

From: [Aaron Fouquette](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] June 20th, 2025 - June 20, 2025 - Request for Information on Potential Actions To Address Payments Fraud; Comment Request (RIN 3064-ZA49)
Date: Monday, June 30, 2025 8:33:06 AM
Attachments: [image001.png](#)

Hello,

We have experienced an increase of check fraud over the past year. We have had several instances in which our customer's checks have been intercepted through mail or other means, and the fraudster has successfully opened a bank account in a name close to our company's in order to deposit the checks. The state of Minnesota has allowed the opening of two LLCs with names very similar to Cargill that have been used for this fraud activity. We have raised concerns with the state department on this.

We would like to see better vetting of entity openings/creations by our govt agencies, as well as banks. Technology such as AI search functions connected to a US entity database could identify suspicious entity names would be very useful in aiding further control checks to ensure 'shadow' entities are not created for the purpose of committing fraud.

Thank you!

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