



October 29, 2025

Fraud & Finance

Forum

Presented by Hills Bank



Eric Manuel

Postal Inspector

U.S. Postal Inspection Service



We are the oldest and most trusted federal law enforcement agency

POSTAL
INSPECTION
SERVICE
FOUNDED IN

1775

**U.S. MARSHALS
FOUNDED IN**

1789

FBI FOUNDED IN

1908

ATF FOUNDED IN

1972

DEA FOUNDED IN

1973

CBP FOUNDED IN

2003



OUR MISSION



**Secure the Nation's
Mail System**



**Ensure Public Trust
in the Mail**



**Protect the
Postal Service**



OVER **1,200** POSTAL INSPECTORS



WE ENFORCE MORE THAN **200** FEDERAL STATUTES RELATED TO:

- / Narcotics
- / Violent Crimes
- / Cybercrimes
- / Dangerous Mail
- / Mail Fraud
- / Mail Theft
- / And more...





OUR PARTNERSHIPS

DOMESTIC & INTERNATIONAL

WORKING GROUPS

- Financial Industry Mail Security Initiative
- DOJ's Bank Fraud
- Securities & Commodities
- Mortgage Fraud
- International Mass Marketing Fraud
- National Center for Disaster Fraud
- National Cyber Forensics and Training Alliance

PARTNERSHIPS

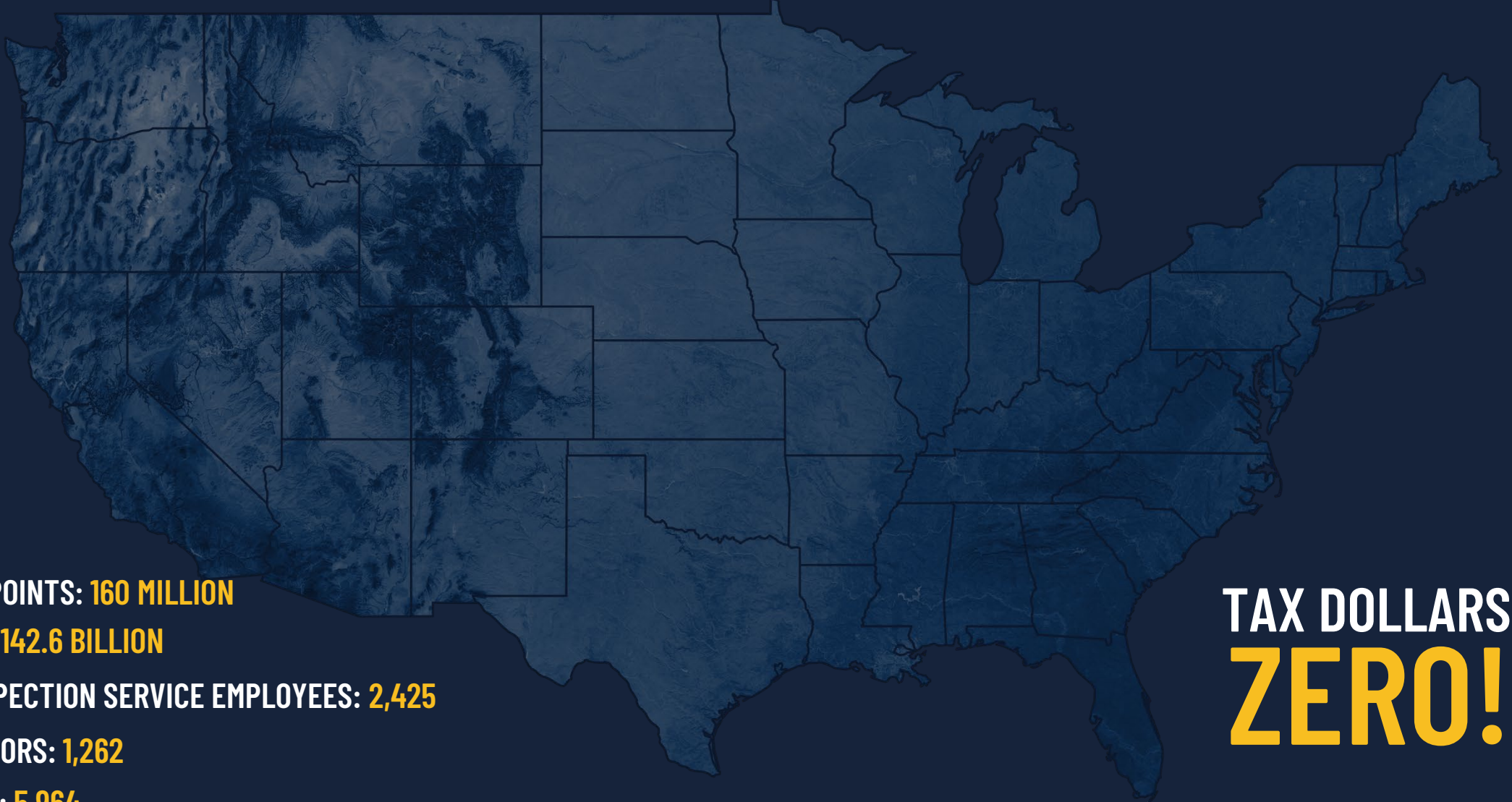
- Alberta
- Saskatchewan
- Toronto Strategic
- Vancouver Strategic Alliance
- Universal Postal Union

