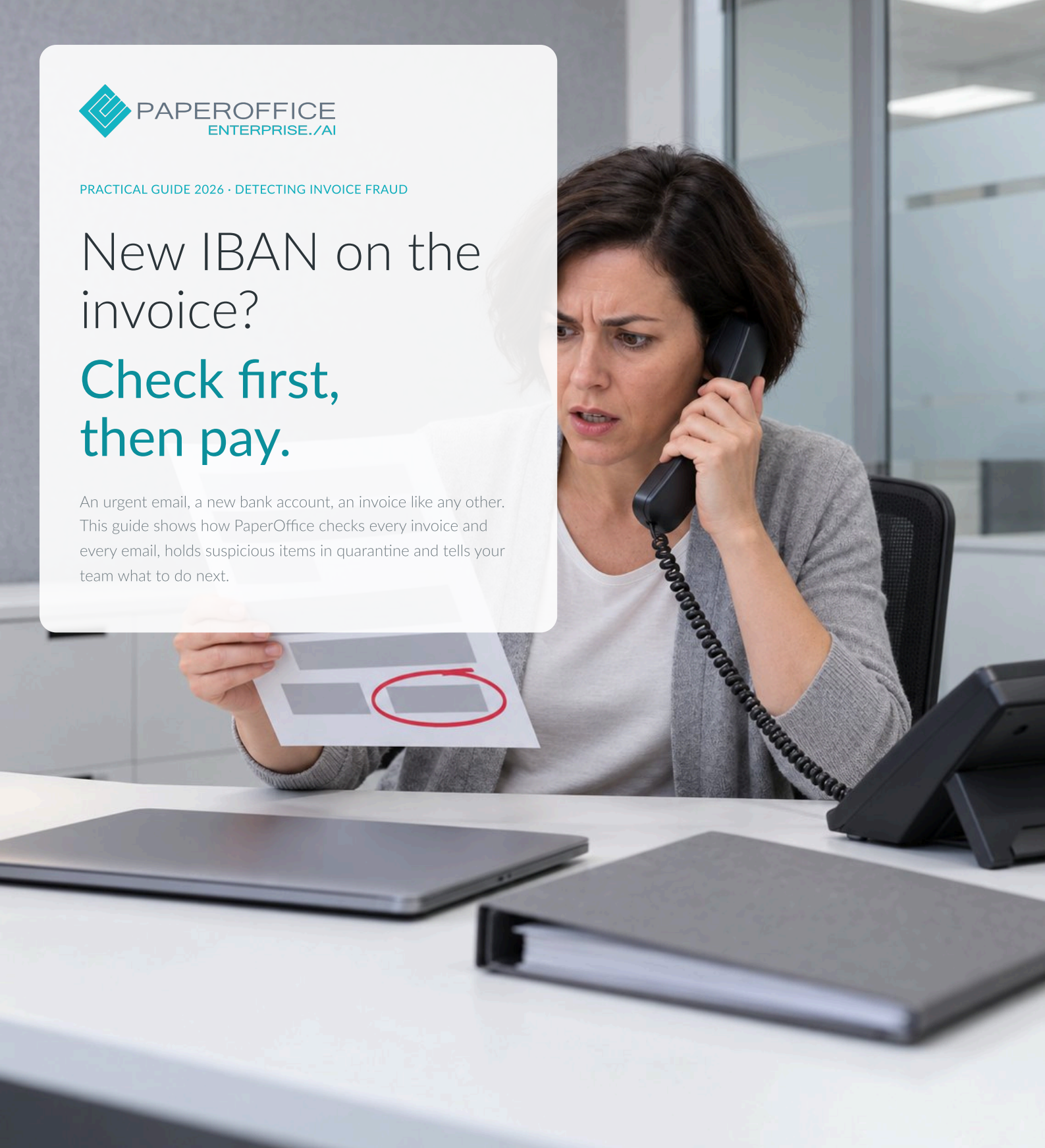


New IBAN on the invoice?

Check first, then pay.

