



**SC07 - Organised Crime
Command
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MANDATE FRAUD POSTER ALERT

Please find attached a 'Mandate Fraud Prevention Poster' two sizes A3/A4. The intention is for this to be printed and displayed in your relevant department.

As part of our prevention strategy we will meet up with organisations to give best practise advice and reduction strategies. Please make contact to arrange a visit by Falcon Prevention.

- Be suspicious of any request to change a bank account or payee details.
- Emails may have been hacked, meaning that a legitimate email from ANYONE requesting bank account changes need to be verified. This includes from within your organisation. Always do your own individual verification checks.
- Always check details very carefully: A genuine email: yoursupplier@payment.co.uk can be changed to yoursupplier@payment.com or your.supplier@payment.co.uk or yoursuppliers@payments.co.uk
- Payment details must be checked against known and original details, never from the details on the request. Changes must be verified with whoever is asking for the changes. This request could come from within your company or from your supplier. Take a sceptical approach.
- Consider the use of code words from when an account is set up as part of the verification process. Also how changes to bank accounts, set-ups and payments are completed.
- Depending on how the banking process works at your particular organisation, consider restricting who can change and make payments and that any notification to a change is communicated back to you from the bank and who that should be.
- All documents which relate to payments must be kept secure. Online bank account can be hacked into and payment details are altered so that money is transferred into a fraudster's account. Think about computer security.
- Check bank statements carefully for anything suspicious.
- Where changes to a bank account involves an amount that is above a certain threshold, consider a higher level of verification - work with your bank to impose conditions on accounts.
- No matter what verification processes are put in place, this can be circumvented by poor judgment of staff and at worse the deliberate action of staff who are knowingly committing fraud - which is why the process for how payments are made and changed need to be robust.