

dun & bradstreet

B2B Fraud Landscape

COMMERCIAL IN CONFIDENCE





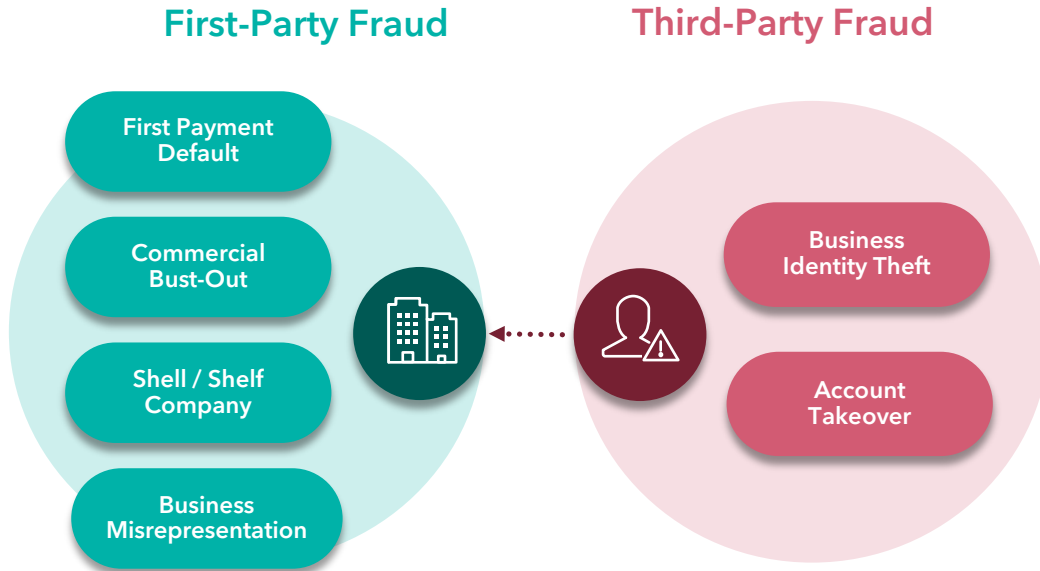
Vincent Smith

- Vincent Smith joined Dun & Bradstreet in July 2022 as the Senior Principal Product Manager for their fraud product portfolio. He works with companies across the globe to identify and build solutions to help reduce the effects of business fraud on the business bottom line.
- Prior to D&B Vince spent over 17 years developing and managing identity verification, fraud detection and watchlist solutions at TransUnion.
- Vince has a master's degree in Marketing from Roosevelt University in Chicago, IL, and obtained his bachelor's degree in Business Administration from the University of St Francis in Joliet, IL.

Classifying B2B Fraud

Classifying B2B Fraud

Fraud Takes Many Shapes & Forms



1

First Payment Default - An individual or business opens a new account and never makes a single payment on any debt owed

2

Commercial Bust-Out - Fraudster opens many lines of credit and eventually abandons all accounts after exceeding all the credit lines

3

Shell / Shelf Companies - Fictitious or legitimate entities created for the sole purpose of committing fraud

4

Business Misrepresentation - Material malfeasance and misrepresentation either through the fabrication, exaggeration or omission of business data

5

Business Identity Theft - The perpetrator acts as the business owner or representative of a legitimate company

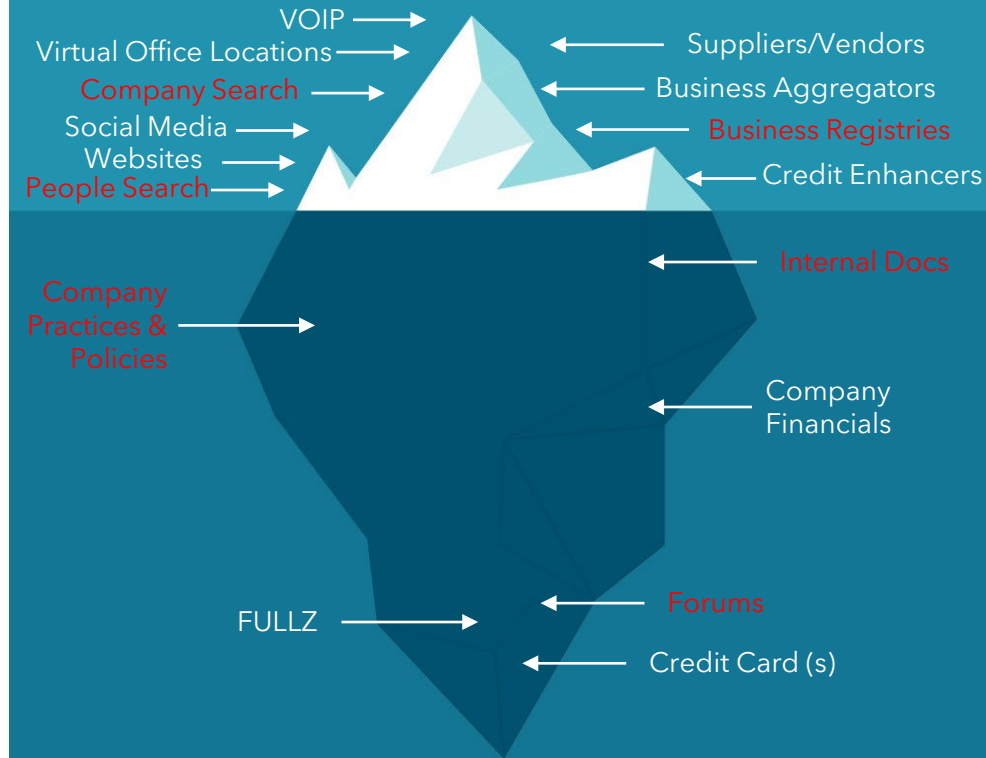
6

Account Takeover - Fraudster compromises an existing account established by a legitimate business

B2B Fraud Playbook

B2B Fraud Playbook

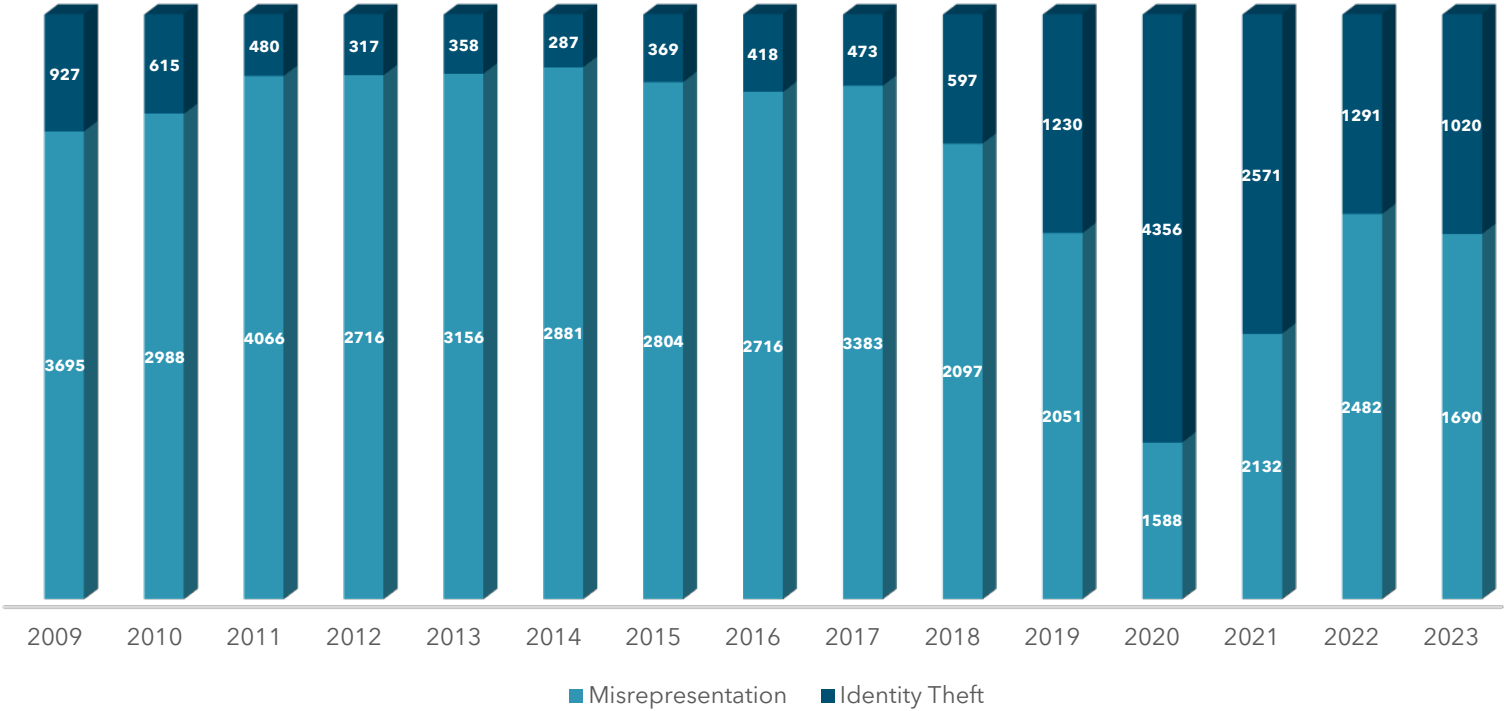
Data and Services from the **Open, Deep, and Dark Web** are used to commit and further enable fraudulent activities.



