Suspected Fraud in Mexico: Individual Response Guide

What to preserve, verify and consider doing next

This guide offers general steps when an investment, property, identity or relationship-related situation raises fraud concerns. It is not legal advice and does not guarantee that money or property can be recovered.

1. Pause before sending more

- Do not send another payment, fee, tax, deposit or identity document until the request has been independently checked.
- Be cautious of pressure, secrecy, urgent deadlines and promises of guaranteed returns.
- If you feel physically threatened, prioritize your safety and contact the appropriate emergency service.

2. Contact your bank or payment provider

- If money has been transferred or charged, contact the bank, card issuer or payment provider promptly using its official contact details.
- Explain the transaction and ask what dispute, recall, freeze or fraud-reporting options may be available.
- Keep the case number, date, name or reference provided by the institution.
- Do not assume that a transfer can be reversed. Options depend on the payment method, timing and institution.

3. Preserve original information

- Keep original emails, messages, chat exports, URLs, profile names, phone numbers, receipts, contracts and transaction references.
- Record dates, times, time zones and the sequence of events.
- Save original files where possible. Do not edit or overwrite them. Make separate working copies for notes.
- Keep screenshots with the URL, account name, date and surrounding context. A screenshot may not replace the original record.

4. Build a simple timeline

- Record when contact began, what was promised, what documents were supplied and when payments or other actions occurred.
- Separate what you personally observed from what another person told you.
- Mark facts that can be independently verified and details that remain uncertain.
- Keep the timeline factual. Avoid assumptions about motive or identity.

5. Verify independently

- Use contact details obtained independently, not only those supplied by the person requesting money.
- Check the identity and business details of a company or intermediary through appropriate public or official sources.
- For property matters, identify the exact property and relevant registry information before relying on a document or ownership claim.
- Be aware that records can be incomplete, delayed, restricted or unavailable. A search result may not identify the correct person without additional identifiers.

6. Avoid actions that may increase risk

- Do not confront or alert a suspected subject if that could create a safety risk or lead to deletion of records.
- Do not access another person's accounts, devices or private records without authorization.
- Do not publish allegations or personal information on social media.
- Do not pay a recovery agent who guarantees results or demands an unexplained advance fee.

7. Consider appropriate help

- Seek advice from a qualified lawyer about legal rights, deadlines and reporting options.
- Report the matter to the relevant bank, platform or authority where appropriate.
- Keep copies of reports and reference numbers.
- If you request investigative assistance, define the question you need answered and the records already available.

An investigation may clarify facts or identify leads. It cannot guarantee that money will be recovered, that assets will be found or that a particular conclusion will be reached.

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Further reading: ACFE Fraud Week resources, https://www.fraudweek.com/resources. For occupational-fraud research, see https://www.acfe.com/rttn.