



# How to Recognize and Stop Invoice and Payment Scams

Invoicing and payment scam fraud can take a variety of forms. Below are two common invoice fraud schemes and how you can prevent them.

**These two scams are examples of a Business Email Compromise (BEC) - when a corporate end-user account is taken over and used for malicious activities originating from a legitimate trusted email address.**

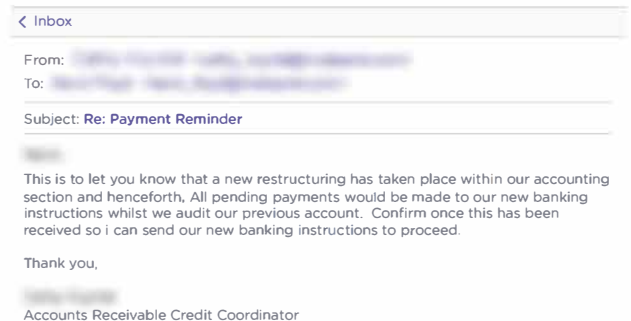
## CEO Fraud/Impersonation

You receive a text or email from an executive with a request for an urgent financial transaction, but the message is a scam - the account has been taken over by an attacker. The authority of the sender, the urgency of the request, and the compromised email address create a very convincing hoax.



## Vendor Impersonation

You receive an email from a trusted vendor, but the sender has enacted a BEC. They may tell you they've recently changed addresses or bank routing information, and attached an invoice, in an effort to collect money from you fraudulently.



## Some Basic Things to Look for in Invoicing / Email Scams

As a precaution, avoid clicking links in emails that:

- Are not addressed to you by name, have poor English or omit personal details that a legitimate sender would include
- Are from businesses you are not expecting to hear from
- Ask for changes to established payment methods
- Ask you to download any files, especially with an .exe file extension
- Take you to a website that does not have the legitimate URL of the company the email is purporting to be sent from



## Precautions and Best Practices

- Verify that the sender really sent the email.
- Pick up the phone and call for verification.
- Check the phone number. Do not call the number in the email.
- Do not proceed with any wire instructions until proper verification is obtained.
- Do not be intimidated by proposed sender's title or status in the company.

**Need Help Securing Your Business?**

**Contact Anjolen Inc:**

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