FOR INDIVIDUALS / SCAM PATTERNS

Recognise how pressure and impersonation influence a payment

Understand how urgency, familiarity and secrecy can affect decisions, and build an independent check into a financial request.

01 Look for the pressure around the request

Notice pressure to act urgently, keep a payment secret or avoid another opinion. Familiarity and apparent authority can make an unverified request feel credible. Create space for an independent check; the person targeted is not responsible for the fraud.

02 Verify through a route you already trust

Confirm unusual requests through a contact method established independently of the message. A new callback number supplied in that message is not independent. Familiar audio or convincing images may be misleading; you do not need to prove AI use before verifying the request.

03 Give a second person a specific question

Show a trusted person the actual request, the deadline, the claimed identity and what you have checked. Ask a specific question about the recipient or payment destination. Agree a verification routine that also applies to familiar contacts and senior colleagues.

04 Support someone without making them defend the sender

When supporting someone, focus calmly on the next payment and the claims that can be checked. Avoid demanding wallet or account access. Suggest a pause and independent advice. If physical safety is threatened, seek local emergency assistance.

Example. In a fictional workplace scenario, an apparent manager asks for a confidential crypto payment and gives a new callback number. A useful check uses the established company directory or an existing contact route, rather than the number in the request.

Review checklist

- ☐ I can identify urgency or secrecy in a payment request.
- ☐ I have an independent way to verify unusual requests.
- ☐ I can ask for a second opinion without sharing access credentials.

Examples are fictional. Completing these checks does not establish safety or recovery prospects.

References: FBI: generative AI and financial fraud

Incident happening now? Open immediate-help guidance.