Post-Click Decision Tree

Find the row that matches what happened. Act in order. Use a different, clean device for password changes if your device may be compromised.

What happened?	Do now (first 15 minutes)	Then (same day)	Reporting & follow-up
A. I clicked a link or opened an attachment — nothing else.	Close the page. Don't enter anything. Disconnect Wi-Fi if you opened a file.	Run a security scan (built-in or a reputable brand). Update the device. Clear browser data.	Mark the message as phishing and delete it. Watch for unusual activity.
B. I entered a username and password	On the **real** site (typed address or app), change that password immediately. Do the same anywhere you reused it.	Turn on two-step verification. Sign out of all sessions. Check recovery email, forwarding rules and recent logins.	Tell your bank if it was a financial account. See FRG1-18.
C. I entered card, bank, SIN/SSN or ID details	Call your bank / card issuer on the official number. Freeze or replace the card. Ask them to watch the accounts.	Place a fraud alert or credit freeze with the credit bureaus (see FRG1-18). Review statements.	Report to the CAFC or FTC. Keep a record in FRG1-15.
D. I installed an app, or allowed remote access	Disconnect from the internet. Uninstall the app. Don't log into anything on that device.	Using a different device, change passwords and call your bank. Have a professional check or reset the device.	Report it. Check for new accounts or unknown payment apps.
E. I gave a one-time code or called them back	Contact the company or bank immediately using an official number and tell them what you shared.	Change passwords; review linked accounts and devices; set up account alerts.	Report to your bank and FRG1-18 agencies.
F. I sent money	Go to **FRG1-14** (Money-Loss Response Checklist) right now.		

Being tricked is not a character flaw — these messages are built by professionals. **Speed matters more than embarrassment.** Tell someone you trust today.

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