



Payment Authority Matrix

Print it, fill in names, get staff to sign, keep it near the payments terminal.

Payment type / value	Who can initiate	Who must approve	Verification required
Routine supplier < \$2,000	Any authorised staff	Team leader / manager	Invoice on file
\$2,001 – \$10,000	Finance / admin	Business owner / director	Invoice + verbal confirm
\$10,001 – \$50,000	Finance / admin	Two directors / owners	Invoice + phone confirm to known number
Any NEW payee (any amount)	Finance / admin	Business owner	Phone verify using existing contact — not from email
ANY bank-detail change	Do not process from email	Owner + second person	Phone call to known number; written record
Urgent / after-hours	PAUSE — do not process	Owner	Verify next business day; urgency is a red flag

Thresholds are a starting point — adjust to your business, but write them down and don't allow them to be bypassed under pressure.

Sign-off

Names entered by: _____

Date: _____