

Case study

Confirmation of Payee

Saira is buying a second-hand car from a friend, Julian. Julian sends Saira an email with his sort code and account number so that she can make the payment using online banking. Saira is nervous when setting up the payment as she can't afford to lose the money. She's worried that she might mistype the number, and has also read about fraudsters intercepting emails and giving fake account details.

When she puts Julian's bank details into her bank's app, it sends a message to Julian's bank to check whether the name that Saira has given matches the name linked to the bank details. She sees from the app that they do match. Now Saira can go ahead and make the payment with confidence.