An urgent email, a new bank account, an invoice like any other. This guide shows how PaperOffice checks every invoice and every email, holds suspicious items in quarantine and tells your team what to do next.



TRY IT YOURSELF IN 30 MINUTES

Three files in: the genuine invoice goes through, the copy with a foreign IBAN and the urgent email with its attachment end up in quarantine. With a test package to try it yourself.

WHY THIS GUIDE

Fraud arrives through the normal invoice inbox.

Forged invoices are designed to look authentic. They arrive through the same channels and reach the same people as legitimate ones. Often, the only difference is the bank account number.



In many accounting departments, incoming invoices flow through a single mailbox, a designated folder, and heavy routine. Fraudsters exploit exactly this: an email appearing to come from a known supplier, a new bank account, and an urgent payment request. Anyone processing dozens of invoices daily can easily overlook such discrepancies.

This guide shows how PaperOffice verifies every incoming invoice and email the moment it arrives in the Workspace: providing findings, evidence, and recommendations, along with a quarantine for anything critical. Every step is illustrated with screenshots from the app. Use our test package to experience it yourself in just 30 minutes.

Daniel Schönland

Founder and CEO, PaperOffice

WHO THIS IS FOR

Accounting

You verify and record invoices, maintain supplier data, and prepare payments.

Management

You authorize payments and bear the risk if funds are transferred to the wrong account.

IT and Audit

You set up mailboxes and permissions and require proof of who verified what.

WHAT YOU CAN ACHIEVE AFTERWARD

Set up an invoice Workspace with AI-DMS Ultra, read check results, hold suspicious invoices in quarantine, assign follow-up questions as tasks and, after the callback, release them or keep them blocked.

OVERVIEW

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AT A GLANCE

- Invoices belong in their own Workspace with AI-DMS Ultra. This way, PaperOffice checks every document, including email attachments.
- The audit reports announced bank changes, accounts in a country other than the sender's, and duplicate invoices, each with proof from the document.
- From severity level 7 onwards, a document is placed in security quarantine. Downloading, moving, and editing remain blocked until an admin releases it.
- With one click, every finding becomes a task with a deadline, priority, and assigned owner.
- The most crucial step remains calling the supplier back using the number you already know.

01 · AN URGENT EMAIL

New bank, new account. Please transfer today.

Wednesday, 7:48 a.m. The invoice inbox of Northstar Industrial Systems holds an email from the accounting team at Kaltwerk Kältetechnik, its refrigeration maintenance partner for years.



Because of a new main bank, all payments are to go to an account with a Lithuanian IBAN from now on. Attached: invoice KW-2026-1193 for €4,859.96 for the previous day's emergency call-out, due immediately, "so that the maintenance contract is not suspended".

The same morning, the regular maintenance invoice KW-2026-1187 arrives a second time, as a PDF without a cover letter: same number, same amount, only the IBAN in the footer is new. Letterhead, contract number and contact person are right. Look closely and you find an l instead of an i in the sender address of the email.

THE REAL HURDLE

Fraud rarely shows in bad forgeries. It shows in details: a new bank account, a second submission, time pressure. Someone has to spot them before anyone pays.

02 · HOW TO SPOT INVOICE FRAUD

Four patterns. Each appears harmless on its own.

Most fraud attempts follow a few distinct patterns. Individually, they may go unnoticed in daily operations, but together they serve as a clear warning sign.

New bank details

"Our bank has changed; please direct payments only to this account." This may appear in the email body or as a sentence on the invoice itself.

Foreign account

The supplier is based in Hamburg, yet the IBAN begins with 'LT'. For a German maintenance partner, this is highly unusual.

Second submission

The same invoice arrives again as a copy with a different IBAN. Paying both means paying once to the fraudster.

Time pressure

"Due immediately," "today at the latest," otherwise the maintenance contract will be suspended. This pressure is designed to prevent inquiries.