Size and Scope of Business Fraud

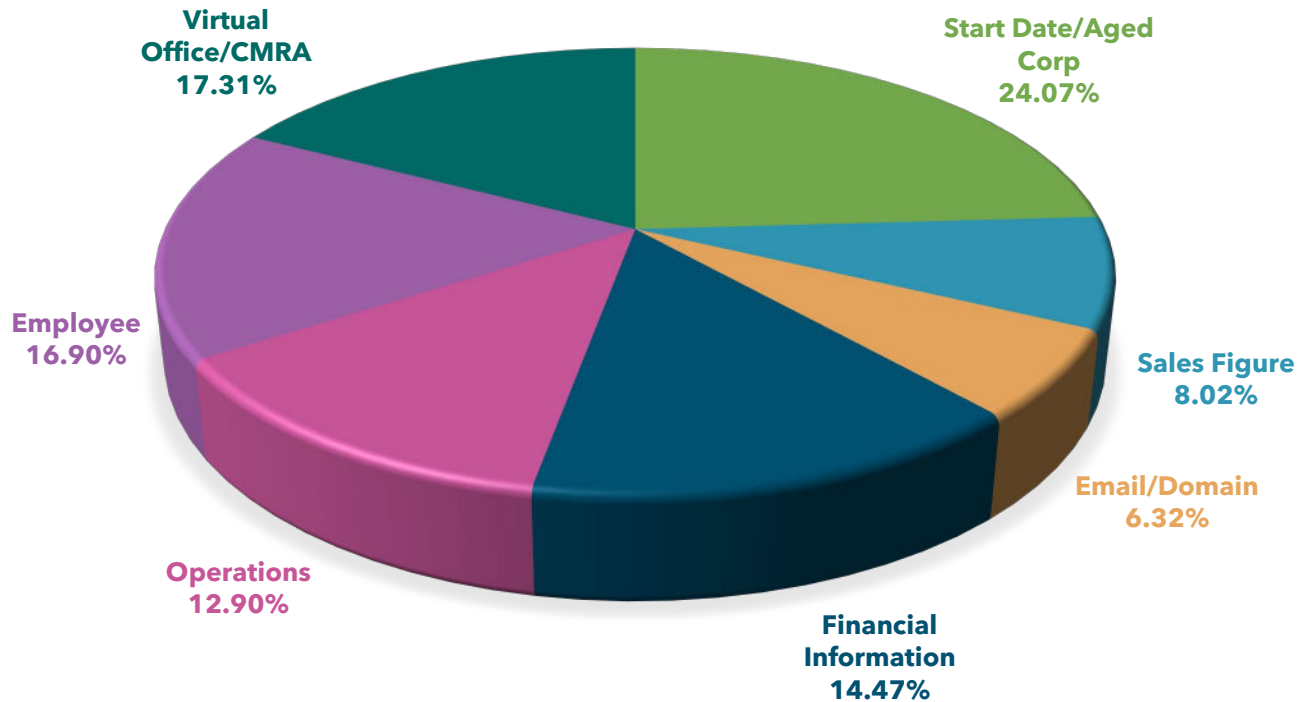


Evolution of Fraud Tactics and Schemes





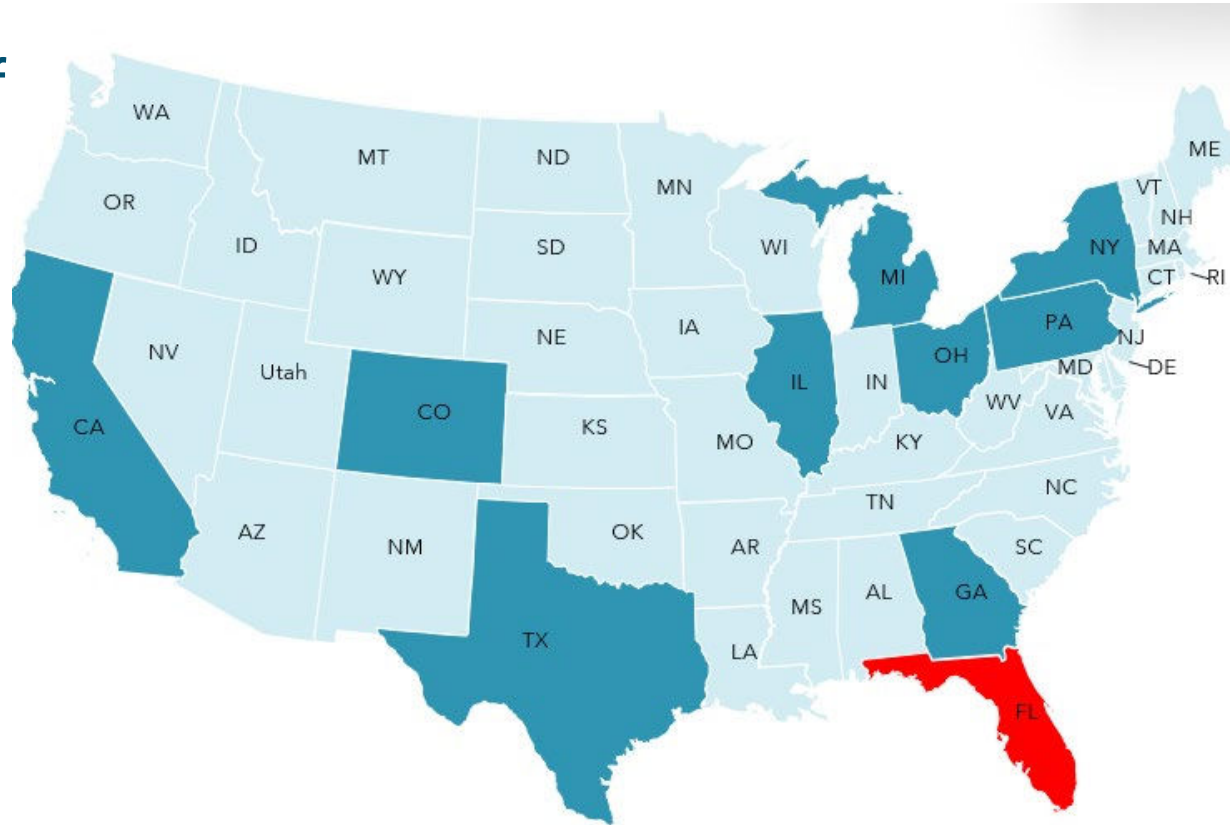
Business Start Date and Virtual Offices Are Most Prevalent Misrepresented Data Elements



Source: Dun & Bradstreet Fraud Risk Network. Figures 2009 to August 2023

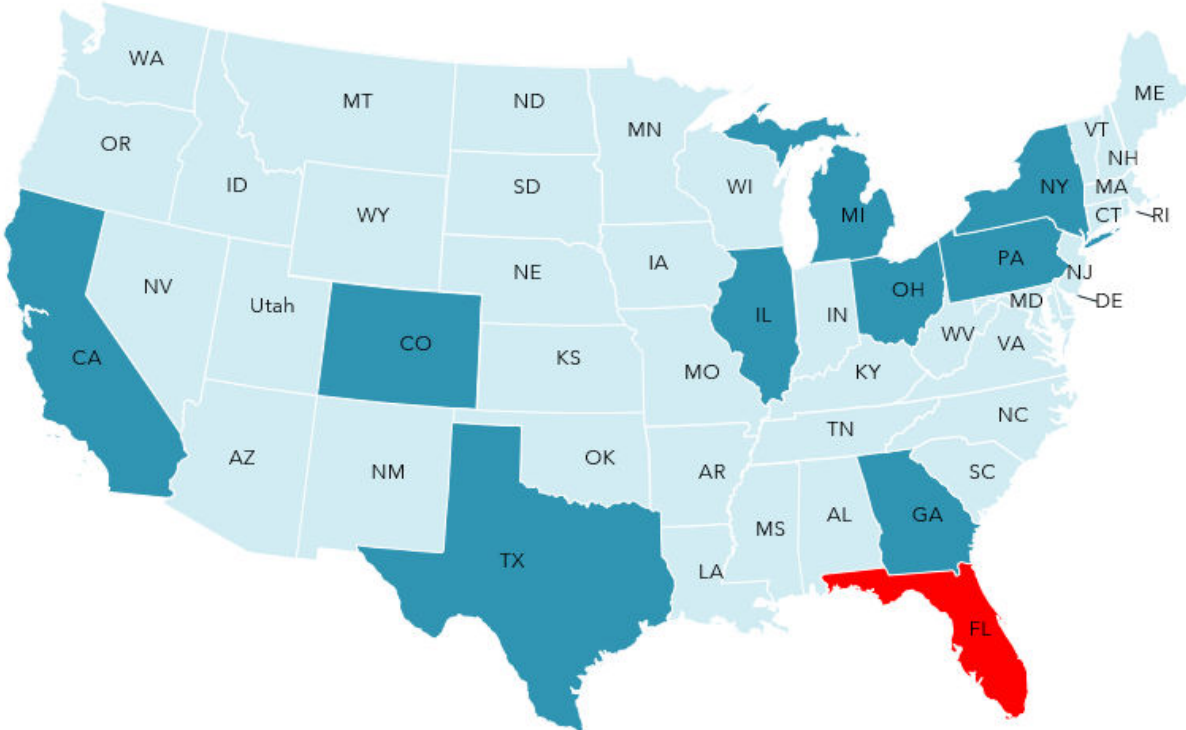
Top 10 States in the U.S. With Confirmed Cases of Business Identity Theft

