



Bank Detail Change Protocol

The 7 steps · Print small, laminate, keep near the payments desk.

Changing a supplier's bank details is one of the highest-risk actions in any business. This protocol is non-negotiable — it applies no matter how legitimate the request looks or how long you've worked with the supplier. It takes about 10 minutes.

1. **STOP.** Do not action any bank-detail change from an email — even if it looks legitimate.
2. **CHECK your records.** Look up the supplier's phone number in YOUR files or phone — not the email or invoice.
3. **CALL.** Phone the supplier and ask them to confirm the request verbally.
4. **RECORD.** Note the date, time, name of the person you spoke to, and what was confirmed.
5. **GET APPROVAL.** Owner or a second authorised person signs off before the change is made.
6. **UPDATE RECORDS.** Update the supplier record with the new details and the verification date.
7. **NEVER pay** to new banking details before completing steps 1–6. No exceptions.