Wire Fraud & AI-Scam Verification Checklist

For agents and their clients. One rule: never wire money on instructions you only received by email, text or a call you did not place.

Agents: before the contract is signed

- [ ] Tell buyers and sellers in writing, on day one: title/escrow will not change wire instructions by email.
- [ ] Give clients the title or escrow company's phone number from the contract or a site you typed in yourself.
- [ ] Turn on multi-factor sign-in for your email and phone account; these scams work by taking over email accounts.
- [ ] Never send wire instructions yourself. Point clients to the title company's secure portal or office.
- [ ] Use a secure portal or encrypted email for documents with account numbers.

Clients: before you send any wire

- [ ] Call the title/escrow officer on a number you already trust (NOT one in the email asking for the wire).
- [ ] Read the routing and account numbers back out loud on that call. Match the account name to the title company.
- [ ] Check the sender's address letter by letter. Look-alike domains swap or add one character.
- [ ] Stop if anything changed late: new bank, new account, new payee, 'urgent', or 'keep this private'.
- [ ] Ask your bank what recall help it gives, and its cutoff times, before you need it.
- [ ] After the wire, call the title company to confirm they received it.

AI-era red flags (polish is no longer proof)

- [ ] A clean, well-written email from a 'title officer' proves nothing. AI makes official-sounding emails easy.
- [ ] A familiar voice on a call proves nothing. Voice cloning can be used to request a wire.
- [ ] Do not verify by replying to the same message or calling the number inside it. Switch channels to one you control.
- [ ] Agree a callback rule with your team and clients: no wire is released on a single message, ever.
- [ ] A video call is not verification by itself. Confirm by a second, known channel.

If you think a wire went to the wrong place

- [ ] Immediately call your bank and ask for a recall of the funds, plus any indemnification papers it needs.
- [ ] File a complaint at ic3.gov, whatever the amount, with the full transaction details.
- [ ] Call the title/escrow company, your broker and the agent. Save the emails; do not delete anything.
- [ ] Do not wait to see if it clears. The FBI says time is of the essence.

Sources

FBI IC3 2025 Internet Crime Report (ic3.gov): 12,368 complaints and $275,110,419 in losses in the 'Real Estate' crime type; BEC: 24,768 complaints, $3.05 billion (all industries). IC3 defines its Real Estate type as loss from a real estate investment or rental/timeshare fraud, so not all of it is closing-wire fraud.
Recall and reporting steps and the AI/voice-cloning note: same IC3 report (Financial Fraud Kill Chain and AI sections).
Summary coverage: HousingWire, housingwire.com/articles/fbi-cybercrime-losses-real-estate-fraud-hits-275m/

From AgentNexo (agentnexo.club). Free to print and share. A practical checklist, not legal or security advice. Follow your title company and brokerage procedures.