

THE CHECK BEFORE YOU PAY

Contractor pay, paid to the real payee.

A recruitment inbox takes attachments from strangers all day, and a weekly pay run gives a criminal a deadline to work to.

How it happens here

1. An umbrella is cloned

Criminals set up a near-identical name to a genuine umbrella company the agency already uses.

2. The pay run nears

The weekly pay run gives them a deadline to work to.

PRESS CHECK HERE**3. New details arrive**

An email asks the agency to update the umbrella company's payment details before the run.

4. The pay goes astray

Unless payroll confirms through the usual contact, the week's pay goes to the criminal's account.

Before any payment to new or changed bank details

- 1 Never change an umbrella company's, contractor's or supplier's bank details because of an email alone.
- 2 Ring them on the number you already hold from onboarding, not one in the email.
- 3 For an umbrella company, check the company number against the FCSA or Professional Passport list.
- 4 A second person in payroll or finance approves every bank detail change before the next pay run.
- 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).

What your sector's own bodies say

- If an umbrella company you already use asks to change its payment details, confirm it through your usual contact channels, and check a new umbrella company's number against the FCSA or Professional Passport member lists. (REC, Recent fraud targeted at the recruitment sector, August 2022)
- Vet new clients and contractors thoroughly before any work is placed or paid. (REC, Scam alert, April 2023)

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 pay run

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

Your payroll lead hears at once

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

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

Umbrella invoices against confirmed details

Invoice Fraud Analyser, a separate Windows program, compares the bank details on each umbrella company's invoice with the ones you confirmed, and says Stop when they differ.

Training for consultants who open attachments

Business Pro includes every Training Centre course, Suspicious attachments among them, for everyone in the team, with a record of who completed it.

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.