



FEDERAL BUREAU OF INVESTIGATION

Victim Information

Name: Scott T Reph
Are you reporting on behalf of a business? No
Business Name:
Is the incident currently impacting business operations?
Age:
Address: 17308 Poppy Fields Ln
Address (continued):
Suite/Apt./Mail Stop:
City: LandOLakes
County: FL
Country: United States of America
State: Florida
Zip Code/Route: 34638
Phone Number: 8136245009
Email Address: scott.reph@yahoo.com
Business IT POC, if applicable:
Other Business POC, if applicable:

Financial Transaction(s)

Transaction Type: WireTransfer
If other, please specify:
Transaction Amount: 350025.00
Transaction Date: 10/24/2023
Was the money sent? Yes

Victim Bank Name: TD BANK
Victim Bank Address: 22711 State Road 54
Victim Bank Address (continued):

Victim Bank scott.reph@yahoo.com
Suite/Mail Stop:
Victim Bank City: Land o Lakes
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip 34639
Code/Route:
Victim Name on Scott T Reph
Account:
Victim Account 4443928233
Number:

Recipient Bank Name: Wells Fargo Bank
Recipient Bank 11/F The Center 99
Address:
Recipient Bank Queens Road Central, Central Kowloon
Address (continued):
Recipient Bank
Suite/Mail Stop:
Recipient Bank City: Hong Kong
Recipient Bank China
Country:
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on Covey Trade Limited
Account:
Recipient Bank
Routing Number:
Recipient Account 001899862
Number:
Recipient Bank SWIFT DHBKHKHH
Code:

Transaction Type: WireTransfer
If other, please
specify:
Transaction Amount: 170000.00
Transaction Date: 10/20/2023
Was the money sent? Yes

Victim Bank Name: TD BANK
Victim Bank Address: 22711 State Road 54
Victim Bank Address
(continued):

Victim Bank scott.reph@yahoo.com
Suite/Mail Stop:
Victim Bank City: LandOLakes
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip 34639
Code/Route:
Victim Name on Scott T Reph
Account:
Victim Account 4443928233
Number:

Recipient Bank Name: Wells Fargo Bank
Recipient Bank 11/F The Center 99
Address:
Recipient Bank Queens Road Central, Central Kowloon
Address (continued):
Recipient Bank
Suite/Mail Stop:
Recipient Bank City: Hong Kong
Recipient Bank China
Country:
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on Tatking Trade Limited
Account:
Recipient Bank
Routing Number:
Recipient Account 001855327
Number:
Recipient Bank SWIFT DHBKHKHH
Code:

Description of Incident

Provide a description of the incident and how you were victimized.
Provide information not captured elsewhere in this complaint form.

TD Bank GSI - Case #: 2023114279

INVESTIGATOR: Sean DeSabato

I met with Doug Norton, VP, Store Manager of TD Bank Land o Lakes,

on November 21, 2023. I was informed that TD Bank assigned an investigator to investigate the 2 wires that I sent to Hong Kong. Doug sent an email to Sean the investigator at my request, to give him additional information, as follows:

1. I filed 2 wire complaints, an international wire to Wells Fargo Bank in Hong Kong on 10/20/2023 for \$170,000, Wire investigation # I226494; and an international wire to Wells Fargo Bank in Hong Kong on 10/24/2023 for \$350,025, Wire investigation # 226497.

2. Doug discovered the amount in the complaint for the 10/24/2023 wire was incorrect. A lower amount was listed in error.

3. Doug informed Sean that we are still texting with a Mr. Zhang via WhatsApp. Mr. Zhang is demanding "commissions" be paid prior to any withdrawal of funds from the trading exchange KCBTEX.NET. He is demanding money be wired to an acceptor for KCBT to pay fees he says are owed.

4. Doug thought the FBI could help with recovery on matters like this.

Timing is critical. Perhaps the FBI can help the investigator recover money from Wells Fargo, Hong Kong, and/or KCBTEX.NET.

As I previously reported, I filed claims with JP Morgan CHASE Bank. As of November 21, 2023, Chase reported to me as follows:

DATE	ITEM / WIRE	AMOUNT	CASE NUMBER	RESPONSE
7/28/2023	1. WIRE TO VIET NAM	\$ 96,000		
	JPM231113-014883	NO FUNDS-CLOSED ACCOUNT		
8/9/2023	2. WIRE TO VIET NAM	\$ 20,000	JPM231113-014972	No response
8/14/2023	3. WIRE TO VIET NAM	\$ 10,000		
	JPM231113-014989	Contacting beneficiary to return funds		
8/18/2023	4. WIRE TO VIET NAM	\$ 30,000		
	JPM231113-015002	No response		
9/1/2023	5. WIRE TO HONG KONG	\$ 30,800		
	JPM231113-015021	11.15-Contacting beneficiary to return funds		
9/6/2023	6. WIRE TO VIET NAM	\$ 216,820	JPM231113-015033	11.20- Informed beneficiary, contact directly to receive funds
9/8/2023	7. WIRE TO VIET NAM	\$ 37,400	JPM230908-001871	11.14- Confirmed beneficiary credited, closed file
9/8/2023	8. WIRE TO VIET NAM	\$ 25,000	JPM231116-010268	No response
9/29/2023	DOMESTIC WIRE TO CRYPTO.COM			
9/25/2023	9. WIRE TO HONG KONG	\$ 168,388		

JPM231114-011148

No response

Perhaps the FBI can investigate these acceptor companies that are still in business and participated in this fraud scheme.

The total money lost in this scheme is \$1,247,927.

So, there were monies sent under this scam that went through legitimate exchanges like Crypto.com and Kraken.

Mr. Zhang is directly chatting with other victims of this scheme, who are Glenn Reph and Dennis Piller, via WhatsApp. Zhang is demanding fees from them. The deadline for payment is this week.

I believe I provided a description of the scheme on my previous complaint.

Scott Reph

Information About The Subject(s) Who Victimized You

Name: Mr. Zhang
Business Name: KCBT
Address:
Address (continued):
Suite/Apt./Mail Stop:
City:
Country:
State:
Zip Code/Route:
Phone Number: 2094595977
Email Address:
Website: <https://www.kcbtex.net/wap>
IP Address:

Other Information

If an email was used in this incident, please provide a copy of the entire email including full email headers.

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Scott Reph

Are there any other witnesses or victims to this incident?

I believe I listed them on my previous complaint recently filed.

Glenn Reph

Dennis Piller

Ryan Piller

David Zoesch

Cynthia Brooks

Myron Cupp

If you have reported this incident to other law enforcement or government agencies, please provide the name, phone number, email, date reported, report number, etc.

[No response provided]

Check here if this an update to a previously filed complaint: ☒

Who Filed the Complaint

Were you the victim in the incident described above? Yes

Name:

Business Name:

Phone Number:

Email Address:

Digital Signature

By digitally signing this document, I affirm that the information I provided is true and accurate to the best of my knowledge. I understand that providing false information could make me subject to fine, imprisonment, or both. (Title 18, U.S.Code, Section 1001)

Digital Signature: Scott T Reph

Thank you. Your complaint was submitted to the IC3. Please save or print a copy of your complaint before closing this window. ***This is the only time you will have to make a copy of your complaint.***

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