



Delegation Checklist

Assess and document your payment authority. Review annually or whenever the team changes.

Question	What to check	Done
Who can approve payments under \$2,000?	Name & role defined?	☐
Who can approve \$2,001–\$10,000?	Name & role defined?	☐
Who can approve over \$10,000?	Two people required?	☐
Who can add a new payee?	Restricted to owner/finance?	☐
Who can change a supplier's bank details?	Two-person sign-off?	☐
Cover person if the owner is unavailable?	Documented?	☐
Payment staff trained on BEC fraud?	Completed & dated?	☐
Is there a 'no urgency override' rule?	Staff know urgent = red flag?	☐
Are payment records retained for review?	30-day minimum?	☐
When was the protocol last tested?	Tested in last 6 months?	☐