State	2022
FL	266
CA	129
TX	111
GA	65
NY	56
IL	38
MI	34
CO	33
OH	32
PA	22



Top 10 States in the U.S. With Confirmed Cases of Business Misrepresentation

State	2022
FL	419
TX	281
GA	261
CA	238
IL	127
MI	104
NY	83
CO	58
OH	56
PA	40





Don't always believe what you see on a business registry

Filing Dates: January 19, 2023, to March 23, 2023

Corp Type: Non-profits

Volume: 547 active registered business in a single US state

Who: 2 registered Agents

Suspicious Traits:

1. Leveraging large multi-national organizations business names
2. Using stolen and synthetic business and consumer identities for filings
3. Leveraging Virtual Offices, Commercial Mail Receiving Address (CMRA) and Registered Agent
4. Overlapping filings



Business Registrations, Many to Choose from....

Filing State	Count
FL	7.1 M
TX	3.6M
NY	2.5M
CA	2.3M
GA	2.1M
IL	1.9M
DE	1.5M
MD	1.3M
NV	1.2M
NC	1.2M
MI	1M
MN	1M
MA	915K
LA	910K
OH	892K

Filing State	Count
IN	863K
OR	818K
UT	788K
VA	769K
TN	757K
WI	712K
MO	711K
KY	668K
CO	661K
WA	650K
CT	617K
OK	608K
KS	494K
IA	380K
AR	369K



Top States for Business Identity Theft

Source: Dun & Bradstreet Data Cloud

Commercial in Confidence
Public

Social Media Is Used As a Playbook for Business Malfeasance

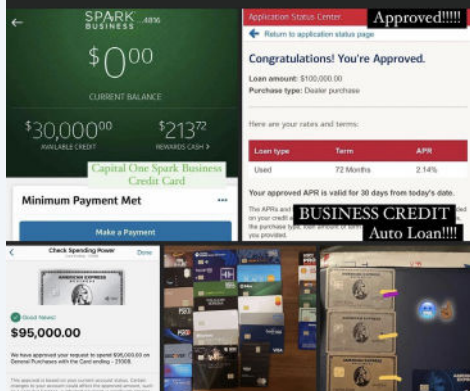


I AM THE BUSINESS CREDIT GOAT!!!

Nothing but BIG approvals for my clients!!! They're all under my client's business name. 🐐 All you have to do is get your business off the ground (get a EIN, LLC, Duns, ect) and your business can literally fund itself!!!

If you do not know anything about business credit my company can help you!! Instead of using your own money to fund your business!!! Within 60 days my client got approved for a \$30,000 Spark business card, a \$100,000 car loan, a \$20,000 Amazon Business Prime account and a AMEX with NO preset spending limit

Who's wants to take their business to the next level?!? Please inbox me for details!!!



If you're applying for a gas card and it requires PG, fill out everything on the app, but don't hit submit! Close out of the app. In a day or two, someone will either call or email you to help you finish your application. Tell them you do not want to PG. If your foundation is setup correctly & your spend is high enough, they will bypass the PG & process your app.

If they don't give you that option, something is wrong with your foundation or you're not gonna spend enough with them for them to justify waiving the PG. Remember to always request more than you need! That doesn't mean you have to use it but the more a company thinks you're gonna spend, the better chance they are to approve you. Free game Sunday yall! You're welcome! #LevelUpTime #knowledgeispower #buildingbusinesscredit #businesscredit101 #foundationmatters #askformore #businesscoaching



27

5 comments

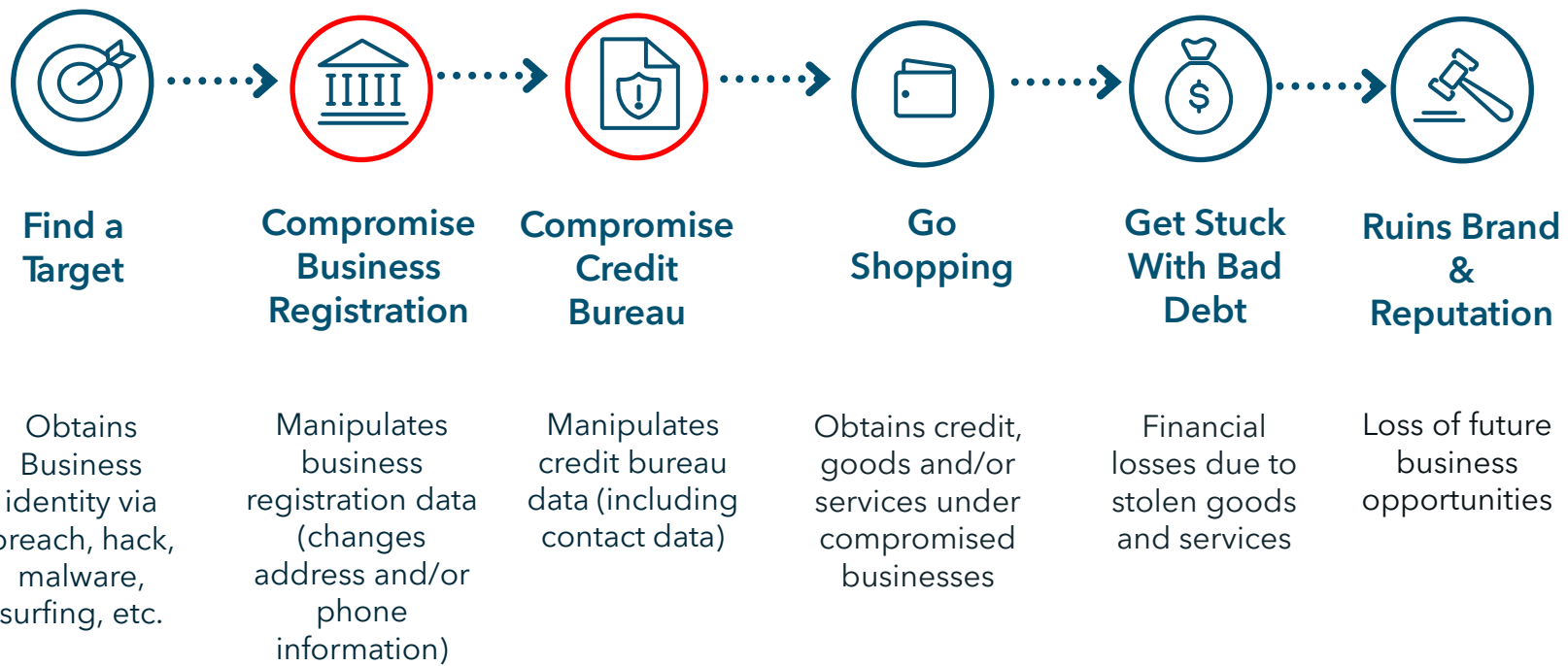
1. Come up with your Business Name
2. Where will your business be located → this will be your address or use a virtual address
3. Apply for your LLC - if using your home address you can be your own Registered Agent if using a Virtual address i advise to hire a registered agent. www.incfile.com
4. Apply for your EIN - its free www.irs.gov
5. Apply for your DUNS number- its free
6. Make a business logo www.fiver.com
7. Get a business telephone number Local and Toll Free
8. Register your business number with 411 www.listyourself.net
9. Get your business a simple 1 page website, unless you need something with more pages.
10. Create a business email- something professional yourname@yourdomain.com
11. Find your Naics - Sic Code (you need this when opening bank account)
12. Open a Business Bank Account
13. Freeze your Personal Credit
14. Make Social Media accounts for your Business - Facebook, Twitter, Instagram etc etc
15. Add your Business to Yelp
16. Establish Business presence with Google
17. Add your Business to Bing
18. Apply for an Amazon Business Account <https://amzn.to/2Vm7qMY>



What B2B Fraud Looks Like



Business Identity Theft: Unauthorized use or attempted use of a business name and/or its identity data for illicit gain





Business Email Compromise...

