

WAIT. VERIFY.

Don't be duped by wire fraud.

Three out of four fraud attempts involve wire transfers* – and every business is at risk, every day. BOK Financial sees **\$4 to \$8 million a month in fraud attempts** throughout all of its banking operations.

According to Keith Parsons, BOK Financial's Director of Financial Crimes, companies are increasingly at risk with wire transactions they conduct with their own customers and vendors.



**THE PRIMARY
FRAUD WEAPON**



**YOUR PRIMARY
FRAUD DEFENSE**

Make sure you and your employees know and heed the warning signs:

- ! Unusual time of day for the email to be sent.** An email sent at 2 a.m. to change wire payment instructions? Really?
- ! Poor grammar.**
- ! Lowercase letters that should be uppercase.**
- ! Sudden Change In Location.** Instructions to wire money to a different location after many transactions to the same place over a long period of time.
- ! The tone of the email sounds "off".** Not like the person you deal with every day.

When in doubt, pick up the phone and talk to a person you know and trust to verify the instructions. NEVER make changes to payment arrangements based solely on email.