

STAFF HANDOUT

Spot a scam **before it costs you**

Most attacks on small businesses start with one message that looks real, copying a bank, a supplier or even your boss. Here's how to spot one, and what to do if it gets through.

THE WARNING SIGNS

Emails

- The sender's address doesn't match the name, or is a near miss (amaz0n, paypa1).
- A link that goes somewhere else when you hover over it.
- An unexpected attachment or "shared document", or a supplier's new bank details.

Texts and messages

- A missed delivery, unpaid toll or parcel fee with a link.
- "Hi, it's me, I've got a new number" from someone you know.
- A login code you didn't ask for, followed by a request to send it on.

Phone calls

- "Your bank" or "the police" asking you to move money to a safe account.
- "IT support" or "Microsoft" asking you to install something or read out a code.
- A number that looks right on screen. Caller ID can be faked.

Any of them

- Pressure to act now, or something bad will happen.
- A request to keep it secret or skip the usual checks.
- Asking for a password, code, card details or gift cards.

BEFORE YOU ACT

- 1 Stop.** A real bank, supplier or colleague won't mind you taking a minute to check.
- 2 Check another way.** Call on a number you already have, never one from the message.
- 3 Never share a password or code.** Nobody genuine will ask, not even your bank or IT support.

Clicked, paid or replied? Say so now

Tell _____ at once, even if you're not sure. Acting in the first few minutes can stop money leaving. Nobody will blame you for reporting it.

Report it (UK)

- Scam emails: forward to **report@phishing.gov.uk**
- Scam texts: forward to **7726**
- A call claiming to be your bank: hang up and call **159**
- Lost money: your bank, then **reportfraud.police.uk** (Scotland: **101**)

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Want email filtering and staff training set up for your business? Email **networks@cryptalmedia.com**

Reporting services checked October 2026. Report Fraud (0300 123 2040) covers England, Wales and Northern Ireland; 159 reaches most UK banks.