

THE CHECK BEFORE YOU PAY

Deposits and rent, paid to the right account.

Agents handle tenants', landlords' and buyers' money under time pressure, and every party in the chain emails. An email saying your bank details have changed only has to fool one of them.

How it happens here

1. Money is due

Rent is about to be paid on to a landlord, or a deposit or completion falls due.

PRESS CHECK HERE

2. New details arrive

An email in a landlord's, a solicitor's or a colleague's name gives new bank details for the payment.

3. It looks legitimate

It comes from a real mailbox somebody has taken over, or one made to look like it.

4. The money goes

Unless somebody rings the payee on the number held on file, the rent or deposit goes to a criminal.

Before any payment to new or changed bank details

- 1 Never pay, or change who you pay, because of an email alone, from a landlord, buyer, seller or solicitor.
- 2 Ring them on the number held on file from when you took them on, not a number in the email.
- 3 Tell every tenant and buyer in writing at the start that your bank details will never change by email.
- 4 A second person approves any change to landlord, contractor or client account details.
- 5 For a first payment to new details, send a small amount and have the payee confirm receipt by phone.

If money has gone

Ring your bank's fraud line at once, then report to Report Fraud on 0300 123 2040 or reportfraud.police.uk (Police Scotland on 101 in Scotland).

Also on day one: tell the client affected, and your insurer.

What your sector's own bodies say

- Relying on email alone to verify a change of bank details is not sufficient; confirm it a second way, such as a phone call to a number already known for that client. (RICS, Client money and Data security and retention, current guidance)
- Get bank details in person or by phoning the solicitor directly, never from an email, and treat any change of account email as suspicious. (Propertymark, Helping homebuyers avoid fraudsters, March 2022)

Where Jatzo fits. Jatzo does not replace the call. It helps whoever reads the email notice that it needs one, before anybody pays.

Check before the rent goes out

Anybody unsure about a landlord's or solicitor's new bank details presses Check in Outlook or Gmail and sees a score out of 100 with the reasons.

Web addresses that copy your agency's

Domain Watch, on Business Pro, looks for new web addresses made to look like your agency's, and checks whether anybody can send email as you.

More at jatzo.co.uk/for-teams/property

Contractor invoices against confirmed details

Invoice Fraud Analyser, a separate Windows program, compares the bank details on each contractor's invoice with the ones you confirmed, and says Stop before you pay somewhere new.

Your branch manager hears at once

When anybody in the branch checks a message scoring High risk or above, an email goes to addresses you choose at your own domain, such as your branch manager's.

UK Finance recorded £41.3 million lost to invoice and mandate fraud across 2,305 cases in 2025, 68% of it from business accounts. Criminals intercept emails or take over an email account, then pose as a supplier, a solicitor or a builder with new bank details. (UK Finance, Annual Fraud Report 2026, June 2026.) Report Fraud replaced Action Fraud in December 2025; the number did not change.