



Stay safe from fraud

Hello, we're contacting you to make you aware of an increase in invoice fraud affecting UK businesses.

Please take the time to read this. We also strongly recommend sharing this message with everyone in your business who makes or authorises payments.

What is invoice fraud?

Invoice fraud typically involves criminals posing as legitimate suppliers, often ones you regularly pay, or intercepting genuine communications to divert payments into their own bank accounts.

Common tactics being used

Fraudsters may:

- Ask you to input new supplier details or change an existing supplier's bank account details.
- Send an email that appears to come from a genuine supplier but with minor changes to the email address.

- Send an invoice that appears genuine but includes new or amended payment details.
- Request a small 'test' payment, confirm receipt, then ask for the balance.

How to protect your business

Keeping our customers safe is our top priority. To help protect your business, we advise you to:

- Independently verify any change to supplier payment details using a trusted contact you already hold.
- Treat urgent or unexpected payment requests with caution, particularly if they fall outside normal processes.
- Check invoices carefully against previous genuine invoices and internal records before authorising payment.
- Check sender email addresses carefully, watching out for additional characters, numbers or incorrect spelling.

Stay vigilant

Fraudsters will continue to use a range of methods. One click on a malicious link, one unexpected phone call, or adding a fraudulent payee can lead to serious financial loss.

If in doubt

If you're unsure about a payment request or receive a suspicious phone call, please contact us using trusted channels only:

- The Virgin Money Fraud Team on **0800 012 1353**.*
- Through your Relationship Manager or Relationship Team.
- Or visit our dedicated webpages [here](#).

Don't hesitate to get in touch if you need any support.

The team at Virgin Money

[How to check if an email is genuine](#)

[Visit our Security Centre](#)

