

The callback rule

Money or bank details? Hang up. Call a number we already had. Two people over \$_____.
Amount

1. STOP

The request came to you by email, text, chat, voicemail or phone, and it asks you to:

- pay or wire money, or pay a "new" invoice
- change bank or payment details, for a vendor or for payroll
- buy gift cards and send the codes

Don't reply. Don't click. Don't call the number in the message. If you're on a call, hang up.

2. CALL A NUMBER WE ALREADY HAD

Use our known-numbers list (Where it's kept), a past invoice or contract, or the official website you looked up yourself. Never the number, link or contact in the request. Caller ID and voices can be faked.

Ask: "Did you send this request? What's the amount, and what account?"

Write down the date, time, number called, and who confirmed.

3. TWO PEOPLE

Over \$ _____, any new payee, or any bank change: a second person
Amount
 (_____) checks the callback and releases it.
Who

"Urgent", "confidential" or "the boss said skip it" never skips a step.

Gift cards as payment: treat it as a scam. Don't buy them.

SENT IT ALREADY? Call our bank now: _____ . Ask them to recall or
reverse the payment. Then tell _____ : _____ .

Bank fraud phone number Contact person How to reach them

Not legal advice. Small-Office Phishing Drill Kit, Tech Cheat Codes, v1.0. Need help? Visit techcheatcodes.com/support/