CHURCH PAYMENT VERIFICATION POLICY

No payment or bank change on a message alone.

Scammers pose as pastors, vendors and staff to ask for payments, gift cards and new bank details. One simple rule protects the church: we confirm before we pay. Adopt these five rules and share them with everyone who handles money, from the treasurer to the volunteer who pays the bills.

OUR FIVE RULES

1. **We confirm by phone.**
   A new vendor, a changed bank account, or a request for gift cards is confirmed with a call to a number we already have on file. Never the number in the message.

2. **Two people approve.**
   A second authorized person approves every new payee and every change to payment details.

3. **No gift cards, cash or logins by message.**
   Our leaders will not ask for them by text or email. Anyone who gets that request tells the church office.

4. **Urgent means slow down.**
   A request marked “urgent” or “keep this between us” gets extra checking, not faster approval.

5. **We report it.**
   Tell the person named below right away. Report scams at ic3.gov, the FBI’s Internet Crime Complaint Center.

Church name _____

Adopted on _____ Approved by _____

Report scams to _____ Phone _____

A starting template. Adapt it to your church’s rules and have your board or treasurer review it. It is not legal or financial advice.

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ADDENDUM TO THE PAYMENT VERIFICATION POLICY

Requests for financial help (benevolence)

Churches want to help people, and scammers know it. This addendum gives your leaders one simple rule: two people decide, nobody hands over cash on the spot, and approved help is paid to the provider, not the person asking.

OUR SEVEN STEPS

1. **Two leaders decide.**
   No one person approves help. Two designated leaders (for example, the pastor and the treasurer, or two board members) must agree before any money is given.

2. **No cash on the spot.**
   Staff and volunteers do not hand out cash or send money to a person who asks in person, by phone, by text or by email. Say: “Our leaders review every request and will follow up.”

3. **Pay the provider, not the person.**
   When help is approved, pay the business directly (utility, landlord, gas station, hotel, pharmacy), not the person asking.

4. **Check what you can.**
   Where you can, confirm the need with someone you reach on your own: the utility, the landlord, the hospital’s main number from its official website. Do not use contact details supplied by the person asking. (Small churches: even one quick call is better than none.)

5. **Slow down under pressure.**
   A deadline of “today,” a story that changes, or refusal to accept anything but cash are reasons to slow down, not speed up.

6. **Write it down.**
   Record the date, the request, who approved it, and how and to whom it was paid.

7. **Report and share.**
   If a request looks false, report it to your local sheriff or police and let leaders of nearby churches know.

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