STAY SAFE ONLINE

Fraud response checklist

Name _____ **Business** _____ **Date** _____

You will finish with
Emergency numbers ready before anything goes wrong, a step-by-step list for the day you suspect fraud, and a record to give the bank.

Fill in section 1 today, before anything goes wrong. Use sections 2 to 4 on the day you suspect **fraud** (someone tricks you or your business to get money or access).

1. My emergency contacts

Take each number from your bank card, statement, policy or the official website. Never from a message or a caller.

Who	Phone number	Where I got it
Bank fraud line	e.g. 0860 000 000	Back of my bank card
Insurer claims line		
Person who helps with my accounts (e.g. bookkeeper)		
Nearest police station		

TIP

Save them in your phone too

Add these numbers to your phone contacts today, so you do not have to search for them under stress.

This resource is for educational purposes only. It is not tax, legal or financial advice. Rules and requirements can differ by business type and location. Check with the relevant authority or a qualified adviser for your situation.

2. On the day: do these in order

CHECKLIST

- ☐ **Stop.** Send no more money. Click no more links. End the call or chat with the suspicious person.
- ☐ **Call the bank** on the number in section 1. Ask if the payment can be stopped or traced.
- ☐ **Secure accounts.** Change passwords for banking, email, WhatsApp and online storage (e.g. Google Drive). Log out devices you do not know. If you installed anything or shared your screen, do this from a different phone or computer.
- ☐ **Check** recent payments and any new **beneficiary** (an account set up to receive your money).
- ☐ **Save evidence** in one folder. Screenshot messages, numbers, links, invoices and proof of payment. Do not delete anything.
- ☐ **Warn people** who could be next (staff, suppliers, customers). If your WhatsApp or email was used, tell customers not to pay into any new account sent from it.
- ☐ **Report it at SAPS** (the police) and get a case number. Give the case number to your bank and insurer.
- ☐ **Tell your insurer** if you have cover that may apply.

WARNING

Hold your goods

If a customer says they paid but the money has not cleared, do not release stock until it shows in your account.

3. What happened (give this to the bank)

Write what you noticed, when, and what you already did.

Date and time	What happened or what I did	Amount (R)	Reference or case number
e.g. 3 June, 09:15	Paid invoice to new account	8 400	Invoice 1123
e.g. 3 June, 11:40	Called bank fraud line		Bank case 55102

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4. After the urgent steps

Close the gap

How it reached us (e.g. an email invoice, a call asking for an OTP)

The check that was missing (e.g. no call to confirm new banking details)

What I will change, and who will do it

By when

When to redo this

Check the numbers in section 1 every 6 months, and update them on the day you change bank, insurer or bookkeeper.

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