Here's how a fraudster can take advantage of your business by email



Phishing Emails

Targets employees via phishing or malware



Identify Vendors

Identifies company vendors



Takeover Instructions

Instructions to change accounts for payment are sent from subject company email



Payments

Payments are sent to fraudulent accounts



Impact

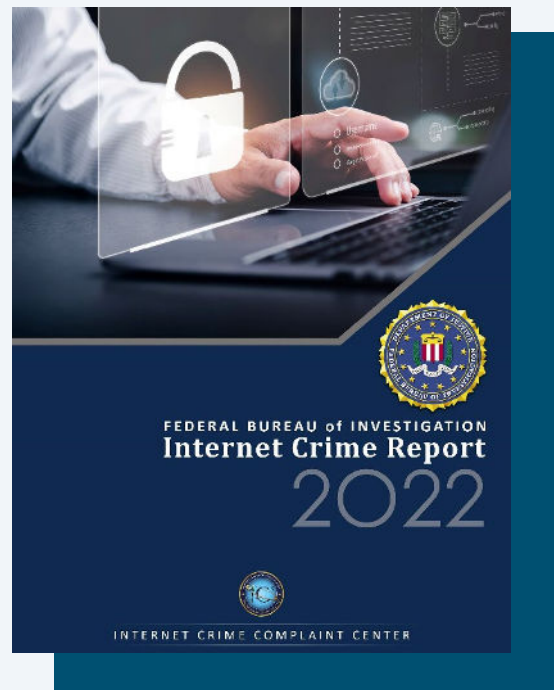
\$2.5 Billion In Losses



Continued Rise of Business Email Compromise (BEC)

According to the 2022 FBI Internet Crime Report:

1. Internet Crime Complaint Center (IC3) received **over 21K complaints** on Compromised Business Emails
2. Adjusted losses exceeding **\$2.5B**
3. Started out as **hacking or spooking of an email to move money**, has now transformed into the utilization of custodial accounts for cryptocurrency exchanges or having victims send funds to crypto platforms where the money is then quickly dispersed
4. IC3 saw an increase in **targeting investment accounts, spoofing legitimate business phone numbers**





Signs That Business Identity Theft May Be Occurring



Unauthorized filings at the Secretary of State/company registrar



Compromised professional license(s)



Mailings indicating newly opened and/or declined accounts



Vendors looking for missed reoccurring payments (BEC)



Bills/lawsuits/collection notices



Law enforcement contact

What Are The Victims (Business Owners) Saying?

We are receiving credit cards in the mail that we didn't apply for

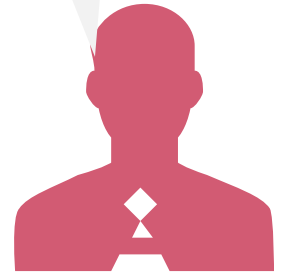
Someone opened a cell phone account under our business name

My business registration was compromised, and my personal identity was also stolen

Our business email was compromised and used to switch bank accounts

Someone used our freight business to ship stolen merchandise and skipped on the freight payment

Someone reactivated my business registration and got a loan



Compromised Business Registrations

No gap

6-Year gap

9-Year gap

ENTITY INFORMATION

Entity Name: RAP VENTURES, LLC
 Entity Type: Domestic Limited Liability Company (86)
 Formation Date: 12/8/2001
 Termination Date: Prepaid
 Series LLC:

FILING HISTORY DETAILS

Filing Date	Effective Date	Filing Number	Document Type
07/12/2022	07/12/2022	2022245579	Articles of Dissolution
01/18/2022	01/18/2022	20222031529	Officer Statement
10/14/2021	10/14/2021	20211021921	Administrative Change
10/05/2021	10/05/2021	20211004159	Administrative Change
11/09/2021	01/09/2021	20211178672	Annual List
12/31/2019	12/31/2019	20190387620	Annual List
12/09/2018	12/09/2018	20180548284-12	Annual List
12/12/2017	12/12/2017	20170523891-28	Annual List
12/29/2016	12/29/2016	20160567084-58	Annual List
12/08/2015	12/08/2015	20150588726-24	Annual List

Page 1 of 1 records 1 to 10 of 10

FILING DATE SNAPSHOT AS OF: 10/14/2024

Business Details	Name Changes	Principal Office	Registered Agent	Officer Information	Show
Business Name: GALATYIN PARTNERS, LLC					
Entry Type: Domestic Limited Liability Company (86)					

And a name change

Minnesota Business Name
 Elijah Smith Tech Solutions, LLC

Business Type: Limited Liability Company (Domestic)
 MN Statute: 322C

File Number: 847305600025
 Home Jurisdiction: Minnesota

Filing Date: 10/15/2015
 Status: Active / In Good Standing

Renewal Due Date: 12/31/2024
 Registered Office Address: 333 Washington Avenue N, STE 300, Minneapolis, MN 55401, USA

Registered Agent(s): Elijah Smith
 Mailing Address: 6538 Collins Avenue STE 657, Miami Beach, FL 33141, USA

Principal Executive Office Address: 333 Washington Avenue N, Suite 300, Minneapolis, MN 55401, USA
 Manager: Elijah Smith, 333 Washington Avenue N, Suite 300, Minneapolis, MN 55401, USA

Filing History | Renewal History

Select the Item(s) you would like to order:

<input type="checkbox"/>	Filing Date	Filing	Effective Date
<input type="checkbox"/>	10/15/2015	Original Filing - Limited Liability Company (Domestic) (Business Name: R & R Industries, LLC)	
<input type="checkbox"/>	3/1/2017	Administrative Termination - Limited Liability Company (Domestic)	
<input type="checkbox"/>	2/23/2023	Annual Reinstatement - Limited Liability Company (Domestic)	
<input type="checkbox"/>	2/27/2023	Amendment - Limited Liability Company (Domestic) (Business Name: Elijah Smith Tech Solutions, LLC)	

05/07/2023 06:16
 Name: Smooth Step Logistics, LLC
 ID Number: 20001151405

Found 24 matching record(s). Viewing page 1 of 1.

#	Event	Effective Date	Time	Document ID	Document Type	Document Description
1	Articles of Organization	04/07/2006	04/07/2006 02:11 PM	20060151405	Articles of Organization	Articles of Organization
2	periodic notification printed	03/23/2017	03/23/2017 04:36 AM		periodic report due: 03/23/2017	Failure to file annual report
3	Change in Status	07/01/2007	07/01/2007 01:34 AM		periodic report due: 07/01/2007	Failure to file annual report
4	postcard notification printed	07/23/2007	07/23/2007 02:46 AM		periodic report due: 07/23/2007	Failure to file annual report
5	periodic notification printed	03/23/2008	03/23/2008 10:53 AM		periodic report due: 03/23/2008	Failure to file annual report
6	postcard notification printed	03/23/2008	03/23/2008 10:53 AM		periodic report due: 03/23/2008	Failure to file annual report
7	periodic notification printed	04/16/2008	04/16/2008 09:10 AM		periodic report due: 04/16/2008	Failure to file annual report
8	postcard notification printed	04/16/2008	04/16/2008 09:10 AM		periodic report due: 04/16/2008	Failure to file annual report
9	Change in Status	07/01/2009	07/01/2009 02:51 AM		periodic report due: 07/01/2009	Failure to file annual report
10	periodic notification printed	07/22/2009	07/22/2009 09:48 AM		periodic report due: 07/22/2009	Failure to file annual report
11	Report	08/17/2009	08/17/2009 02:52 AM	20091438206	Annual Report	Annual Report
12	periodic notification printed	02/23/2010	02/23/2010 09:38 AM		periodic report due: 02/23/2010	Failure to file annual report
13	Change in Status	01/01/2010	01/01/2010 01:31 AM		periodic report due: 01/01/2010	Failure to file annual report
14	postcard notification printed	07/21/2010	07/21/2010 02:49 AM		periodic report due: 07/21/2010	Failure to file annual report
15	periodic notification printed	03/23/2011	03/23/2011 04:02 AM		periodic report due: 03/23/2011	Failure to file annual report
16	postcard notification printed	03/23/2011	03/23/2011 04:02 AM		periodic report due: 03/23/2011	Failure to file annual report
17	Report	04/12/2011	04/12/2011 09:30 AM	20111222147	Annual Report	Annual Report
18	periodic notification printed	03/23/2012	03/23/2012 03:48 AM		periodic report due: 03/23/2012	Failure to file annual report
19	Change in Status: Noncompliant for failure to file Periodic Report	07/01/2012	07/01/2012 01:41 AM		periodic report due: 07/01/2012	Failure to file annual report
20	Change in Status: Inactive (Default for failure to file Periodic Report)	08/28/2012	08/28/2012 09:49 AM		periodic report due: 08/28/2012	Failure to file annual report
21	Change in Status: Delinquent for failure to file Periodic Report	09/01/2012	09/01/2012 01:56 AM		periodic report due: 09/01/2012	Entity has become delinquent for failure to file Periodic Report
22	Change in Name	10/06/2013	10/06/2013 12:58 AM		periodic report due: 10/06/2013	Entity name and any active trade names changed due to failure to file periodic report
23	Statement of Financial Interests	11/16/2022	11/16/2022 07:41 PM	202201117206	Statement of Financial Interests	Statement of Financial Interests
24	Articles of Amendment	11/16/2022	11/16/2022 12:51 PM	202201117206	Articles of Amendment	Change of entity name

Compromise Then Re-Locate

7-Year gap

Florida Profit Corporation
BRILLIANCE FORMULATIONS, INC.

