

# USE IT MATE

## The 5-Second "Fake Invoice" Audit

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Hackers might not try and hack your agency directly. Instead, they hack your local plumber, watch their outbox, and send you a fake invoice with altered bank details. If you pay it out of your trust account, that money is gone forever, and your agency is liable.

Train your accounts team and property managers to run this 5-second audit on every maintenance invoice before hitting "Pay".

Store the completed checklist with employee records.

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## 1. The "Reply-To" Trap

Hackers will "spoof" a tradie's name so it looks legitimate in your inbox.

- **The Fix:** Before opening the invoice, hit "Reply" to the email. Look closely at the email address that pops up in the "To" field. If the email came from Bob's Plumbing, but hitting reply tries to send a message to bobs.plumbing.invoices@gmail-support.com, you are being scammed.

## 2. The "Changed Bank Details" Rule

This is the number one way trust accounts are drained. The hacker intercepts a real invoice and simply photoshops their own BSB and Account Number onto the PDF.

- **The Fix:** Implement a strict, non-negotiable agency policy. If a tradesperson states their bank details have changed, never accept the change via email. You must call the tradesperson to verbally verify the new BSB and Account Number.
- **Crucial Step:** Do not call the phone number printed on the new invoice (the hacker changed that, too). Call the phone number you already have saved for them in PropertyMe or your CRM.

### 3. The "View Invoice" Link Scam

Hackers will send an email saying, "Your invoice is ready, click here to view it securely," which leads to a fake Microsoft login page designed to steal your password.

- **The Fix:** Never click a link to download an invoice. Legitimate tradespeople attach their invoices directly to the email as a standard PDF. If it is a link, delete it and ask them to send the actual file.

### 4. The "Urgent Overdue" Panic

Hackers use urgency to make you skip your security checks. If you get a highly aggressive email from a usually polite tradie demanding an invoice be paid by 5:00 PM today or they will send debt collectors, stop.

- **The Fix:** Panic is the hacker's best weapon. Step away from the keyboard, pick up the phone, and call the tradie.