STAY SAFE ONLINE

Invoice payment verification checklist

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

You will finish with
A list of trusted supplier numbers, a written payment rule, and a check to tick before every supplier payment.

Keep this page where you make payments. A **fake invoice scam** (a criminal changes the banking details on an invoice so your money goes to them) works when you pay before you check.

1. My trusted supplier contacts

List the suppliers you pay most often. Take each number from an old invoice, a contract or your phone, never from a new or urgent message. Write only the last 4 digits of their account, so you can spot a change quickly.

Supplier	Trusted phone number	Where I got the number	Account ends in
e.g. Bricks supplier	011 000 0000	Contract, March 2025	4417

2. My payment rule (for everyone who pays money)

My rule (e.g. We never pay new banking details until we call the supplier on the number in section 1)

_____

Payments above this amount need a second person to check (e.g. R5 000, checked by my partner)

_____

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.

3. Before every supplier payment

- **CHECKLIST**
  - ☐ The invoice matches an order or job I know about
  - ☐ The amount and reference number are what I expected
  - ☐ The account ends in the same 4 digits as in section 1
  - ☐ For a new or changed account, I used my bank's account check and the name **the bank shows** matches the supplier
  - ☐ If the banking details changed, I called the supplier on the number in section 1 to confirm
  - ☐ I wrote down who confirmed and when (e.g. Thabo, 12 May, 10:30)
  - ☐ I changed section 1 only after the supplier confirmed the new details
  - ☐ I did not pay just because the message said "pay today" or "do not call us"

Remember

1. A real logo does not prove the banking details are real.
2. Never call the number printed on the new invoice to check it.
3. If you already paid, call your bank at once.

Share the rule

What I will do	Show sections 2 and 3 to everyone who makes payments (e.g. my bookkeeper and my partner)
Who	
By when	

When to redo this

Use section 3 before every supplier payment. Add a row to section 1 each time you start paying a new supplier.

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