Filing Information

Document Number P14000020761
FEI/EIN Number 46-5004048
Date Filed 03/06/2014
Effective Date 03/05/2014
State FL
Status ACTIVE
Last Event REINSTATEMENT
Event Date Filed 03/15/2023

Principal Address

7110 21st St E
SARASOTA, FL 34243

Changed: 03/15/2023

Mailing Address

7110 21st St E
SARASOTA, FL 34243

Changed: 03/15/2023

Registered Agent Name & Address

GOLDRICK, VANESSA
7110 21st St E
SARASOTA, FL 34243

Name Changed: 03/15/2023

Address Changed: 03/15/2023

Officer/Director Detail

Name & Address

Title P

GOLDRICK, VANESSA
7110 21st St E
SARASOTA, FL 34243

Entity Search Results

Currently 50 entity are displayed. If the entity name you are searching is not displayed please refine the search.

Search:

Name	DOS #	Assessed Status ID #	Status	Entity Type	Date of First Filing	County
THE CORP. CANTERBURY HOMES INC.	73016		Active	DOMESTIC BUSINESS CORPORATION	01/10/1947	New York
THE CORPAC COMPANY, INC.	48103		Inactive	DOMESTIC BUSINESS CORPORATION	12/26/1954	New York
THE CORPORAL JOSEPH GRIEWOLD CHAPTER D.A. R. INC.	19809		Active	DOMESTIC NOT-FOR-PROFIT CORPORATION	05/20/1929	Etowah
THE CORPORAL, INC.	3509688		Inactive	DOMESTIC BUSINESS CORPORATION	04/27/2007	Kings
THE CORPORATE ADVISORY GROUP, LTD.	1416910		Inactive	DOMESTIC BUSINESS CORPORATION	01/24/1990	Kings
THE CORPORATE APPAREL DOCTOR, INC.	1171195		Inactive	DOMESTIC BUSINESS CORPORATION	10/06/1986	Nassau
THE CORPORATE APPRAISAL COMPANY	321959		Inactive	FOREIGN BUSINESS CORPORATION	01/18/1972	New York
THE CORPORATE BARD, INC.	1116952		Inactive	DOMESTIC BUSINESS CORPORATION	10/14/1956	Westchester
THE CORPORATE BAR ASSOCIATION OF WESTCHESTER AND FAIRFIELD, INC.	1502370		Active	FOREIGN NOT FOR PROFIT CORPORATION	07/21/1992	New York
THE CORPORATE BODY WORKS LTD.	090325		Inactive	DOMESTIC BUSINESS CORPORATION	12/08/1983	Nassau
THE CORPORATE BOND TRADERS CLUB OF NEW YORK, INC.	912519		Active	FOREIGN NOT FOR PROFIT CORPORATION	05/02/1964	New York
THE CORPORATE CATALOGUE, INC.	1591595		Inactive	DOMESTIC BUSINESS CORPORATION	01/08/1999	Nassau
THE CORPORATE CATERER, INC.	1511777		Inactive	DOMESTIC BUSINESS CORPORATION	02/18/1992	Westchester
THE CORPORATE CHER PRODUCTIONS INC.	1670204		Inactive	DOMESTIC BUSINESS CORPORATION	11/23/1994	Westchester
THE CORPORATE CITIZENSHIP COMPANY, INC.	3470752		Active	DOMESTIC BUSINESS CORPORATION	02/28/2007	New York
THE CORPORATE CLASSROOM, INC.	610709		Inactive	DOMESTIC BUSINESS CORPORATION	03/28/1989	New York
THE CORPORATE CLUB, INC.	3844290		Inactive	DOMESTIC BUSINESS CORPORATION	08/13/2009	New York
THE CORPORATE COMPANY INCORPORATED	537599		Active	DOMESTIC BUSINESS CORPORATION	08/08/2018	Nassau
THE CORPORATE L COMPANY, INC.	3192670		Inactive	DOMESTIC BUSINESS CORPORATION	04/22/2008	Suffolk
THE CORPORATE CONNECTION, LTD.	848003		Inactive	DOMESTIC BUSINESS CORPORATION	03/12/1984	New York
THE CORPORATE COOK, INC.	1768182		Active	DOMESTIC BUSINESS CORPORATION	07/24/1984	Suffolk
THE CORPORATE COPY CENTER INC.	1104746		Inactive	DOMESTIC BUSINESS CORPORATION	08/23/1986	Essex
THE CORPORATE DESIGN SERVICES INC.	8103842		Active	DOMESTIC BUSINESS CORPORATION	07/07/1983	Westchester
THE CORPORATE DESIGN GROUP, INC.	1546515		Active	DOMESTIC BUSINESS CORPORATION	03/13/1989	New York
THE CORPORATE DESIGN GROUP INCORPORATED	816678		Inactive	DOMESTIC BUSINESS CORPORATION	01/07/1983	New York

Entity Details

ENTITY NAME: BRILLIANCE FORMULATIONS, INC.
FOREIGN LEGAL NAME: BRILLIANCE FORMULATIONS, INC.
ENTITY TYPE: FOREIGN BUSINESS CORPORATION
SECTION OF LAW: BUSINESS CORPORATION - 1304 BUSINESS CORP
DATE OF INITIAL DOS FILING: 03/21/2023
EFFECTIVE DATE INITIAL FILING: 03/21/2023
FOREIGN FORMATION DATE: 03/06/2014
COUNTY: NEW YORK
JURISDICTION: FLORIDA, UNITED STATES

Service of Process on the Secretary of State as Agent

The Post Office address to which the Secretary of State shall mail a copy of any process against the corporation served upon the Secretary of State by personal delivery:

Name: THE CORP
Address: 1441 BROADWAY, 5TH FLOOR, ST. 5108, NEW YORK, NY, UNITED STATES, 10018

Electronic Service of Process on the Secretary of State as agent: Not Permitted



Why pay thousands for a shelf company?



Minnesota Business Name
McGill Company

Business Type Business Corporation (Domestic)	MN Statute 302A
File Number 1517-AA	Home Jurisdiction Minnesota
Filing Date 03/20/1906	Status Active / In Good Standing
Renewal Due Date 12/31/2021	Registered Office Address 501 Park Ave Mpls, MN USA
Registered Agent(s) (Optional) Currently No Agent	Principal Executive Office Address 800 LaSalle Ave Suite 1640 Minneapolis, MN 55402 USA
Chief Executive Officer Yun Twine Demetris English 800 LaSalle Ave Suite 1640 Minneapolis, MN 55402 USA	
Comments See actual file for additional information	

Filing History Renewal History

Select the item(s) you would like to order:

<input type="checkbox"/>	Filing Date	Filing	Effective Date
<input type="checkbox"/>	03/20/1906	Original Filing - Business Corporation (Domestic)	
	03/20/1906	Business Corporation (Domestic) Business Name (Business Name: Cootey Lithographing and Printing Co.)	
	03/20/1906	Business Corporation (Domestic) Business Name (Business Name: Cootey-Blodgett Company)	
	03/20/1906	Business Corporation (Domestic) Business Name (Business Name: The Cootey Company)	
	03/20/1906	Business Corporation (Domestic) Business Name (Business Name: McGill Lithograhp Company)	
	03/20/1906	Business Corporation (Domestic) Business Name (Business Name: McGill Company)	
<input type="checkbox"/>	11/12/1991	Administrative Dissolution - Business Corporation (Domestic)	
<input type="checkbox"/>	4/6/2020	Annual Reinstatement - Business Corporation (Domestic)	





Signs of Business Misrepresentation



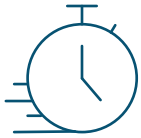
Misrepresented or unable to corroborate business information



Lack of professional licensing, data, legitimacy



Unprofessional verbiage/tone in email communications



Looking for the quick sale, over eagerness, timing



Accounts may tend to go into the "red" sooner than later



"Ghosted"



GET A Business Credit Card With \$0 Revenue! (Business Credit Card Hack)

12K views · Oct 19, 2021

YouTube · Terr Couser The Credit Expert



Get BUSINESS Credit Cards NOW! 5 Hacks for Approval! EIN Only BUSINESS Credit! ...

22.6K views · 2 months ago

YouTube · Terr Couser The Credit Expert



How to get APPROVED for Sam's Club Business Credit Master Card! Business C...

4.2K views · 5 months ago

YouTube · BizCreditBriTany



BUSINESS CREDIT HACKS 2022 | BUSINESS CREDIT SECRETS 2022 | BES...

22 views · 10 years ago

YouTube · SWayFunding



5 Hacks To Get Business Credit With Low Credit Scores! Business Funding Approv...

2.1K views · 3 months ago

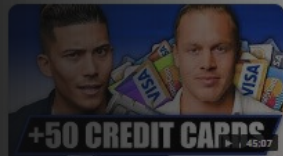
YouTube · Terr Couser The Credit Expert



Divvy Business credit card Hack (Up to \$400,000)

2.9K views · 3 months ago

YouTube · Kilee Gipson



Exposing Credit Card Hacks | Jack McCall

91.5K views · 10 months ago

YouTube · Wealthy Way Podcast · Ryan Pinada



The Nav business credit hack updated

15.6K views · Sep 20, 2020

YouTube · ConnectwithSnick



The Ultimate Credit Card Hacking Guide

736.5K views · 6 months ago

YouTube · Brian Jung



Secret Hack! No Hard Credit Check! Automatic Capital One Credit Card Upgra...

