

From: [Yoav Koren](#)
To: [Comments](#)
Cc: [Roy Zur](#)
Subject: [EXTERNAL MESSAGE] RIN 3064-ZA49
Date: Tuesday, October 14, 2025 4:29:38 PM

Dear FDIC team,

I'm reaching out on behalf of Charm Security, regarding the need to address payments and check fraud (RIN 3064-ZA49).

[Charm Security](#) is an AI-powered Scam Defense platform that protects financial institutions and their customers and members from scams, social engineering, and other human-centric fraud. Our specialized AI Agents combine behavioral psychology and fraud expertise with real-time contextual intelligence to prevent scams and human-centric fraud, enable effective intervention and resolution, and reduce losses and operational costs, while strengthening trust and safeguarding institutional reputation

Following the request to comment, I would love to facilitate an initial conversation on how Charm could help with these pressing issues.

All the best,

Yoav.

[Charm Security](#)