PATTERN	HOW PAPEROFFICE REPORTS IT	SEVERITY IN TEST
New bank details, time pressure	Finding "Fraud risk", with the sentence from the document as evidence	7 out of 10 (invoice), 8 out of 10 (email)
Foreign account	Finding "Geographic Mismatch": country of the IBAN versus country of the sender	7 out of 10
Duplicate submission	Notice "Duplicate" with the invoice number	5 out of 10
Copy with covered IBAN	Finding "PDF forensics: Payment data under an opaque area"	8 out of 10
Invalid VAT ID	Notice "VAT ID invalid according to VIES", without quarantine	6 out of 10

Real-world results from our test run on October 19, 2026, with AI-DMS Ultra. Documents are moved to the security quarantine starting at severity level 7.

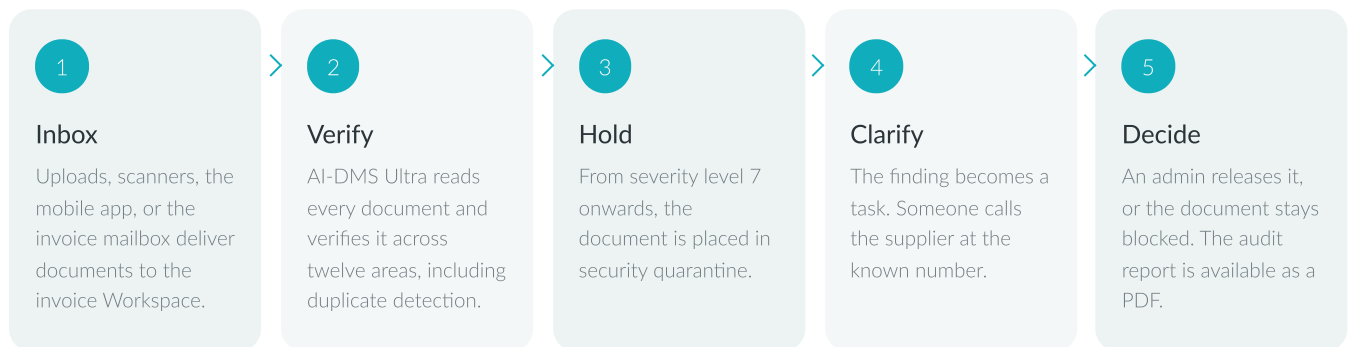
WHAT NO AUDIT CAN REPLACE

The callback to the supplier via the number you already know. Never use the number listed on the invoice or in the email.

03 · THE PROCESS AT A GLANCE

Five stages. Every invoice checked.

Every invoice follows the same path, whether uploaded, scanned, or received via email.



STAGE	WHAT PAPEROFFICE DOES	WHAT YOUR TEAM DECIDES
Inbox	scans every upload for viruses and collects emails with their attachments	which mailboxes and devices deliver
Verify	findings with severity, recommendation and evidence	which Workspaces run with Ultra
Hold	automatically blocks critical documents	from which severity (1 to 10)
Clarify	turns the finding into a task	who follows up, and by when
Decide	releases only after a confirmation prompt	who may release



04 · A WORKSPACE FOR INVOICES

A dedicated Workspace. With the highest check level.

Invoices get their own Workspace with the tier AI-DMS Ultra, because the audit is part of Ultra. You set it under [Edit Workspace](#) > [AI-DMS](#).

The screenshot shows the 'AI-DMS' configuration page with the following details:

- Tier Selection:** Four options are shown: Storage only, Basic, Premium, and Ultra. Ultra is marked as 'ULTIMATE POWER'.
- Storage only:** Documents are stored without automatic AI processing. Manual processing remains available later.
 - ✓ File storage
 - ✓ Manual AI-DMS processing possible
- Basic:** Searchable archive: OCR, classification and text embeddings with light context.
 - ✓ OCR text recognition
 - ✓ Classification (type, dates, keywords)
 - ✓ Text embeddings and light context
- Premium:** Best default for business documents: semantic search, business fields, relations and reranking.
 - ✓ Business fields and semantic search
 - ✓ Document and entity relations
 - ✓ Reranking for stronger retrieval
 - ✓ Image embeddings for layout elements
- Ultra:** Maximum depth: MEGA Vision, Knowledge Graph, paragraph chunks and cross-document reasoning.
 - ✓ Knowledge Graph and LLM relations
 - ✓ Paragraph chunks and cross-document reasoning
 - ✓ MEGA Vision: tables, charts, forms and barcodes
 - ✓ Entity resolution for connected knowledge

Each tier includes an 'AI QUALITY' section with sliders for 'Search' and 'Understanding'.

