

## Warning about sending money to a fraudulent account

Currently, criminals are using various techniques such as impersonation, forgery, and email hacking to change the details of transfer recipients in order to trick the sender into sending money to a criminal's account which is causing great financial damage.

Bangkok Bank would like to warn you to be vigilant in performing funds transfers by carefully observing and checking for signs of fraudulent emails (phishing) as follows:

1. Abnormal email address for sender, for example
  - Similar spelling of email address as the real sender
  - Email sending time is outside of business hours
  - Many misspellings or an unpolished translation
2. Changes in the sender's information, for example
  - Same transfer recipient's name but with a change in country, account number or bank. For example, the seller lives in one country but requests the transfer to be made to a bank account in another country.
  - The name of the seller / the person who issued the document doesn't match that of the recipient.
3. Information on the transfer order is different from other documents, for example
  - The receiving account's address is in a different country from that on the commercial invoice.
  - Information on the transaction documents do not match the transfer order.
  - Transaction documents such as the invoice or the sales agreement show marks of being tampered with. Marks include different font or font size from other texts in the same document, or additional handwritten text.
  - A follow up email with an attached document requesting a change in the transfer order from what was previously stated in the invoice or the sales agreement.

### Recommendations

If you receive an email with some changes in the payee's information, you can assume that it's likely to be a fraud. To avoid falling victim to criminal activities, we recommend paying extra attention before making any transfer and confirming the accuracy with your seller/supplier by using other methods besides email such as by phone or FAX.