CHECKLIST · SCAMS & SECURITY

How to check a supplier invoice before you pay it

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- [ ] **Treat changed bank details as a stop sign.** Don't pay to new details until they've been checked, whoever appears to have sent the request.
- [ ] **Call on a number you already hold.** Never use the phone number, link or reply address in the email.
- [ ] **Compare the invoice with the paperwork.** Check it against the purchase order, delivery record and past invoices.
- [ ] **Require two people for new or changed payee details.** Ask your bank whether your business banking can enforce two-person authorisation.
- [ ] **Read the Confirmation of Payee result.** A close match or no match on a known supplier means call before you pay.
- [ ] **Put the policy in writing.** Write a bank-details rule (our guide includes a template) and tell every staff member who can make payments.
- [ ] **Know the immediate steps.** Bank first, then ReportCyber and Scamwatch, then the supplier, then passwords and IDCARE.
- [ ] **Lock down your own email.** Turn on multi-factor authentication for every mailbox and review email settings.