

PAYMENT READINESS & FRAUD PREVENTION

Increased activity often means more payments, quicker decisions, and new people to interact with. A little awareness can go a long way in helping reduce fraud risk and avoid disruption.

FOR BUSINESSES



Busy periods can bring higher transaction volume and unfamiliar requests. These general considerations may help business owners stay alert and informed.



PAYMENT READINESS

- Be aware that busy days often involve faster decision-making and higher payment activity
- Consider reviewing who is authorized to initiate or approve payments ahead of peak periods
- Make sure business owners and key decision-makers know how to quickly access account information if questions arise



FRAUD AWARENESS

- Be cautious of unexpected or urgent payment requests
- Verify changes to payment instructions using a trusted contact method
- Watch for requests that seem unusual or attempt to bypass normal review
- Monitor account activity more closely during high-traffic periods





FOR INDIVIDUALS



High-traffic periods and large events can also increase fraud attempts aimed at individuals.



STAY ALERT

- Be cautious of unsolicited messages asking for payment or personal information
- Avoid clicking links or responding to unexpected texts or emails
- Take a moment to verify requests that create pressure or urgency



PROTECT YOUR ACCOUNTS

- Monitor account activity regularly
- Report suspicious transactions promptly
- Use strong, unique passwords and keep login credentials private



TRUST YOUR INSTINCTS

Whether for a business or personal account, fraud often relies on urgency and distraction. Slowing down and asking questions can help prevent costly mistakes.



Capitol Federal® is committed to helping customers stay informed about payment awareness and fraud risks.

Learn more about how to protect yourself at capfed.com/fraud