- 1 **Select AI-DMS Ultra.** This tier applies to every new document in the Workspace. Ultra also reads tables and forms, then checks every document in the audit.

Attachments as well

Email attachments take on the tier of the Workspace. If it is set to Ultra, the invoice in the attachment is checked as well.

Page limit

Under “Auto-processing limit”, you set how many pages per document are processed. Default: the first 20.

Processing start

“Best Effort” starts without a time guarantee and without additional Credits. For faster results, choose a guaranteed start.

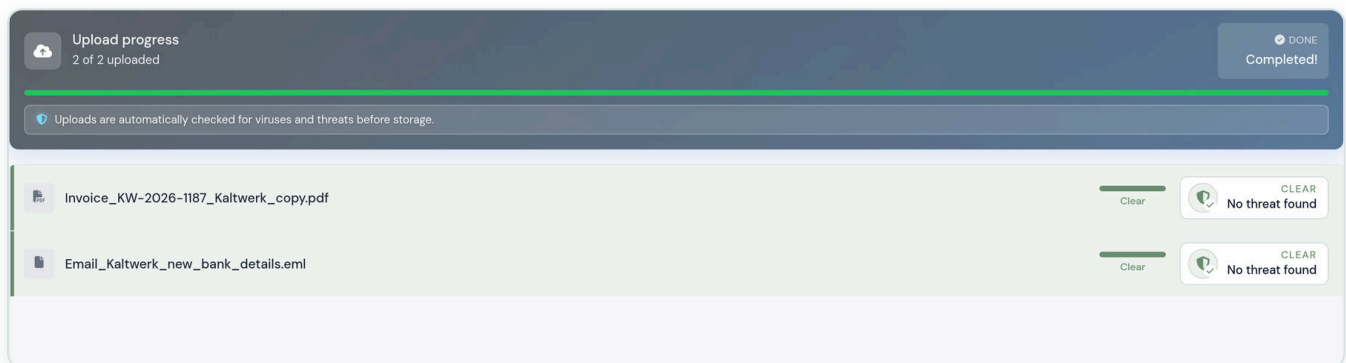
OUR RECOMMENDATION

A Workspace “Invoice Inbox” with AI-DMS Ultra that all invoice channels deliver into. This way, every invoice goes through the same check.

05 · IN THE APP: BRING IN INVOICES

Upload, scan, collect. Everything gets checked.

In the Workspace, click **Add document** , choose the files, done. Before saving, PaperOffice scans every file for viruses.



1 Upload. First the genuine invoice, then the copy with the foreign IBAN and the email with its attachment. Each file shows "No threat found".