23.4K views · 6 months ago

YouTube · Credit Plug



5 Tips To Hack Your Credit Score To Nearly 800 FAST

4.9K views · Nov 9, 2021

YouTube · Credit Repair Cloud · Daniel Rosen



Navy Federal \$10,000 Hack | Credit card hack for bad credit

113.3K views · 4 months ago

YouTube · Andrew Cartwright



Navy Federal Credit Card Hack \$10,000 high limit | best Credit card hack for bad ...

222.2K views · 9 months ago

YouTube · Life With Jazzy Mac



Get a Business Credit Score and an 80 Paydex Score in 1 DAY (Get Business Cr...

124.2K views · Jan 27, 2022

YouTube · Terr Couser The Credit Expert



EXPOSING Credit Card Hacks Nobody Tells YOU | Jack McCall

21.8K views · 7 months ago

YouTube · The Austin Teback Show



Increase Your Credit Score By 100 points In 2 weeks With This Credit Hack!

82.6K views · Feb 2, 2022

YouTube · Sherry Beckley



Best Bank of America business auto loan hack#businesscredit #2022 #best

9K views · 10 months ago

YouTube · Kilee Gipson



Navy Federal Credit Card Hack: \$50,000 Get High Credit Limits Instantly in 2023!

62.7K views · 3 months ago

YouTube · Sherry Beckley



HOW TO GET *INFINITE* *CREDITS* IN BAD BUSINESS!!!!

118K views · Feb 10, 2021

YouTube · m1n1m0n



\$500K Bank of America's EIN-Only Business Credit Card: 5 Proven Hacks T...

4 views · 9 months ago

YouTube · The Awazom's Switty Kiwi Show



Fast business credit building hack

3.1K views · 11 months ago

YouTube · Inv Official



Business Credit Hacks Pt.2

380 views · 4 months ago

YouTube · Academy For Hustlers LLC



Navy Federal Credit Pledge Loan Hack | \$20,000 Instant Credit Line | Credit Boos...

98K views · 6 months ago

YouTube · Life With Jazzy Mac



Credit Inquiry Deletion Hack: Boost Your Credit Score by 55 Points!

4K views · 2 months ago

YouTube · Credit Repair Cloud · Daniel Rosen



Shelf/Super Corps

Benefits:

1. Quicker than filing new
2. Credibility (2-5yr)
3. Paperwork/Meeting Minutes

Largest Inventory of Shelf Companies

Over 3200 Aged Shelf Corporations and LLC's For Sale in about 25 states

[BROWSE ALL COMPANIES](#) [HOW IT WORKS](#)

	<p>Company name & slogan ROUTE A1A LLC</p> <p>Website: routea1a.supercorps.org</p>	<p>State: New Mexico</p> <p>Date Filed: 05/01/2014</p> <p>Age: 8.9 year(s)</p>	<p>Funding Capacity: \$500,000</p> <p>Credit Score: 80 PAYDEX IN 45 DAYS Via Corporate Cash Credit</p>	<p>Additional features: Optional Features</p>	<p>Price: \$61,499</p> <p>BUY NOW!</p>
	<p>Company name & slogan GREAT WHITE HOLDINGS INC</p> <p>Website: greatwhiteholdings.supercorps.org</p>	<p>State: Hawaii</p> <p>Date Filed: 06/19/2011</p> <p>Age: 11.76 year(s)</p>	<p>Funding Capacity: \$575,000</p> <p>Credit Score: 80 PAYDEX IN 45 DAYS Via Corporate Cash Credit</p>	<p>Additional features: Optional Features</p>	<p>Price: \$59,499</p> <p>BUY NOW!</p>
	<p>Company name & slogan BABY BLUE INC</p> <p>Website: babybluesolutions.supercorps.org</p>	<p>State: Hawaii</p> <p>Date Filed: 06/18/2011</p> <p>Age: 11.77 year(s)</p>	<p>Funding Capacity: \$575,000</p> <p>Credit Score: 80 PAYDEX IN 45 DAYS Via Corporate Cash Credit</p>	<p>Additional features: Optional Features</p>	<p>Price: \$59,499</p> <p>BUY NOW!</p>
	<p>Company name & slogan HERCULES TECHNOLOGIES INC</p> <p>Website: herculestechnologies.supercorps.org</p>	<p>State: Hawaii</p> <p>Date Filed: 12/07/2011</p> <p>Age: 11.3 year(s)</p>	<p>Funding Capacity: \$550,000</p> <p>Credit Score: 80 PAYDEX IN 45 DAYS Via Corporate Cash Credit</p>	<p>Additional features: Optional Features</p>	<p>Price: \$56,499</p> <p>BUY NOW!</p>
	<p>Company name & slogan DIAMOND SYSTEMS INC</p> <p>Website: diamondsystems.supercorps.org</p>	<p>State: Hawaii</p> <p>Date Filed: 06/11/2014</p> <p>Age: 8.78 year(s)</p>	<p>Funding Capacity: \$475,000</p> <p>Credit Score: 80 PAYDEX IN 45 DAYS Via Corporate Cash Credit</p>	<p>Additional features: Optional Features</p>	<p>Price: \$50,249</p> <p>BUY NOW!</p>
	<p>Company name & slogan BOODY PRIZE INC</p> <p>Website: boodyprize.supercorps.org</p>	<p>State: Hawaii</p> <p>Date Filed: 01/14/2015</p> <p>Age: 8.19 year(s)</p>	<p>Funding Capacity: \$475,000</p> <p>Credit Score: 80 PAYDEX IN 45 DAYS Via Corporate Cash Credit</p>	<p>Additional features: Optional Features</p>	<p>Price: \$50,249</p> <p>BUY NOW!</p>
	<p>Company name & slogan YELLOW SUN INC</p> <p>Website: yellowsun.supercorps.org</p>	<p>State: Hawaii</p> <p>Date Filed: 05/09/2014</p> <p>Age:</p>	<p>Funding Capacity: \$500,000</p> <p>Credit Score: 80 PAYDEX IN 45 DAYS Via Corporate Cash Credit</p>	<p>Additional features: Optional Features</p>	<p>Price: \$45,999</p> <p>BUY NOW!</p>



Example: Fraudulent purchase order



- Residential address in CA used delivery point for The University of Miami?
- A new domain of miamiedu.org was created to represent The University of Miami



1507 Levante Avenue, Rm 305
Coral Gables, FL 33124-1433
Phone: (305) 250-1614, Fax: 855-405-1167
(EIN)/Tax ID : 59-0624458
FLORIDA SALES TAX EXEMPTION:
23-02-324947-57c
DUNS NUMBER: 00-414-6619

PURCHASE ORDER NUMBER
YTW-692023

PLEASE SHOW THE ABOVE NUMBER
ON ALL DOCUMENTS AND
CONTAINERS

ISSUED TO:

DELIVER TO:

Receiving & Stores Unit
ATTN: MARY EID
428 CONCORDAN AVE,
VALLEJO CA 94589
USA

INVOICE TO:

ACCOUNT PAYABLE
University of Miami
P.O. Box 248106
Coral Gables, FL 33124-2618
accounting@miamiedu.org

PLEASE DELIVER THE MATERIAL OR SERVICES LISTED BELOW AT PRICES QUOTED OR AS PROVIDED UNDER OUR AGREEMENT NUMBER YTW-692023

F.O.B.		<input checked="" type="checkbox"/> DESTINATION <input type="checkbox"/> FREIGHT ALLOWED		PRICED BY:		TERMS <input type="checkbox"/> 2% 30	
		<input type="checkbox"/> SHIPPING POINT <input type="checkbox"/> FREIGHT ADDED		Shannon Hartman		<input checked="" type="checkbox"/> NET30 <input type="checkbox"/> CC	
QUANTITY	DESCRIPTION	CATALOG #	UNIT PRICE	TOTAL COST			
15	HP 826A - cyan - original - Laserjet - toner cartridge (CF311A)	CF311A	\$468.11	\$7,021.65			
15	HP 826A - magenta - original - Laserjet - toner cartridge (CF313A)	CF313A	\$468.11	\$7,021.65			
15	HP 827A - yellow - original - Laserjet - toner cartridge (CF302A)	CF302A	\$432.92	\$6,493.80			
15	HP 827A - magenta - original - Laserjet - toner cartridge (CF303A)	CF303A	\$432.92	\$6,493.80			
150	WD Elements Portable WDBUZG0010BBK - hard drive - 1 TB - USB 3.0	WDBUZG0010BBK-WES	\$55.90	\$8,385.00			
150	WD My Passport WDBS480020BBK - hard drive - 2TB - USB 3.0	WDBS480020BBK-WESN	\$79.39	\$11,908.50			

ORDER PLACED BY: Susan R Montes

QUOTATION: 220486239

DATE OF ORDER: 09/21/2018

Subtotal \$47,324.40

Sales Tax \$3,139.46

Shipping 50.00

LESS DISCOUNT _____

TOTAL \$50,463.86

Altered business "proofs of right"



DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	CERT	COPY
04/15/2017	202019706296	DOMESTIC FOR PROFIT CORP - ARTICLES (ARF)	99.00	0.00	0.00	0.00

Receipt

This is not a bill. Please do not remit payment.