TASK FORCES

- President's Identity Theft Task Force
- President's Financial Fraud Enforcement Task Force
- Joint Terrorism Task Force
- High Intensity Drug Trafficking Areas Program
- International Organized Crime Intelligence and Operations Center
- Fusion Center at Organized Crime Drug Enforcement Task Force



WHAT DOES IT ALL ADD UP TO?



MAIL DELIVERY POINTS: **160 MILLION**

PIECES OF MAIL: **142.6 BILLION**

U.S. POSTAL INSPECTION SERVICE EMPLOYEES: **2,425**

POSTAL INSPECTORS: **1,262**

INVESTIGATIONS: **5,964**

ARRESTS: **5,759**

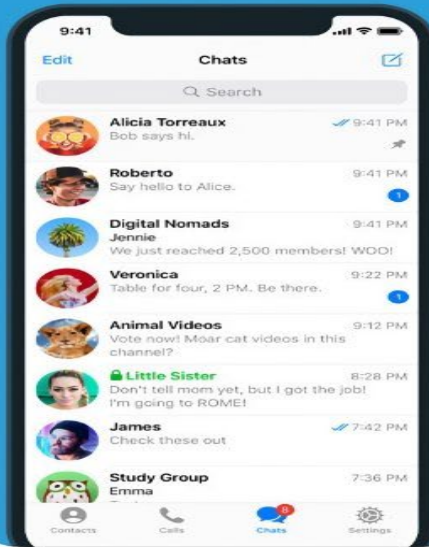
TAX DOLLARS
ZERO!



WHAT IS TELEGRAM?

Fast

Simple, reliable and synced across all your devices.



Powerful

No limits on the size of groups and broadcasts.



Secure

All chats are protected with strong encryption.



Private

Your data is never disclosed. Only you are in control.



