Before You Send Money Checklist

A five-minute pause for any unusual, urgent or unexpected payment. Keep it by the device you bank with.

If any box in sections A–C is ticked, do not send the money yet. Go to section D.

A. The request

- ☐ Someone contacted me first, and I did not expect this request.
- ☐ I am being rushed, threatened, or told “now”, “today” or “last chance”.
- ☐ I have been asked to keep it secret from family, my bank, or the police.
- ☐ I have been told to lie to a bank teller or staff about why I am sending money.

B. The payment

- ☐ They want gift cards, cryptocurrency, a wire transfer, cash, or a courier pick-up.
- ☐ I am being asked to move money to a “safe account”, or to “test” or “reverse” a payment.
- ☐ The recipient’s name, account or business does not match what I was told.
- ☐ I am asked to share a one-time code, PIN or password to complete it.

C. The person

- ☐ I have not spoken to them on a number or channel I already trusted.
- ☐ I have never met them in person, but they ask for money or investment.
- ☐ They ask me to leave the app or platform and use a private chat.
- ☐ They say I will lose a benefit, be arrested, or harm a family member if I don’t pay.

D. Pause and check

- ☐ **Stop.** Take at least one hour; for large amounts, sleep on it (24 hours).
- ☐ Call the person or company on a number from my contacts, card, bill or official app — not the one in the message.
- ☐ Tell a second person from our Family Verification Plan (FRG1-02) and listen to their reaction.
- ☐ Call my bank using the number on my card and ask if the request is genuine.
- ☐ Ask: could I get this money back if it is wrong? Many payment types cannot be reversed (see FRG1-11).

Date and time I paused _____

Amount and what it was for _____

Who I checked with _____

Decision: ☐ Don’t send ☐ Send after verified ☐ Not sure — ask a second person

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