



FEDERAL BUREAU OF INVESTIGATION

Victim Information

Name: Scott Reph
Are you reporting on behalf of a business? No
Business Name:
Is the incident currently impacting business operations?
Age: Over 60
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 FL-54
Victim Bank Address (continued):

Victim Bank
Suite/Mail Stop:
Victim Bank City: Land O' Lakes
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip
Code/Route: 34639
Victim Name on
Account: SCOTT REPH
Victim Account
Number: 4443928233

Recipient Bank Name: DBS BANK
Recipient Bank
Address: 11/F, The Center
Recipient Bank
Address (continued): 99 Queen's Road Central
Recipient Bank
Suite/Mail Stop:
Recipient Bank City: Hong Kong
Recipient Bank
Country: China
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on
Account: COVEY TRADE LIMITED
Recipient Bank
Routing Number:
Recipient Account
Number: 001899862
Recipient Bank SWIFT
Code: DHBKHKHH

Transaction Type: WireTransfer
If other, please
specify:
Transaction Amount: 25000.00
Transaction Date: 9/8/2023
Was the money sent? Yes

Victim Bank Name: J.P. MORGAN CHASE BANK
Victim Bank Address: Livingston & SR54
Victim Bank Address
(continued): 23434 SR 54

Victim Bank
Suite/Mail Stop:
Victim Bank City: LUTZ
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip
Code/Route: 33559
Victim Name on
Account: SCOTT T REPH
Victim Account
Number: 4940455276

Recipient Bank Name: VIETNAM TECHNOLOGICAL AND
COMMERCIA
Recipient Bank
Address: 6 QUANG TRUNG, HOAN KIEM
Recipient Bank
Address (continued):
Recipient Bank
Suite/Mail Stop:
Recipient Bank City: HANOI
Recipient Bank
Country: Viet Nam
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on
Account: CONG TY TNHH TM SYME
Recipient Bank
Routing Number:
Recipient Account
Number: 19039908029997
Recipient Bank SWIFT
Code: VTCBVNVX

Transaction Type: WireTransfer
If other, please
specify:
Transaction Amount: 37400.00
Transaction Date: 9/8/2023
Was the money sent? Yes

Victim Bank Name: J.P. MORGAN CHASE BANK
Victim Bank Address: Livingston & SR54

Victim Bank Address 23434 SR 54
(continued):
Victim Bank
Suite/Mail Stop:
Victim Bank City: LUTZ
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip 33559
Code/Route:
Victim Name on SCOTT T REPH
Account:
Victim Account 4940455276
Number:

Recipient Bank Name:
Recipient Bank
Address:
Recipient Bank
Address (continued):
Recipient Bank
Suite/Mail Stop:
Recipient Bank City:
Recipient Bank Viet Nam
Country:
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on
Account:
Recipient Bank
Routing Number:
Recipient Account
Number:
Recipient Bank SWIFT VTCBVNVX
Code:

Transaction Type: WireTransfer
If other, please
specify:
Transaction Amount: 216820.00
Transaction Date: 9/6/2023
Was the money sent? Yes

Victim Bank Name: J.P. MORGAN CHASE BANK
Victim Bank Address: Livingston & SR54

| | |
|--|---|
| Victim Bank Address (continued): | 23434 SR 54 |
| Victim Bank Suite/Mail Stop: | |
| Victim Bank City: | LUTZ |
| Victim Bank Country: | United States of America |
| Victim Bank State: | Florida |
| Victim Bank Zip Code/Route: | 33559 |
| Victim Name on Account: | SCOTT T REPH |
| Victim Account Number: | 4940455276 |
| Recipient Bank Name: | MILITARY COMMERCIAL JOINT STOCK BANK |
| Recipient Bank Address: | 21 CAT LINH WARD-DONG DA DISTRICT |
| Recipient Bank Address (continued): | |
| Recipient Bank Suite/Mail Stop: | |
| Recipient Bank City: | HANOI |
| Recipient Bank Country: | Viet Nam |
| Recipient Bank State: | |
| Recipient Bank Zip Code/Route: | |
| Recipient Name on Account: | MSCD CO. LTD |
| Recipient Bank Routing Number: | |
| Recipient Account Number: | 0945780248357 |
| Recipient Bank SWIFT Code: | MSCBVNVX |

| | |
|------------------------------|--------------|
| Transaction Type: | WireTransfer |
| If other, please specify: | |
| Transaction Amount: | 30800.00 |
| Transaction Date: | 9/1/2023 |
| Was the money sent? | Yes |

| | |
|-------------------|------------------------|
| Victim Bank Name: | J.P. MORGAN CHASE BANK |
|-------------------|------------------------|

Victim Bank Address:
Victim Bank Address
(continued):
Victim Bank
Suite/Mail Stop:
Victim Bank City:
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip
Code/Route:
Victim Name on Account: SCOTT T REPH
Victim Account Number: 4940455276

Recipient Bank Name:
Recipient Bank
Address:
Recipient Bank
Address (continued):
Recipient Bank
Suite/Mail Stop:
Recipient Bank City:
Recipient Bank Country: Viet Nam
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on
Account:
Recipient Bank
Routing Number:
Recipient Account
Number:
Recipient Bank SWIFT Code: HASEHKHH

Transaction Type: WireTransfer
If other, please
specify:
Transaction Amount: 30000.00
Transaction Date: 8/18/2023
Was the money sent? Yes

Victim Bank Name: J.P. MORGAN CHASE BANK

Victim Bank Address:
Victim Bank Address
(continued):
Victim Bank
Suite/Mail Stop:
Victim Bank City:
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip
Code/Route:
Victim Name on Account: SCOTT T REPH
Victim Account Number: 4940455276