Browser, desktop,
MOBILE app

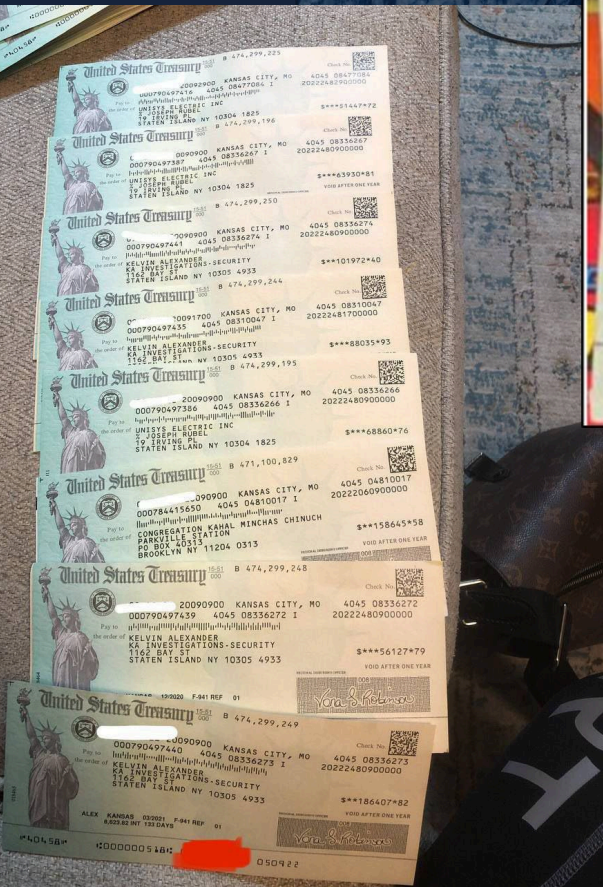
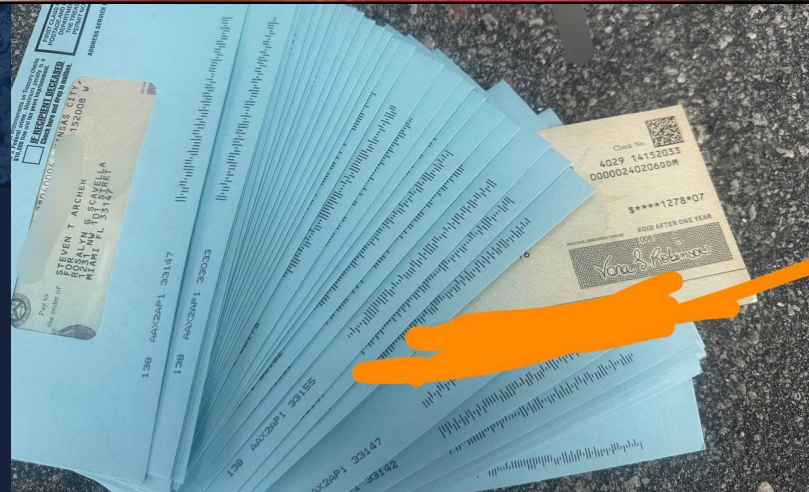
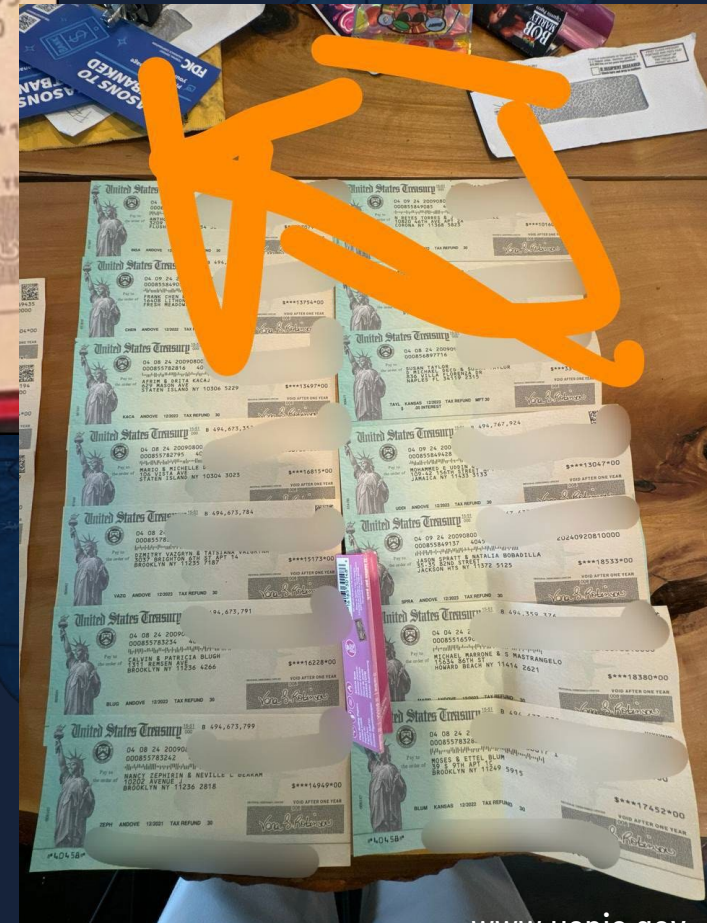
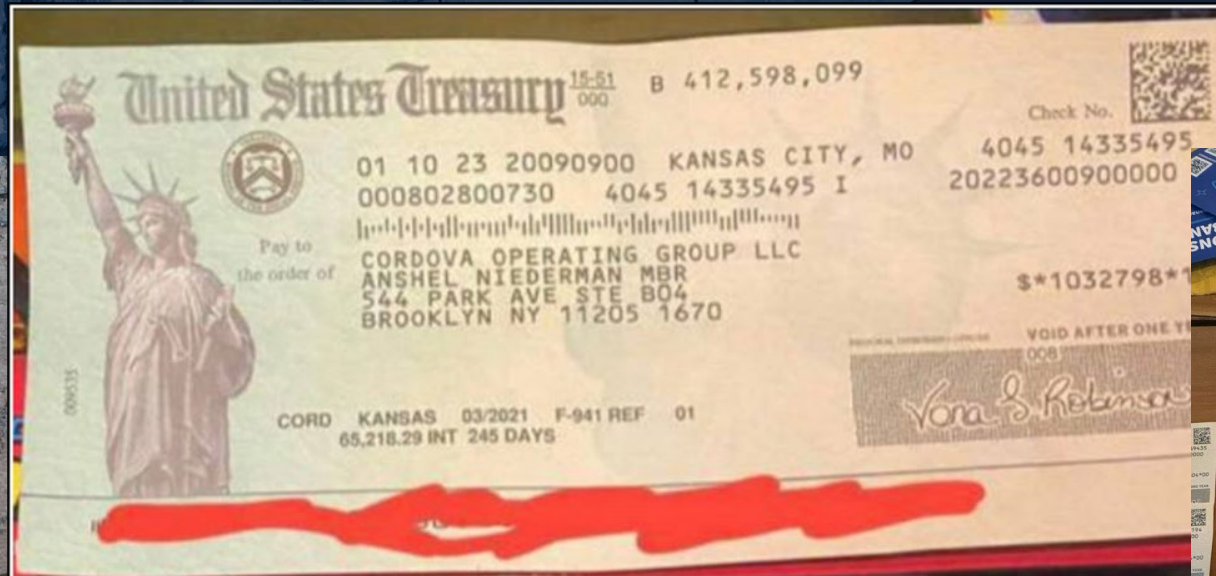
Mobile phone required
for account creation

