

Wire Fraud Verification Checklist

For Spanish property purchases and other large international transfers

Important

Keep this open on your phone or printed out during any large wire transfer.

The single biggest protection against wire fraud is simple: verify every payment instruction by phone, using a number you already had before the transaction started, never a number from the email itself.

Before the Wire — Set Up Verification With Recipient in Advance

Do this at the start of your relationship with the lawyer, agent or notary well before any money is ready to move.

- ☐ Get the lawyer's or gestor's official client account details in writing at the start of the engagement, well before any wire is imminent
- ☐ Save a verified phone number and email for your lawyer, notary and agent from their official website or a prior in-person meeting. **Do not use a phone number or email address from an email signature.**
- ☐ Ask your lawyer directly how they will communicate wire instructions and agree they will never change bank details by email alone
- ☐ Ask your originating bank what their fraud protections and reversal process look like before you may need them
- ☐ Agree on a communication and verification process with your lawyer for any last-minute change to payment instructions or payment amounts

Remember Red Flags in Any Wire Instruction - SLOW DOWN

- ☐ Check if Sender domain is slightly altered from the real one — an extra letter, a different extension, a look-alike character
- ☐ Message introduces urgency — deadline pressure, threats of a lost deposit or a delayed closing
- ☐ Bank details differ from the ones provided in writing at the start of the engagement
- ☐ Instructions arrive close to a known transfer date, especially late in the day or on a Friday
- ☐ Tone, signature or formatting is slightly off from prior emails, even subtly
- ☐ You're asked to keep a change confidential or to skip your usual verification step "to save time"

Immediately Before Sending Any Large Wire

- ☐ Call the lawyer or notary directly on the known number you already have verified directly with them and verbally confirm the receiving bank, account number and beneficiary name
- ☐ Treat any late change to instructions as a red flag. Re-verify it by phone with your trusted contacts before proceeding, no matter how legitimate it looks
- ☐ Confirm the receiving account name matches the expected payee exactly, not just similar
- ☐ Send a small test transfer first if your bank or the receiving party supports it
- ☐ Document the verification call — date, time and who you spoke to

If You Suspect Fraud — First Hour

Speed matters more than anything else here. Do these in order.

- ☐ Call your bank immediately and request an emergency wire recall using their fraud line rather than your regular branch line
- ☐ Ask the bank to flag the transfer and contact the receiving bank directly to request a hold
- ☐ File a complaint with the FBI's Internet Crime Complaint Center at ic3.gov if the sending account is US-based
- ☐ Report to [Spain's Policía Nacional \(denuncia\)](#) if the receiving account or transaction is Spain-based
- ☐ Notify your lawyer and agent directly by phone so they can flag the fraudulent instruction on their end
- ☐ Change passwords and enable additional verification on the email account that was compromised or spoofed
- ☐ Keep a written timeline of every call, whom you speak with, email and reference number as you go for the bank's investigation and any police report