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OFFICE OF THE ATTORNEY GENERAL STATE OF FLORIDA

# Florida Attorney General's Office News Release

## VIDEO CONSUMER ALERT: Attorney General Moody Warns Floridians About Digital Check Manipulation Scheme




TALLAHASSEE, Fla.—Attorney General Ashley Moody is issuing a Consumer Alert to warn Floridians about fraudsters digitally altering checks, commonly called check cooking. This complex process involves fraudsters taking photos of stolen checks and using digital tools to alter critical information, such as the payee's name and the amount, and then cashing the forgeries.

Recently, Attorney General Moody's Cyber Fraud Enforcement Unit assisted law enforcement in an investigation involving a Tampa man who manipulated checks. The fraudster stole more than $50,000 from victims and now faces 30 years in prison.

**Attorney General Ashley Moody** said, "Fraudsters are now digitally altering stolen checks to fill their own bank accounts while draining those of the victims—like a Tampa Bay resident who stole more than $50,000 before our Cyber Fraud Enforcement Unit caught up with him. Although scary, staying informed will help Floridians avoid falling victim to digital check manipulation schemes."

The crime begins when a fraudster gains access to legitimate checks, often stolen from mailboxes. This allows fraudsters access to checks with authentic watermarks that banks use for verification. Armed with the stolen check images, fraudsters use graphic editing software to alter crucial details, such as the payee's name, the payment amount and other important information. After the digital alterations are complete, fraudsters create counterfeit checks to closely resemble legitimate ones and use the counterfeit to withdraw funds from unsuspecting individuals' accounts.

Attorney General Moody's CFEU charged Tampa resident Donald Johnson for operating a check cooking scheme. According to the law enforcement investigation, Johnson stole checks from mailboxes of local businesses and then altered the registered agent names of the businesses to the defendant's own name. Johnson then endorsed the checks as if originally meant for Johnson and proceeded to defraud local banks by cashing the checks. Since Johnson appeared as the registered agent of the businesses, the check could be cashed and the funds directly deposited.

Attorney General Moody offers the following tips to help Floridians avoid falling victim to digital check manipulation:

- **Secure Mailboxes:** Check mailboxes regularly and talk to trusted neighbors to help keep a watchful eye to help prevent the theft of sensitive documents, including checks;
- **Monitor Accounts:** Constantly monitor bank and financial statements for any unauthorized or suspicious transactions;
- **Check for Unusual Delays:** Beware of unexpected delays in receiving mailed checks, as this could indicate potential tampering or theft; and
- **Consider E-Checks:** Contact financial institutions about using e-checks to make payments online, rather than risk using a physical check.

Report check manipulation schemes to local law enforcement.

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*The Florida Attorney General's Consumer Protection Division issues Consumer Alerts to inform Floridians of emerging scams, new methods used to commit fraud, increased reports of common scams or any other deceptive practice. Consumer Alerts are designed to notify Floridians about scams and available refunds in an effort to prevent financial losses or other harm caused by deceptive practices. Anyone encountering a scam should report the incident to the Florida Attorney General's Office by calling 1(866) 9NO-SCAM or visiting MyFloridaLegal.com.*