

# 10 Tips For Fighting Fraud



**Reconcile accounts daily.**



**Require two people** to initiate and approve an ACH or wire payment.



**Secure check stock** just as you would cash.



**Don't leave mail** with checks lying out in the office.



**Pay electronically** when possible.



**Implement tools** like Positive Pay with Payee, Reverse Positive Pay, ACH blocks and filters.



**Know your business partners** – customers as well as vendors – and never accept changes in payment instructions via email. Always follow up by phone with a known phone number.



**Randomly switch** responsibilities and conduct unannounced audits.



**Escalate suspicious transactions** to your bank immediately.



Continually remind employees **not to open emails** from people they don't know or click on unknown links.

