

You need to make a transfer to a safe account

Please confirm your online banking code

Just for security reasons...

I'm one of your suppliers

We've detected fraud on your account

I'll need your card details

Please confirm your account password

Tap your PIN into the phone

I'm a police officer

Your payment hasn't gone through

I'm calling from your bank

Your payment is overdue

# Do you know who you're talking to?

## Fraudsters are scamming businesses over the phone

Fraudsters are targeting organisations to deceive staff into revealing company financial information or transferring money to an account owned by the fraudster.

The fraudster poses as someone from a bank or building society, the police or an existing supplier. They attempt to obtain the organisation's financial information such as bank account details, or try to get a member of staff to alter bank payee details for regular payments or transfer funds to a 'safe' account meaning funds are sent direct to the fraudster's bank account.

### Remember:

- Criminals may already have basic information about you or your organisation in their possession. Do not assume a caller is genuine because they have these details or because they claim to represent a legitimate organisation
- If you are suspicious, don't be afraid to terminate the call or say no to requests for information. Do you really know if the caller is genuine?
- It takes two people to terminate a call. Fraudsters can keep your phone line open by not putting down the receiver at their end. Use established contact details that you are holding on file
- Caller display IDs can be manipulated to disguise the real origin of call. You can call them back using an independently verified number
- If you are unsure about providing information requested by a caller, review your organisation's policy on what information you should or should not provide to a caller, including to those calling from within your organisation

For further advice and guidance visit [www.financialfraudaction.org.uk](http://www.financialfraudaction.org.uk)



Financial Fraud Action UK  
Working together to prevent fraud



@FFA UK



Financial Fraud Action UK



CIPFA COUNTER  
FRAUD CENTRE