
- ☐ **Wire / bank transfer:** ask for a recall or fraud hold right away.
- ☐ **Gift cards:** call the card company (number on the card or receipt) with the card numbers and your receipt.
- ☐ **Crypto:** contact the exchange or ATM operator immediately with the wallet address and transaction details.
- ☐ **Cheque / draft:** tell your bank before any funds are moved or spent.
- ☐ If you shared passwords or codes, change them on the real sites and sign out of all devices.
- ☐ If a scammer has remote access to your device, disconnect it from the internet first.

Same day

- ☐ Report to the police (local non-emergency line) and get a report number.
- ☐ Report to the **Canadian Anti-Fraud Centre** and/or the **FTC** and **FBI IC3** — see FRG1-18.
- ☐ Place a fraud alert or credit freeze with the credit bureaus if ID details were shared.
- ☐ Gather evidence: texts, emails, phone numbers, usernames, payment receipts. Screenshot — don’t delete.
- ☐ Start the Scam Evidence Log (FRG1-15).
- ☐ Tell a family member or trusted person today.

Next days

- ☐ Review bank and card statements daily for two weeks. Set up alerts.
- ☐ Watch for **recovery scams** — people who say they can get your money back for a fee. Report them.
- ☐ Update passwords and enable two-step verification everywhere important.
- ☐ Reset your family’s safe word if a family member was impersonated (FRG1-03).
- ☐ Review your Family Verification Plan and fix the gap that let it through (FRG1-02).

Bank / provider called (time) _____

Reference number _____

Police report number _____

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