

# Business Email Compromise: A Quick-Reference Guide for Businesses

How to spot red flags, slow the process down, and act quickly when something feels off

## The “Pause & Check” Rule

**Before acting on any payment request, pause and ask:**

- Do I recognize this request?
- Has anything changed?
- Is there urgency or pressure to act quickly?
- Would I feel comfortable explaining this decision later?

**If something feels off, stop and verify before proceeding.**

## If You Suspect Fraud — Act Fast

**If fraud is suspected:**

1. Stop the transaction if possible
2. Contact your bank immediately using a trusted number
3. Preserve emails and documentation
4. Notify internal leadership

**Speed matters. Early reporting can make a difference.**

## Common Business Email Compromise (BEC) Red Flags

**Red flags to watch for:**

- Payment instructions have changed
- Bank account or address updates are included
- Unusual urgency (“must be paid today”)
- Request bypasses normal approval steps
- Email timing feels odd (early morning, late night)
- Sender’s email or domain looks *almost* right

## What to Do Instead

**If you see a red flag:**

- Don’t reply directly to the email
- Don’t use phone numbers provided in the request
- Verify using a trusted contact or known number
- Escalate questions internally — even if it slows things down

**Verification is a standard business practice — not an inconvenience.**



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