Mailbox

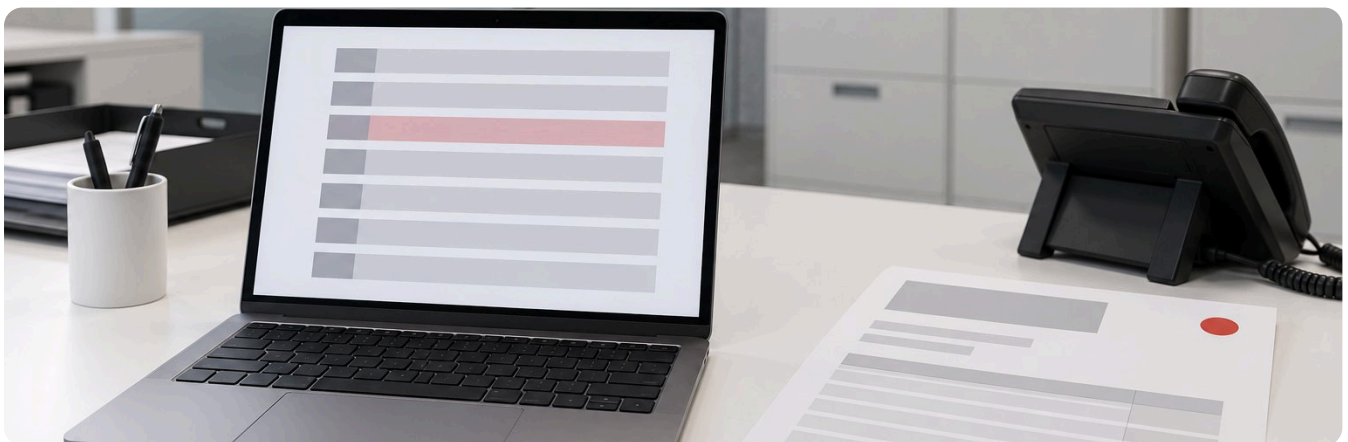
A Connector retrieves emails from the invoice mailbox. Each attachment becomes a separate document.

The email as a document

The email itself is checked too. It is filed in a document folder together with its attachments.

Paper

The network scanner sends directly to the Workspace, while the mobile app captures images on the go.



06 · WHAT THE AUDIT CHECKS

Twelve areas of inspection. Plus cross-checking for duplicates.

After reading, AI-DMS Ultra checks every document. Each finding gets a severity from 1 to 10, a recommendation and, where possible, the sentence from the document as evidence.

CHECK AREA	WHAT PAPEROFFICE LOOKS FOR
Fraud Risk	New or changed bank details, "do not use old account anymore", false identity, pressure tactics, obscured payment data in the PDF
Geographic mismatch	country of the IBAN versus country of the sender
Payment red flags	unusual payment routes, such as a private account for a company invoice
Calculations	line items, totals, tax and currency add up
Tax	Tax rates, tax numbers, reverse charge, the sender's VAT ID via VIES
Mandatory fields	required content for this document type in your country
Contradictions	amounts, references and parties that do not fit together
Timeline plausibility	dates and sequences that cannot be right
Duplicates	the same file or invoice number from the same issuer, across the entire account

Additionally, four general areas are covered, such as regulations, sensitive data, and threatening content.

1 to 3

For your information. No further action is required.

4 to 6

Someone should review it, for example, a duplicate.

From 7 onwards

Critical. The document is placed in security quarantine. You define the threshold yourself.

The invoice waits
until someone has checked it.

Audit

document is in Security quarantine.

What is blocked and what you can do: Review findings, create tasks, and release.

Findings, pending audits, controls, and the highest severity level at a glance.

“PDF report” creates an audit report with result, findings and evidence, for example for internal audit or your tax adviser.

08 · FINDING, RECOMMENDATION, EVIDENCE

What stands out, why, and what needs to be done next.

Each finding stands on its own: with a severity rating, a clear explanation in full sentences, a recommendation, and supporting evidence from the document.


Detailed findings & recommendations

5 FINDINGS

SEVERITY	FINDING	STATUS
7/10	 Fraud Risk FRAUD RISK The document contains new bank details and explicitly states that payments can no longer be matched to the previous account. This is a common pattern in Business Email Compromise (BEC) or invoice fraud.  Recommendation: Verify the new bank account details with the vendor via a known, trusted phone number or separate communication channel before making any payment.  Evidence: "Please note our new bank details: IBAN LT26 0000 0000 0441 0119. We can no longer match payments to our previous account."	REVIEW REQUIRED ✓ Mark as reviewed 📌 Create task
7/10	 Geographic Mismatch GEOGRAPHIC MISMATCH	REVIEW REQUIRED

- Detailed findings.** Fraud Risk 7 out of 10: a new bank account has been provided, and payments to the old account are no longer possible. Below that, the Geographic Mismatch, also rated 7 out of 10. Recommendation: verify the new bank details by phone or through known channels before making any payment. The evidence cites the relevant line from the invoice.

