The Five-Rule Business Shield

Someone in your business will eventually be fooled. These five rules decide whether the money leaves.

1. **Money**
   Banking-detail changes need an independent callback. Always — including when the request appears to come from the owner.

2. **Access**
   Two-step verification on every account that holds money, mail or customer data. Nobody shares a one-time code or PIN.

3. **Urgency**
   Urgency never overrides verification. Nobody gets remote access to a device because they phoned you — hang up and contact the organisation on a number you looked up yourself.

4. **Authority**
   Voice, WhatsApp and email alone never authorise unusual payments or sensitive changes.

5. **Incidents**
   Stop, isolate, preserve, report, escalate. Delete nothing — what you delete is the evidence you'll need.

SCORE YOUR BUSINESS · COUNT YOUR YESES

- ☐ Two-step verification on business email?
- ☐ A process for verifying banking-detail changes?
- ☐ A rule for unusual WhatsApp or payment requests?
- ☐ A procedure for reporting a suspicious incident?
- ☐ Someone named as responsible for cybersecurity and data protection?

5 — strong foundation. 3–4 — some gaps, fixable. 0–2 — priority action: not a crisis, but where one bad afternoon becomes a very expensive month.

SABRIC Annual Crime Statistics 2025: R2.4 billion lost to digital banking crime across 110,074 incidents, driven mainly by social engineering and manipulation rather than attacks on banking systems.

Finance desk: the callback rule

Print this and keep it next to the screen of everyone who loads or releases payments.

> **No banking-detail change is actioned from an email, WhatsApp or phone call alone.**
>
> Not even when it appears to come from the owner, and not even when the payment is urgent.

1. **Stop**
   Don't load the new details and don't pay. Urgency is part of the trick.
2. **Find the number yourself**
   From your supplier file, an earlier invoice you already hold, or their official website. Never the number in the message.
3. **Call and confirm**
   "We received a request on [date] to change your banking details. Can you confirm the new account and who sent the request?"
4. **Record it**
   Fill in the log below before any payment goes out.
5. **Escalate**
   If anything doesn't match, don't pay. Tell the person responsible for payments the same day.

BANKING-DETAIL CHANGE LOG

Date	Supplier	Number called & where from	Confirmed by	Initials

SABRIC 2025: "In business environments, supplier mandate fraud and business email compromise remained material risks."

WhatsApp lockdown

Do this on the business phone first, then on every phone that talks to customers or suppliers.

1. **Turn on two-step verification**
   Settings → Account → Two-step verification → Turn on, and add a recovery email. WhatsApp began rolling out a longer password (letters, numbers, symbols) in August 2026 — use it when your app offers it.

2. **Add a passkey**
   Settings → Account → Passkeys. Log back in with your fingerprint, face or screen lock.

3. **Never share the six-digit code**
   Not with a colleague, not with "WhatsApp support", not with the boss. Anyone asking for it is taking your account.

4. **Check linked devices monthly**
   Linked devices — under Settings on iPhone, or the three-dot menu on Android. Log out anything you don't recognise.

5. **Treat lost signal as an incident**
   If your phone suddenly loses mobile service, contact your network straight away — it may be a SIM swap.

CAUTION — STRICT ACCOUNT SETTINGS

Settings → Privacy → Advanced. It blocks attachments and media from anyone not in your contacts. Good for a personal phone; on a business line customers message, their invoices and photos would never arrive.

IF YOUR WHATSAPP IS TAKEN OVER

Log in again with your number and the SMS code — WhatsApp works on one phone at a time, so the other person is logged out. If they set their own two-step PIN, there is a seven-day wait. Warn your contacts through another channel, and log out unknown linked devices.

Sources: Meta newsroom, 25 Aug 2026; WhatsApp blog, 27 Jan 2026; SABRIC 2025; Forbes, account recovery guidance.

Voice ≠ authority

A voice note or call that sounds exactly like the boss is not the boss. Payment authority comes from a process.

1. **Voice alone authorises nothing**
   No payment, banking change or password reset on the strength of a call or voice note.

2. **Unusual means callback**
   Hang up and call back on the number you already have for that person.

3. **Agree a check word**
   A word or question only the real person knows, for genuinely urgent requests. Agree it face to face — never over WhatsApp.

WHAT COUNTS AS UNUSUAL HERE

- [ ] A new supplier, or a new bank account for an existing one
- [ ] Urgency, secrecy, or “don’t tell anyone yet”
- [ ] A request outside normal hours
- [ ] An amount above R_____
- [ ] A request that arrives only by voice note, WhatsApp or SMS

CHECK WORD SET UP

Agreed on (date): _____

Between (names): _____

Never write the check word itself on this page.

SABRIC 2025: AI is helping criminals create “believable voice recordings”, and “isolated cases involving cloned voices have also been reported.”

10-minute team huddle

Run this at your next team meeting. Read the email aloud, ask the questions, agree the rule, sign.

READ ALOUD

"Good morning. Please note our banking details have changed with immediate effect. Please find our new banking confirmation attached. Kindly ensure today's R38,750 payment is made into the new account. Regards, Accounts."

ASK THE TEAM — HONESTLY

1. **Who in our business would open this first?**
2. **What would they do next?**
3. **Who is allowed to change a supplier's banking details here?**
4. **Which number would we call to check — and where would we find it?**

OUR RULE FROM TODAY

_____

_____

ATTENDANCE · KEEP THIS SHEET AS YOUR TRAINING RECORD

Date: _____

Led by: _____

Name	Role	Signature