Bastani Security

STOP THE PAYMENT CHANGE

A desk card for banking, wiring, supplier, payroll, and refund changes.

THE NON-NEGOTIABLE RULE

No payment destination changes from an email, text, chat, or incoming call alone.

1. **STOP**
   Pause the payment or profile change. Urgency is not authority.
2. **CALL BACK**
   Use a number already in your records or on the organisation's official site - never the number in the message.
3. **READ IT BACK**
   Read the account name, institution, transit, and account number field by field. Do not ask a yes/no question.
4. **SECOND APPROVAL**
   Use the normal dual-approval rule for payments and high-risk profile changes.
5. **LOG + REPORT**
   Record who verified, the number used, the time, and the approver. Report the suspicious request immediately.

Money already sent? Call the sending bank immediately for a recall/fraud hold, preserve the messages, notify leadership and the insurer/breach line, and report the fraud.

RED FLAGS

- "Updated" banking details near a deadline
- Urgency, secrecy, or bypassing an approver
- A new assistant, number, domain, or reply-to
- A real thread with only the money detail changed

VERIFICATION LOG

Request / file: ______________________

Known number used: ______________________

Verified with: ______________________

Date / time: ______________________

Second approver: ______________________