Mark as reviewed

The person handling the finding marks it as reviewed. PaperOffice records the name and timestamp.

Create task

Converts the finding into a task for a colleague or team, complete with deadline and priority (Chapter 12).

GOOD TO KNOW

The decision remains with your team. PaperOffice highlights what stands out and substantiates it with the document.

09 · THE EMAIL IS CHECKED TOO

Not just the attachment. The email itself, too.

An email in the Workspace is a document in its own right. PaperOffice checks its text like an invoice and files it together with its attachments in a document folder.

The screenshot displays the PaperOffice interface. On the left, an email document is open, showing a header with 'Von: Kaltwerk Accounting', 'An: invoices@northstar-industrial.example', and 'Betreff: Urgent: new bank details and invoice KW-2026-1193'. The body text discusses a switch to a new main bank and mentions an invoice KW-2026-1193. On the right, the 'Urgent: new bank details and invoice KW-2026-1193' document folder is shown. It features a 'Document in security quarantine' warning, a 'Release from quarantine' button, and an 'AUDIT CONTROL CENTER' section indicating 'Security quarantine active'. Below this, a summary table shows: FINDINGS 3, REVIEW OPEN 3, CONTROLS 5, and MAX. SEVERITY 8. A 'FRAUD RISK ANALYSIS' section shows a score of 8/10 with 'Critical security signals' and a 'RISK ASSESSMENT' section showing 'Not applicable'.

- ✓ **The email from the test package.** Fraud Risk 8 out of 10: the urgent request to pay only to a new account, “a strong indicator of a Business Email Compromise (BEC)”. Above, the folder containing two documents: the email and the invoice.

What BEC means

Fraudsters pose as suppliers, customers, or executives via email. The goal is almost always to redirect payments to their account.

What your team looks at

Sender and reply-to address in the email header: a single letter different in the domain, replies sent to an external address.

IN THE TEST RUN

Both the email and the invoice landed in quarantine: the email with severity 8, and the attached invoice with severity 7. The Audit tab on the invoice also reports “VAT ID invalid according to VIES”, a hint with severity 6. In the list, the invoice bears the label “Email”; clicking it opens the original email.

10 · THE SAME INVOICE TWICE

The same invoice twice. Once with a foreign IBAN.

PaperOffice compares every new invoice against all documents in the account, across all Workspaces.

5/10

?
Plausibility Check
PLAUSIBILITY CHECK

Duplicate: Invoice_KW-2026-1187_Kaltwerk.pdf (Invoice Fraud Guide)

Evidence: KW-2026-1187

REVIEW REQUIRED

✓ Mark as reviewed

✓ Create task

8/10

!
Fraud Risk
FRAUD RISK

PDF forensics: Payment data under an opaque area

Recommendation: Check the PDF manually and compare it with the visible document content.

Evidence: DE75 0000 0000 4410 0011 87 → LT26 0000 0000 0441 0119

REVIEW REQUIRED

✓ Mark as reviewed

✓ Create task

✓ The copy of the maintenance invoice. PDF forensics detects payment data beneath an opaque area: fraud risk 8 out of 10, so the copy is placed in security quarantine. The note "Duplicate: Invoice_KW-2026-1187_Kaltwerk.pdf" indicates that this invoice has already been received.

HOW PAPEROFFICE IDENTIFIES A DUPLICATE	EXAMPLE FROM THE TEST
identical content	the same file again, even under a different name
the same invoice number from the same issuer	KW-2026-1187 from Kaltwerk, even with a different IBAN
including amount and reference	€2,020.62, maintenance contract WV-2026-118

Note with severity level 5

A duplicate alone is merely an indicator. A document is placed in security quarantine when a critical finding is detected, such as the obscured IBAN shown here.

