**FCVA Terms and Conditions**

**What we will do**

We will request information about your case, such as the account details of the payee receiving your funds, as well as transaction details (date, amount, payment method, etc.). We will request that you complete a Fraud Affidavit attesting to the facts of your case.

Based on your location, we will identify the appropriate law enforcement office for reporting, and assist you in the reporting process.

We will work with you to complete an IC3 (Internet Criminal Complaint Center).

We will provide guidance on handling contact with your bank.

We will work with the recipient bank directly.

We will work your case as quickly as possible.

We will provide guidance on any other reporting that may be needed (e.g., Federal Trade Commission (FTC), Better Business Bureau (BBB), regulatory agencies, credit bureaus, etc.).

**What we will not do**

* We will never ask for personal identification information (PII), such as your social security number, date of birth or any other identifying information
* We will not contact your bank without your express consent.
* We cannot accept fraud claims that are less than $1,000 – we can still provide guidance, but we don’t believe we can facilitate a successful recovery on amounts less that that.

**Fees**

We will only collect a fee if we successfully recover all or a partial amount, of your funds. The fee schedule is as follows:

|  |  |  |
| --- | --- | --- |
| **Claim Amount** | **Fee %** | **Max Fee Amount** |
| **Less than $10,000** |  | **$300.00** |
| **$10,000 - $100,000** | **3%** | **$2,500** |
| **Over $100,000** | **2%** | **$5,000** |
| **Over $1 million** | **1%** | **$10,000** |

**There is no fee if funds are not recovered.**

**What is a “successful” case**

* A case is deemed successful once the funds have been returned to the originating bank.
* If you have sent payments to multiple banks, the payments will be combined into a single case. Fees will be charged on the aggregate amount of recovery.

**How are fees paid?**

Our fees apply once you receive a notification that funds have been returned to you. The fee is calculated based on the amount of recovery you received, and must be paid within 7 days of you receiving your money from the bank.

You can transfer or mail funds directly to FCVA. Payment instructions will be provided.