

***San Diego dressage trainer has frightening experience with wire transfer fraud.***

*by Rebecca Rigdon Blake*

It is my responsibility to share my recent experience in making a wire transfer for myself, as well as my client, while purchasing horses in Holland.

My solo horse-shopping trip to our friend's stable in Amsterdam seemingly went along without a hitch. We looked at 60-plus horses, found two that I absolutely fell in love with, and came home 72 hours later on cloud nine.

Once the decision was made to purchase the two horses, I spoke on the phone to our good friend and agent that some of you know, Egbert Kraack, several times. Like any other purchase, we discussed the vetting results and when it came to getting their bank details I spoke to him on the phone. He told me his wife was e-mailing me the details as we spoke, along with detailed information about the vettings.

Within the next 10 minutes, I had received the e-mail from his wife. The first paragraph detailed both horses vetting with knowledge that only they would know, along with their bank details. My client and I made our way to our banks and proceeded with our wire transfers.

Five business days went by and they had not received the funds, so we sent them a cover photo of both of our wire transfer receipts with all of our information. On day seven we received an e-mail from Egbert's wife that the money was finally received and we could all "rest well" that the funds had arrived.

Day eight, I spoke to Egbert and he tells me that he cannot fly the horses on their scheduled flights because he has not yet received the funds. I said, "What are you talking about? Your wife sent me an e-mail yesterday telling me that the funds had come through?!" To which he replied, "She never sent you that e-mail."

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Written by Rebecca Rigdon Blake  
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Within minutes we had discovered that someone had hacked into his wife Julie's e-mail, as well as mine and had left the information about the horses vettings as originally written in Julie's e-mail and had changed the banking details to their own. They then sent the e-mail from another of Julie's e-mails, only slightly changing the address.

We determined very quickly that we had wired hundreds of thousands of dollars to hackers. I had been corresponding via e-mail half the time to the hacker, thinking it was Julie, Egbert's wife, and the hacker had been corresponding to Julie half the time posing as me. I didn't even know this degree of hacking into your e-mail system was possible. I sent every dime I had to the hacker and I had basically given them my client's funds. They now had stolen from us.

I was dumbfounded. We were all in shock.

Immediately we went to our banks, filed fraud reports in hopes of flagging the funds that we knew had arrived in Holland before our hacker had time to wire it off to Russia or China or Africa, where it would never be seen again. We both met with our local police in San Diego and filed reports with the FBI. I called all of my insurance companies in hopes that at least it would be covered via my trainer's insurance and I could at least pay my client back, maybe even my mother-in-law back. But, alas, they all said, "I'm so sorry, but this isn't covered on your policy."

### **Oh My God!**

I e-mailed my hacker to maintain contact and to act as if we were none the wiser. I told him or her that we wanted to go ahead and purchase "the ZZ Top Mare that I tried for 500,000 Euro and to please re-send their bank details, address and phone number so we can send the wire ASAP."

They responded immediately. They told me to "wire the funds to their sister company in Hong Kong since it took so long for the first wire to come through." They gave me their fictitious address and number. I played along....strung them along.....tried to keep them interested.

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We didn't sleep that night. I called Egbert every hour from 1 a.m. on. He had called the local Dutch police, met with the bank to which we had wired the money. The banker told him that he "couldn't tell him if our funds were still there because of privacy," yet Egbert "sensed" that the banker was trying to tell him that the funds were still there.

I sent all the e-mails and proof that our e-mails had been hacked to the police, and Egbert had worked tirelessly to explain and prove what had happened to the bank and, moreover, the Dutch police department.

Within 12 hours they went into the bank and told them to release the funds back to us. I then received a call from the president of the bank in Holland and he assured me that they had wired the funds back to us.

They did. Oh my God. I cried. They did it! We did it! We got our horses.

If we would have waited even a few more hours to act the money would have been gone. The hackers were preparing for another wire transfer as we were diligently working to get our money back. How do these people sleep at night? I still can't believe it happened.

Lesson learned: no matter what your circumstance, have the person you are wiring the funds to on the phone as you are wiring the funds to confirm the information. Send the bank details via encrypted message and/or What's App, which is also encrypted.

These sick, lazy, unethical, morally corrupt thieves are out there and they do exist. Let's open up the dialogue and get our insurance companies involved to start covering such transactions that happen in our business daily!

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