OPERATIONS CHECKLIST / BEFORE THE MONEY MOVES

Verify first. Then release.

A practical control sheet for business wire payments, especially first-time recipients and changes to bank instructions.

Urgent payment? Complete every verification step.

- [ ] **Match the business purpose.**
  Confirm the invoice, approved purchase and expected recipient. Question unusual amounts, secrecy or an unexplained new destination.

- [ ] **Call through a trusted channel.**
  Use a number already verified in your records or independently established. Do not use a number supplied in the change request.

- [ ] **Verify the instructions independently.**
  Confirm the beneficiary and bank instructions with your known contact. Recheck every change; a reply in the same email thread is not verification.

- [ ] **Get the required second approval.**
  Follow your payment policy and approval thresholds. Have a separate authorized person review new recipients and changed instructions.

- [ ] **Compare the final bank screen.**
  Check the amount, currency and beneficiary against the verified instructions. Pause on discrepancies or unexpected intermediary details.

- [ ] **Keep the confirmation and reconcile.**
  Save the bank reference securely. Confirm receipt through the trusted channel and investigate any missing or unexpected credit.

If fraud is suspected: act immediately.

Call the sending bank through a trusted number to request urgent action, preserve evidence and report to IC3.gov. A recall does not guarantee recovery.

Sources: FBI Business Email Compromise; FBI IC3 BEC guidance.

Keep bank details in your approved secure system. This checklist does not authorize a payment.

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