

From: Danny de Hek danny@dehek.com 
Subject: URGENT COMPLIANCE / FRAUD REVIEW – SHIFT Capital, LLC – Account 202582996534
Date: 1 October 2026 at 3:18 PM
To: help@mercury.com
Cc: help@bankwithchoice.com



Dear Fraud / Compliance Team,

I am an investigative journalist investigating **SHIFT Capital, LLC, trading as SHIFT AI**, and I am contacting you to provide information that I believe warrants an urgent compliance and transaction-monitoring review of an account being used to receive payments from SHIFT AI customers.

I am **not alleging that Mercury or Choice Financial Group has done anything improper**, nor am I asking you to disclose confidential banking information to me. I am providing evidence so that your fraud/AML/compliance teams can independently review the customer and activity associated with the account.

SHIFT AI has provided me with the following payment instructions:

Recipient: SHIFT Capital, LLC
Recipient address: 5830 E 2nd Street, STE 7000 #29936, Casper, WY 82609
Bank: Choice Financial Group
Bank address: 4501 23rd Avenue S, Fargo, ND 58104
Routing / ABA: 091311229
Account: 202582996534
SWIFT/BIC: CHFGUS44021

I went through SHIFT AI's current signup process as part of my investigation. After reserving a **Standard Club Membership**, I was instructed to send **\$498.13** directly to this account by ACH or wire.

The payment instructions state that customers must send an exact amount, including specifically assigned cents, because:

“the cents identify your payment so we can match it to you automatically.”

Customers are also assigned individual wire references. Mine was **WIRE-DD04BB91**.

Most importantly, SHIFT tells customers that once their payment arrives:

“100,000 credits land in the SHIFT AI Suite, your EcoPay attribution and commission streams activate”

I am concerned about the nature of the underlying business model and the use of this banking facility to collect funds from participants.

My investigation has documented SHIFT AI marketing involving AI credits, recruitment-related compensation structures and multiple commission streams. I also possess internal SHIFT documents and recordings relevant to how the opportunity has been represented to participants.

I also have evidence that SHIFT Capital's previous Stripe payment-processing relationship was terminated. SHIFT is now instructing customers to send funds directly by ACH and bank wire.

I respectfully ask that your **Fraud, AML/BSA or Compliance team** review:

- SHIFT Capital, LLC and the account identified above;
- the nature and volume of incoming ACH and wire payments;
- whether payments involving unusual cent amounts are being used systematically to reconcile participant purchases;
- the representations being made to people instructed to send money to this account;
- the relationship between purchases, AI credits, EcoPay attribution and commission streams;
- whether the account activity is consistent with the business activity disclosed when the account was opened; and
- any other activity your monitoring systems consider relevant.

I understand that banking confidentiality may prevent you from telling me what action, if any, you take. **I am not requesting information about the account. I am asking you to investigate the information I am providing.**

I can provide supporting material including the original payment-instruction email, screenshots of the checkout process, SHIFT AI marketing materials, internal company documents, recordings and my published investigation.

Please forward this information to the appropriate **Fraud / AML / BSA / Compliance department** and confirm that it has been received.

See payment form at <https://shiftai.club/pages/founder-checkout?pack=membership-standard-499>

RESERVATION CONFIRMED

Your spot is reserved.

We just emailed you the bank payment instructions. Check your inbox in the next 60 seconds — the email subject starts with "*SHIFT AI: payment instructions*".

AMOUNT TO SEND

\$498.13

Send this exact amount — the cents identify your payment so we can match it to you automatically.

WIRE REFERENCE

WIRE-DD04BB91

Include this code in your payment memo so we can match the transfer to your reservation. Without it, activation can be delayed by a day or two while we hand-reconcile.

You can pay by bank wire or ACH bank transfer (US banks) — same account and routing number for both. **A wire is fastest:** it usually arrives the same or next business day. ACH is usually free but slower: 1–3 business days to arrive, and we activate once it has fully settled. International wires take 3–5 business days.

Once your payment lands, we activate your membership — credits drop into the Suite, EcoPay® attribution goes live, and you'll receive a password-setup link to log in.

Questions about wires or invoicing? Reply to the wire-instructions email or write support@shiftai.club.

INFLUENCE, ATTRIBUTED.

Best Regards
Danny de Hek

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Exposing scams and protecting everyday investors takes a lot of time and resources, and I fund most of this work myself. If you'd like to support what I do, even a small donation makes a big difference. Ko-fi: ko-fi.com/dehek Buy Me a Coffee: buymeacoffee.com/dehek Your support is truly appreciated.

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