STATE OF OHIO CERTIFICATE		
Ohio Secretary of State, Frank LaRose 4506876		
It is hereby certified that the Secretary of State of Ohio has custody of the business records for		
CHAMPIONS ACADEMY OF ARTS		
Document(s)	and, that said business records show the filing and recording of:	Document No(s):
DOMESTIC FOR PROFIT CORP - ARTICLES		202019706296
	Effective Date: 04/15/2017	
		
United States of America State of Ohio Office of the Secretary of State		Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 15th day of April, A.D. 2017.  Ohio Secretary of State

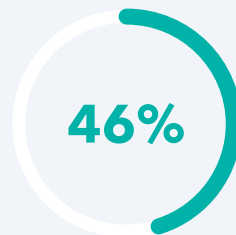
D&B Solutions to Combat B2B Fraud



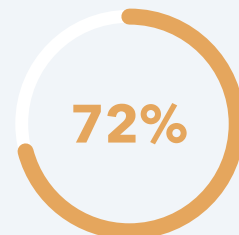
The Evolving Threat of B2B Fraud

In today's business environment, protecting your company requires a holistic approach to evaluating risk. Fraud is a growing concern for many organizations, and costs are high.

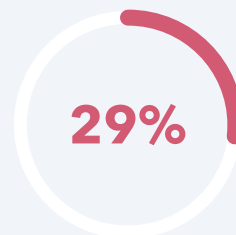
With the evolving and increasingly sophisticated fraud tactics, proper due diligence requires an adaptive, data-driven, and multidimensional approach to stay steps ahead of fraudsters.



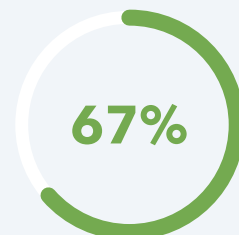
of companies report experiencing fraud or economic crime in the last 2 years¹



of companies say identifying fraud is challenging with current capabilities²



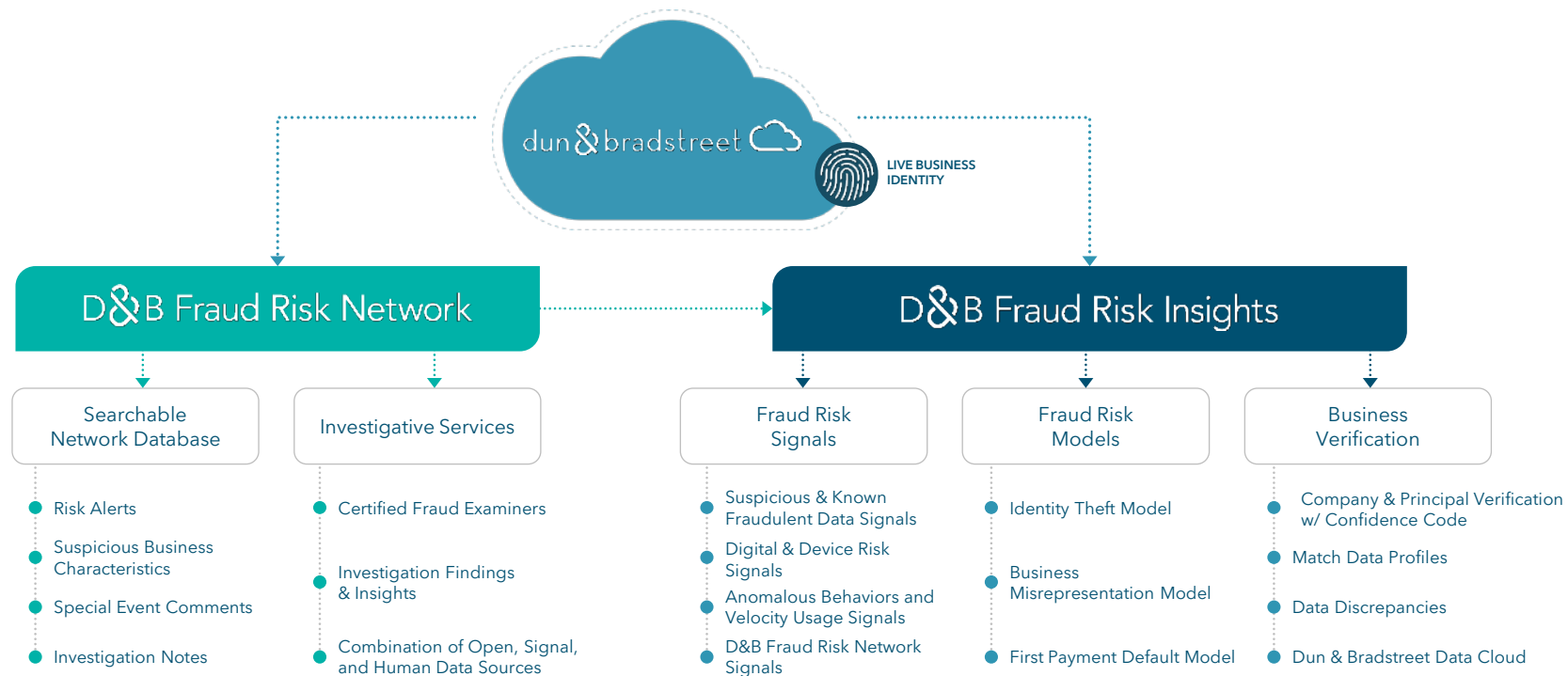
of companies report their customers are the primary perpetrators¹



of companies believe risk data is critical to identifying fraud²



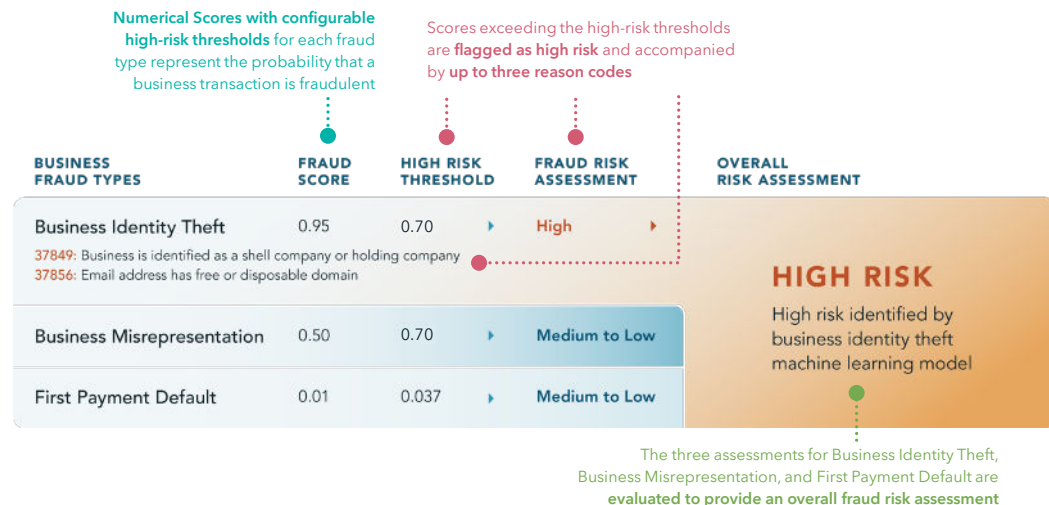
D&B Fraud Risk Solutions



D&B Fraud Risk Assessments

D&B Fraud Risk Insights leverages proprietary machine learning algorithms to **combine a multitude of fraud signals into a comprehensive fraud risk assessment** on US businesses.

The fraud risk assessments add a layer of actionable intelligence to help you **safeguard your organization against potential fraudsters** without slowing down the approval process.



Multidimensional machine learning models can help pinpoint risk associated with three common business fraud types



Business Identity Theft

A perpetrator acting as the business owner or representative of a legitimate company



Business Misrepresentation

Material malfeasance and misrepresentation through fabrication, exaggeration, or omission of information



First Payment Default

An individual or a business opening a new account and never making a single payment on any debt owed



D&B Fraud Risk Signals

D&B Fraud Risk Insights provides **over 60 fraud risk signals** that can be used to pinpoint suspicious information and known fraudulent activity, **protecting your bottom line and business reputation.**

Fraud risk signals enhance your due diligence process by giving you the **evidence to back up your decisions** and **deeper insight on those flagged as high risk** that require further review.

