

Scam prevention checklist

Six practical checks to help protect business payments

BUSINESS OR TEAM

DATE

Tick each item as the policy is put in place. Add owners, follow-up actions or review dates in the notes field.

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Verify with a contact you already had

Call the supplier using the number in your records or on the supplier website, never the number in the email or invoice. Follow the National Anti-Scam Centre advice: Stop. Check. Protect.

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Treat changed bank details as unconfirmed

Do not update supplier details in accounting software or online banking until you have spoken to the supplier. After confirmation, consider waiting a day before making the first payment to the new account.

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Use two sets of eyes

Have a second person approve new payees and changed bank details. In a small team, that might be you and your bookkeeper.

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Agree a call-back rule for urgent requests

Confirm every urgent request to move money by calling back on a known number, including requests that sound like an authorised approver. Some businesses also use a team code word.

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Lock down your email

Turn on multi-factor authentication for every account that handles invoices or payments. Keep backups, email security and software updates current.

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Brief your team before your busiest weeks

Casuals and new starters may not know how the business pays suppliers, so take five minutes to walk the team through these rules.

NOTES / ACTIONS