

# Pause before you pay

A calm checklist for suspicious calls and messages.

- 1.** Stop and take a breath. Do not send money, share a code, or install software because someone is pressuring you.
- 2.** End the call or leave the message. Do not use the phone number or link the sender provided.
- 3.** Find a trusted contact route, such as the number on your bank card or a website address you already know.
- 4.** Ask someone you trust to review the request with you. A familiar name or voice alone does not prove who is contacting you.
- 5.** If you already paid or shared account details, contact the affected organization through a trusted channel promptly.