- D-U-N-S Match Score & Confidence Code
- Input & D&B Business Data Discrepancies
- Address, Phone & Email Validation
- Firmographics Analyses
- D&B Business File Data



- Device Intelligence - Device Fingerprinting, IP Verification And Location, & Botnet Activity Detection
- Email Intelligence - Age, Domain, Mailbox Issues, Popularity, & Velocity
- Phone Intelligence - Reputation, Velocity Usage, Fraud Traffic Pattern & Jailbreak Status
- Suspicious Business Characteristics
- High Risk Addresses & Phone Numbers
- Certified Fraud Examiner (CFE) Investigative Special Event Comments & Notes
- High Risk Alerts
- Suspicious & Known Fraudulent Data

- Operating & Financial Status
- Legal Events & Criminal Proceedings
- Open Financial Embarrassment, Claims, & Debarments
- Velocity Identity Usage
- Anomalous Behavior



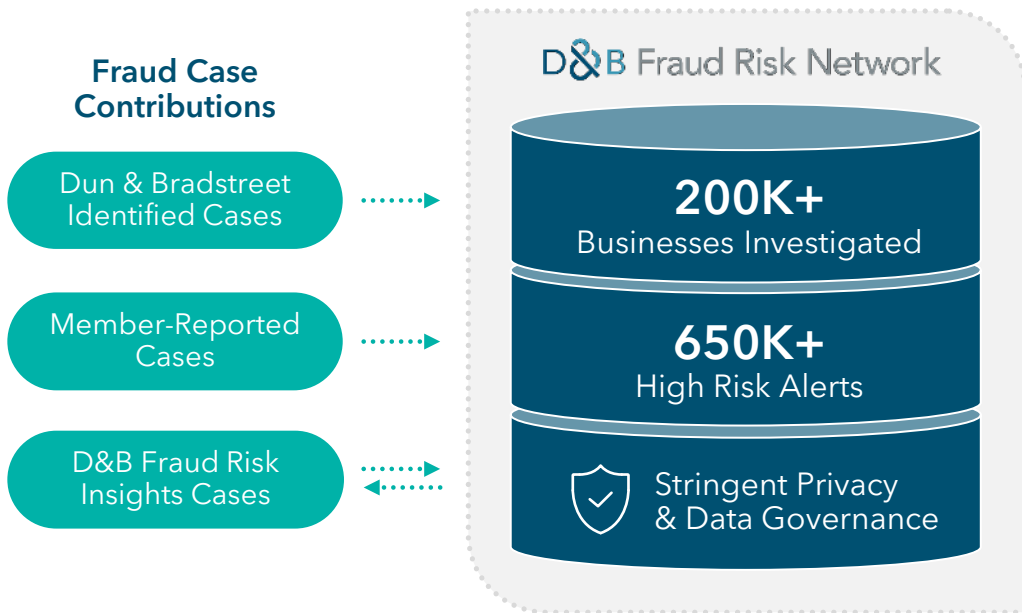
D&B Fraud Risk Network

Fraud Professionals Working Together



D&B Fraud Risk Network

The D&B Fraud Risk Network is a research-as-a-service tool that assists customers in researching, reporting, and investigating suspicious and potentially fraudulent business activities.



SHARE

- Share unique case specifics to Dun & Bradstreet investigators and/or members
- Share aggregate insight on trends and methods being used



SEARCH

- Search the secure, online portal for reported & confirmed high-risk business entities in the United States, Canada, United Kingdom, and Ireland
- Search attributes with informational value related to high-risk & fraud
- Powerful search capability enables participants to search against previous entries from both fellow members and Dun & Bradstreet



SUBMIT

- Submit new suspicious cases for investigation by Dun & Bradstreet's Certified Fraud Examiners and receive investigation findings and insights



CASE STUDY

Suspicious Transaction Uncovers \$51M Fraud Exposure

Customer Challenge

A global credit insurance provider submitted a tip for an entity in the VOIP telecom space.

Upon investigation, Dun & Bradstreet's Certified Fraud Examiner team identified **several anomalies**, including high credit references, financial statement irregularities, and suspicious contact information.

The single tip led the team to identify **19 related entities** operating in the criminal enterprise ring. These entities were confirmed as **Identity Theft Victims** or **High-Risk Misrepresentation**.

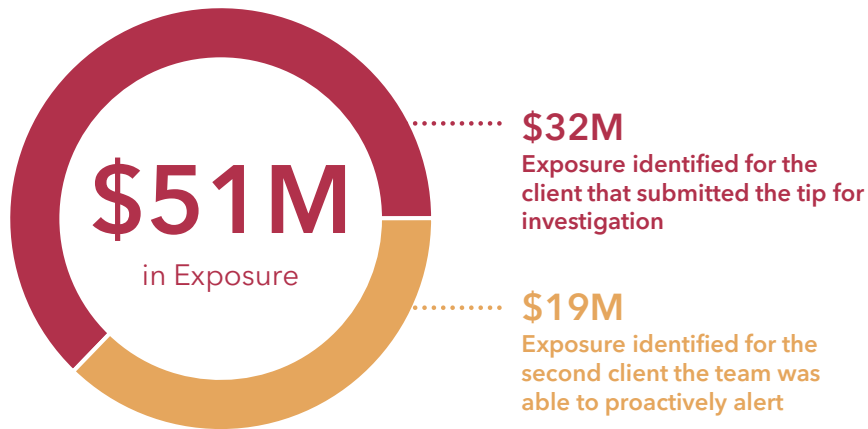
Suspicious business characteristics included:

- Compromised business registrations
- Stolen or synthetic identities for CPA on financial statements
- No FCC licenses
- Falsified phone, address, and/or principal information
- Virtual office locations unable to be verified

Dun & Bradstreet Solution & Results

In working with this client, the team was able to identify **\$32M in exposure** and successfully **mitigate \$30M** before claims could be filed.

Not only was the team able to help protect this client, but they also uncovered a second client with another **\$19M in exposure** through these confirmed entities.





CASE STUDY

\$240K Identified in Incremental Revenue Opportunity

Company

- Large Payment Processing Company
- Predominantly Online Application Processing
- Business Fuel Credit Cards

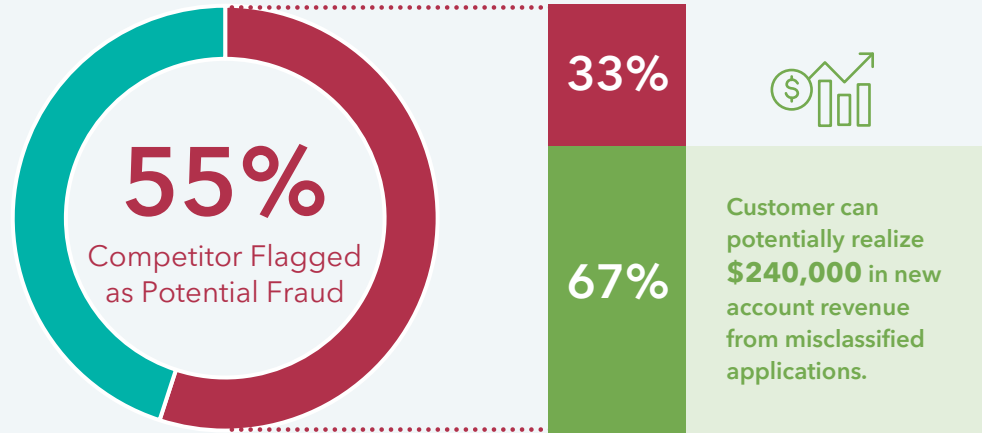
Customer Challenge

The customer was leveraging a competitor's fraud mitigation solution that was flagging **~55% of applications as potentially fraudulent**.
The customer believed most of the flagged applications to be **false positives** and feared they may be **losing revenue opportunities** as a result of these misclassified applications.

Dun & Bradstreet Solution & Results

The customer was seeking a fraud solution to confirm or refute these applications flagged as potential fraud.
Dun & Bradstreet evaluated the 178 applications flagged by the competitor with the Identity Theft, Business Misrepresentation, and First Payment Default fraud models:

- Fraud models confirmed **33% of applications as potential high-risks for fraud**
- 10 high-risk and 4 low-risk applications were selected for full investigation by D&B Certified Fraud Examiners to validate and confirm results
- Fraud models and D&B Certified Fraud Examiner investigations identified **67% of the applications as low-risk**



Note: Based on 2-3 weeks sampling of customer's inquiries

The Dun & Bradstreet Difference

D&B Fraud Risk Insights is built on a strong foundation of Dun & Bradstreet data and evaluates business fraud with a multidimensional and interconnected approach

DEEP COVERAGE

- Largest database of proprietary business data, including over 500 million companies, globally
- Real time business data updates

BUSINESS IDENTITY VERIFICATION

- Proprietary D-U-N-S identity resolution algorithm
- Industry-recognized leader for KYC and KYB data by analyst firms Outsell and Chartis

SUPERIOR DATA

- Broadest combination of data on public and private, small, medium and enterprise businesses with stringent data governance for quality, depth & breadth
- Industry-recognized leader for trade credit and small business credit data by analyst firms Outsell and Chartis

D&B FRAUD RISK NETWORK

- 200,000+ businesses investigated by D&B Certified Fraud Examiners
- 650,000+ High Risk Alerts, Special Comments, Suspicious Business Characteristics & Examiner Reports from D&B Certified Fraud Examiners

FRAUD MODELS & RISK SIGNALS

- High-performing, machine learning Identity Theft, Business Misrepresentation and First Payment Default models
- Over 60 fraud risk signals of suspicious and known fraud, abnormal identity behavior, velocity usage, device anomalies and more!

BUSINESS FRAUD-FOCUSED

- Primary focus and extensive experience in commercial and business fraud
- D-U-N-S recommended or required by 240+ commercial, trade and government organizations globally

Q & A



dun & bradstreet

Thank you

Vincent Smith
Senior Principal Product Manager

smithvi@dnb.com

708.981.4374