Recipient Bank Name:
Recipient Bank
Address:
Recipient Bank
Address (continued):
Recipient Bank
Suite/Mail Stop:
Recipient Bank City:
Recipient Bank Country: Viet Nam
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on
Account:
Recipient Bank
Routing Number:
Recipient Account
Number:
Recipient Bank SWIFT Code: VTCBVNVX

Transaction Type: WireTransfer
If other, please
specify:
Transaction Amount: 10000.00
Transaction Date: 8/14/2023
Was the money sent? Yes

Victim Bank Name: J.P. MORGAN CHASE BANK

Victim Bank Address:
Victim Bank Address
(continued):
Victim Bank
Suite/Mail Stop:
Victim Bank City:
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip
Code/Route:
Victim Name on Account: SCOTT T REPH
Victim Account Number: 4940455276

Recipient Bank Name:
Recipient Bank
Address:
Recipient Bank
Address (continued):
Recipient Bank
Suite/Mail Stop:
Recipient Bank City:
Recipient Bank Country: Viet Nam
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on
Account:
Recipient Bank
Routing Number:
Recipient Account
Number:
Recipient Bank SWIFT Code: MSCBVNVX

Transaction Type: WireTransfer
If other, please
specify:
Transaction Amount: 20000.00
Transaction Date: 8/9/2023
Was the money sent? Yes

Victim Bank Name: J.P. MORGAN CHASE BANK

Victim Bank Address:
Victim Bank Address
(continued):
Victim Bank
Suite/Mail Stop:
Victim Bank City:
Victim Bank Country: United States of America
Victim Bank State: Florida
Victim Bank Zip
Code/Route:
Victim Name on Account: SCOTT T REPH
Victim Account Number: 4940455276

Recipient Bank Name:
Recipient Bank
Address:
Recipient Bank
Address (continued):
Recipient Bank
Suite/Mail Stop:
Recipient Bank City:
Recipient Bank Country: Viet Nam
Recipient Bank State:
Recipient Bank Zip
Code/Route:
Recipient Name on
Account:
Recipient Bank
Routing Number:
Recipient Account
Number:
Recipient Bank SWIFT Code: VTCBVNVXXXX

Transaction Type: WireTransfer
If other, please
specify:
Transaction Amount: 96000.00
Transaction Date: 7/28/2023
Was the money sent? Yes

Victim Bank Name: J.P. MORGAN CHASE BANK

Victim Bank Address:

Victim Bank Address

(continued):

Victim Bank

Suite/Mail Stop:

Victim Bank City:

Victim Bank Country: United States of America

Victim Bank State: Florida

Victim Bank Zip

Code/Route:

Victim Name on SCOTT T REPH

Account:

Victim Account 4940455276

Number:

Recipient Bank Name:

Recipient Bank

Address:

Recipient Bank

Address (continued):

Recipient Bank

Suite/Mail Stop:

Recipient Bank City:

Recipient Bank Viet Nam

Country:

Recipient Bank State:

Recipient Bank Zip

Code/Route:

Recipient Name on

Account:

Recipient Bank

Routing Number:

Recipient Account

Number:

Recipient Bank SWIFT TPBVVNVXXXX

Code:

Description of Incident

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

I am a senior, 68 years old, who was approached by someone on the internet to test their investment system. I tried it with \$100. Then with

\$1,000. Then I borrowed from my retirement fund \$25000. Then I took out a 2nd mortgage and put in \$96,000.

The returns were very strong. So I told my best friend, Dennis Piller and my brother, Glenn Reph about this. They invested, as evidenced by the numerous bank wires.

The person, Mao Yun Xi, enticed me to open a KCBT trading account. The site looked legitimate. Mao claimed banks are hostile to crypto trading, and gave specific instructions on wiring the moneys into KCBT. There were 12 wire transfers out of Chase Bank, two out of TD Bank, and one out of Regions Bank.

When I wanted to take money out, in the beginning, it was very simple. I withdrew \$10,000 and \$5,000 easily. So, I told my friend and brother withdrawing money was easy. But this week, Mao demanded that I pay 30% commissions before I can withdraw money. I consulted with 2 crypto experts and both said that I am a victim of fraud. That the KCBT exchange was fraud. That any commissions I pay would not result in receiving my "profits".

Each wire was to "acceptors" who appeared to be legitimate businesses that would receive my wire and forward it to KCBT to post to my account. Sending these wires was very difficult. Now I feel very stupid for not seeing the warning signs. Chase Bank flagged my account for potential money laundering. I am obviously not laundering money. I am a victim of clever people who manipulated me to wire \$1,284,127 to them in 15 bank wires.

I have more documentation to provide. Please contact me so I can cooperate in an investigation to stop these people. Perhaps you can pressure the "friendly" banks in Hong Kong to cooperate and return my money.

All the Best,

Scott Taylor Reph, Sr.
(813) 624-5009

Information About The Subject(s) Who Victimized You

Name: MAO YUN XI
Business Name:
Address:

Address (continued):
Suite/Apt./Mail Stop:
City:
Country:
State:
Zip Code/Route:
Phone Number: 14707305729
Email Address:
Website:
IP Address:

Other Information

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

[No response provided]

Are there any other witnesses or victims to this incident?

Yes.

Dennis Piller, Ryan Piller, David Zoesch, Cynthia Brooks, Glenn Reph,
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.

I reported it to Chase Bank and TD Bank today.

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, Sr.

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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