

How We Make Payments Safely

There are times when we need to make payments to our clients. This might be because we have been acting on their behalf in a successful claim, or perhaps because we are handling an estate in which they are a beneficiary.

Unfortunately, financial scams are on the rise. Fraudsters utilise very sophisticated techniques, especially online. We take our financial responsibilities very seriously and have implemented a range of additional processes to protect you and your money.

Our policy is to phone you on a known telephone number to verbally confirm your bank details every time we make a payment to you.

Why do we do this?

Authorised push payment (APP) scams are becoming more common. This is when fraudsters imitate businesses, organisations or individuals to try and redirect payments to their own accounts.

Typically, these scams occur when fraudsters intercept email communication chains. Usually, they will claim to be the payee and request that any payment due is made to the bank details they provide. If the payer then makes a payment to these bank details, that transferred money will go straight to the fraudsters. The genuine payee is generally unaware that any of this has occurred until it is too late.

These scams are extremely unpleasant. Though they can be difficult to spot, there are some straightforward ways for us all to protect ourselves. One of the key ways to do this is to confirm any new or updated bank details given via email by another means of communication.

The best way to do this is to telephone the payee directly so they can verbally confirm whether or not the bank details are correct. It is very important to only use a known telephone number to do this. Fraudsters will often attempt to provide their own phone number, which could result in you speaking to the fraudsters themselves rather than the intended payee.

What should you expect?

If you are expecting a payment from us, please don't be put out when you receive a confirmatory phone call from us first.

We will need to speak to you on the phone to confirm your details before we can make a payment. During this call, we will ask you to confirm your identity and your bank details. We will repeat this process each time we are due to make a payment to you.

When we do this, we will telephone you on the number we have on file for you. We will not be able to telephone you on a new number given to us via email alongside the new or updated bank details. Additionally, we will not be able to confirm these details on a call that you have made to us.

The sooner we are able to speak to you on the phone to confirm your details, the sooner we will be able to make any payment that is due to you.

Should you take extra precautions when making payments to us and other organisations?

If you are making a payment to us or another business or individual, we would highly recommend taking your own precautions against APP scams.

The best practice here is to:

- Be very cautious of any details or updated details that you receive via email.
- Confirm the veracity of bank details over the telephone. Remember to use a known telephone number, not a number you have been sent over email (this includes any number listed in what might look like a genuine email footer).
- Ensure you're fully confident that the person you speak to is who they say they are.
- Never accept a confirmation of payment details on an in-bound phone call.
- Be careful when checking details via email or online: fraudsters can set up fake email addresses or websites.
- Check your bank's confirmation of payee tools (though do be aware that this is not a guarantee: some fraudsters get around this by setting up bank accounts in the name of the organisation or individual they are impersonating).
- Be extra wary if you feel that you are being pressured into making an immediate payment.

How Roche Legal can help

Dealing with legal issues can be confusing and stressful. We understand this, and we're always on hand to untangle jargon and offer support.

If you need advice on any of the issues raised in this help guide, please don't hesitate to [get in touch](#). Roche Legal is an award-winning legal practice, offering practical and caring advice.

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