“Anonymous”
communication

Create “Channels”
Send DMs



What can you buy on Telegram?





HOW DOES IT WORK?

**Mail thieves target
high-dollar
business checks**

**Open new account,
immediate
deposit>withdrawal**

**Stolen checks posted
online to
national/regional
channels**

**Buyer receives
stolen
check/image,
counterfeits new
one**

**Suspects create
new business filing
with similar name**



RIPPER or REAL?

CHALLENGES WITH TELEGRAM INVESTIGATIONS

- / Identifying channels/users that are legitimate
- / Bringing attribution to the channel administrators
- / Undercover purchase attempts are “ripped”
- / **Telegram subpoena response is limited**



NCFTA PARTNERSHIP

- USPI is one of the founding members of the **National Cyber-Forensics and Training Alliance - Check Fraud Working Group**, which allows for better collaboration between law enforcement and financial institutions
- Allows for directly sharing information between law enforcement and financial institutions in order to more quickly identify bad actors and submit legal process for relevant records.



PREVENTION TIPS

- / Talk to your mail carrier and local post office about mail delivery and pickup options**
 - Major mailers - Ask for local USPS business liaison
- / Hand-deliver outgoing checks to USPS drop-slot inside post office or BMEU**
- / Consider opening PO Box for incoming mail**
 - Or check mail every single day, as soon after delivery as possible!
- / If mail is delivered to exterior receptacle, purchase a locking mailbox**
- / Consider covering mailbox with surveillance cameras**
- / Sign up for Informed Delivery (personal) and Informed Delivery for Business**
 - <https://www.usps.com/business/manage-mail.htm>
- / Utilize Positive Pay, eCheck, and ACH features with your banking institution**



REPORTING TIPS

/ File Reports Immediately With:

- Your bank, and request/retain copies of all fraudulent checks
- Your local police department
- The United States Postal Inspection Service
 - www.uspis.gov/report
 - 24/7 USPIS Hotline: 1-877-876-2455



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**Any
Questions?**



UNITED STATES
POSTAL SERVICE

HEADQUARTERS