Across the entire account

The comparison runs across all Workspaces. An invoice that is already in the archive is also recognized in the inbox.

11 · WHAT THE QUARANTINE BLOCKS

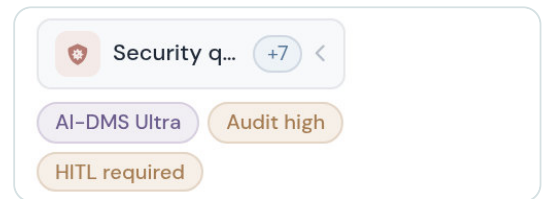
Blocked until someone decides. Visible to everyone.

A document in security quarantine stays in the Workspace and can be viewed. Work continues after the release.

BLOCKED UNTIL RELEASE	STILL POSSIBLE
Download, open, export	View in the app
Edit, rename, move, copy	Comments and notes
Share, sign, change tags and document type	Review findings, create tasks
Delete, re-process with AI	View connections, release

In the list

The "Security quarantine" badge, plus "HITL required": a person must review the finding.



Badges in the document list

In the overview

For every Workspace, the number of documents in quarantine, plus the filter "Security quarantine".

Document Audit Quarantine

Documents with critical audit severity are automatically isolated and tagged with "Quarantine". All actions remain blocked until manual release in the Audit tab.

☒ Enable automatic quarantine for critical audit results

Threshold (max. severity)

14

7

10

From severity 7 upward, new Ultra DMS documents are isolated and tagged with "Quarantine".

- 1 **Set the threshold.** Under **Organization** > **Document Audit Quarantine**, enable automatic quarantine and set the threshold (default: 7). The main account sets it.

12 · CALL BACK, THEN DECIDE

First the call. Then the release.

A critical finding is a question for your team. It is answered by phone, not email.

Content

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Audit finding: The document contains new bank details and explicitly states that payments can no longer be matched to the previous account. This is a common pattern in Business Email Compromise (BEC) or invoice fraud.

Recommendation: Verify the new bank account details with the vendor via a known, trusted phone number or separate communication channel before making any payment.

☒ Completion required (create task)

Deadline

TT.MM.JJJJ 

Priority

Low

Medium

High

Urgent

Who must complete this?

Unassigned

Me

User

Group

- 1 **Create a task.** One click on the finding opens "Create note or task"; finding and recommendation are already filled in. Add deadline, priority and assignee: yourself, a colleague or a group.
- 2 **Call back:** Use the number from master data or contract, never from the invoice or email.
- 3 **Document:** Save the result as a note on the document and mark the finding as reviewed.
- 4 **Decide:** If the supplier has truly changed, an admin releases it. Otherwise, the document remains in quarantine as proof.


Security quarantine
Confirm release

The document will be released from security quarantine immediately.

Please review the document first. The release cannot be undone.

Cancel

Release now

Release asks for confirmation and cannot be undone.

13 · WHAT TEAMS ASK AT THE START

Seven questions before you start.

**Does PaperOffice transfer funds?**

No. PaperOffice reviews documents and flags suspicious ones. Payments are processed within your banking or accounting system.

Who may release?

Users with admin rights. Release asks for confirmation once more and cannot be undone.

Can I adjust the threshold?

Yes, from 1 to 10 under Organization. A lower threshold holds more documents.

Are email attachments also checked?

Yes, if the Workspace is set to AI-DMS Ultra. Attachments take on the tier of the Workspace.

What if the supplier has genuinely changed?

After the callback, mark the findings as reviewed; an admin releases the document. Enter the new bank details in your master data.

Where do I see everything that is on hold?

In the Workspace overview with filter "Security quarantine". Each document in the list is marked with a badge.

What does the review cost?

The audit is part of AI-DMS Ultra. What it costs is shown on the pricing page: paperoffice.ai/en/pricing.

14 · TRY IT YOURSELF IN 30 MINUTES

Load the test package. See the quarantine for yourself.

Three sample files demonstrate the entire workflow: a genuine invoice, a copy with a different IBAN, and an urgent email with an attached invoice.

