CICADA | RESOURCES

EMAIL | 20 MIN | ESSENTIAL | UPDATED NOVEMBER 2026

Kill invoice fraud with one rule

Any change to bank details gets a callback to a number you already had. No exceptions, including the boss.

The short version

- ✓ Email confirmation is not verification.
- ✓ Call a number you already hold, never one supplied in the message.
- ✓ Make the rule public so staff can enforce it without friction.
- ✓ Speed is everything once a payment has gone.

The rule

No change to bank details, supplier account or payment destination is actioned without a voice call to a known contact on a known number.

That includes the owner, the longest-serving supplier and the invoice that looks exactly like last month's. Especially that one.

Write it down, put it in the finance folder, and tell suppliers at onboarding that this is how you operate.

Make it easy to follow

- Keep a supplier contact list with verified phone numbers, separate from email.
- Give whoever pays invoices a short script: “I'm calling to verify a change to your bank details, can you confirm the account ending ...?”
- Require a second approver for payments above an agreed threshold.
- Slow down urgent requests. Urgency is the attack.

If money has already moved

01 Call the bank's fraud line immediately. Recall chances drop by the hour.

02 Ask the bank to contact the receiving bank; don't do it yourself.

03 Call the real supplier on a known number.

04 Preserve the email and headers. Don't forward it around as an attachment.

05 Report to the police / fraud service and notify your insurer.

> **NO BLAME**
>
> Fraudsters target people under pressure. A culture where someone can say "I think I've been caught" in five minutes is worth more than a policy nobody reads.

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Action checklist

- [ ] Callback rule written and shared
- [ ] Verified supplier phone list maintained
- [ ] Dual approval for larger payments
- [ ] Staff know the reporting route
- [ ] Bank fraud number saved offline
- [ ] Suppliers told how changes will be verified

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