FINTECH CENTRAL | PRACTICAL WORKING AID

Payment-Workflow Integrity Checklist

Review supplier changes before release. Use fictitious records for tests.
Tick each reviewed item; record unresolved gaps below.

Review owner: _____ Process / provider: _____

Date: _____ Scope of review: _____

☐ **1. Business purpose**

Can staff trace the invoice and the reason this supplier is owed money?

Record: invoice, order, and business owner.

☐ **2. Changed bank details**

Who requested and checked the bank-account change before use?

Record: old and new details, change reason, and verifier.

☐ **3. Independent check**

Can staff use a trusted contact or record outside the change request?

Record: method, source, result, and who can alter that source.

☐ **4. Separate powers**

Can one user or provider account change data and approve its own work?

Record: roles, actual access, and any conflicts to resolve.

☐ **5. Version at release**

Do the bank details to be sent match the version staff checked?

Record: comparison and the rule for a later change.

☐ **6. Traceable sequence**

Can reviewers link the data change, sign-offs, and payment record?

Record: identifiers, timestamps, evidence access, and log owner.

☐ **7. Hold and response**

Who can hold a suspect payment and contact the bank or provider?

Record: escalation contacts, exception route, and reporting-plan owner.

☐ **8. Safe exercise**

Has the team tried a changed account and an unavailable trusted contact?

Record: test result and gaps. Never send a live test transfer.

Decision: Proceed / Hold for review / Retest Gap owner and due date:

Completing this checklist does not establish compliance or guarantee fraud prevention.

Sources: CERT-In CIAD-2026-0062 (20 Nov 2026) | FBI BEC guidance | NIST AC-5 / AU-6