TEST PACKAGE DETECTING INVOICE FRAUD

Three files and a readme (README.txt)

Invoice_KW-2026-1187_Kaltwerk.pdf the genuine maintenance invoice

Invoice_KW-2026-1187_Kaltwerk_copy.pdf the same invoice, with the IBAN in the footer replaced

Email_Kaltwerk_new_bank_details.eml email with new bank details and invoice KW-2026-1193 attached

paperoffice.ai/downloads/paperoffice-ai-test-package-invoice-fraud.zip



- 1 **Create a Workspace:** on app.paperoffice.ai, for example “Invoice Inbox Test”, with the tier “Ultra” under AI-DMS.
- 2 **Upload the genuine invoice first** and wait for it to be processed.
- 3 **Upload the copy and the email.**
- 4 **Review the results:** after a few minutes, the copy and the invoice from the email carry the badge “Security quarantine”; the email belongs to this invoice and is in quarantine as well. Open one and choose the “Audit” tab.

FILE	RESULT	FINDINGS IN TEST (SEVERITY)
Invoice KW-2026-1187	goes through	no critical findings
Copy of Invoice KW-2026-1187	Quarantine	PDF forensics (8), Geographic Mismatch (7), Duplicate (5)
Email “new bank details”	Quarantine	Fraud Risk (8), Geographic Mismatch (7), Payment risk (7)
Invoice KW-2026-1193 in attachment	Quarantine	Fraud Risk (7), Geographic Mismatch (7), Payment risk (7), VAT ID invalid according to VIES (6)

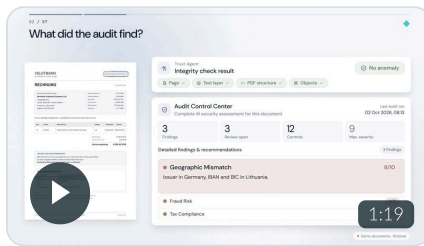
Find out the cost of the test on our pricing page: paperoffice.ai/en/pricing

All companies, names, addresses, bank details and amounts in the test package are fictional. Severities can vary slightly between runs.

15 · VIDEOS ON THE TOPIC

Prefer watching? Films about the invoice inbox.

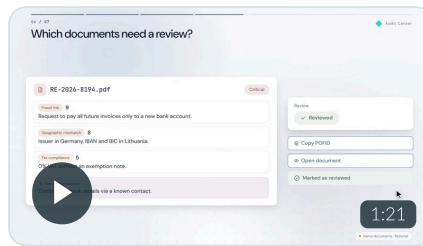
Short films on paperoffice.ai. Scan the QR code with your phone camera or open the link.



Invoice Fraud

New bank details, findings, callback.

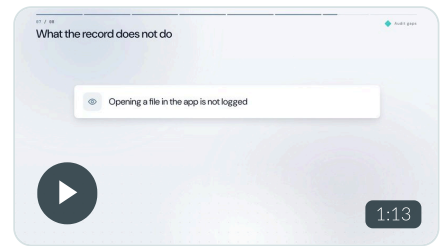
paperoffice.ai/l/loesungen-risiko-rechnungsbetrug



Audit Center

Findings with severity, quarantine and reports.

paperoffice.ai/l/audit-center



Close Audit Gaps

Who checked what, and when?

paperoffice.ai/l/loesungen-risiko-audit-luecken



MORE IN THE ACADEMY

Find all lessons and webinars at paperoffice.ai/l/academy, sorted by topic from your first Workspace to integration.

16 · A CHECKED INBOX IN FIVE DAYS

Start with one mailbox. Then every inbox.

To get started, all you need is an invoice Workspace, a mailbox and one week of invoices.



1

Day 1 · Workspace and rights

Create the Workspace "Invoice Inbox" with AI-DMS Ultra and decide who may release.

2

Day 2 · Threshold

Turn on automatic quarantine and set the threshold, default 7.

3

Day 3 · Inbox

Connect the invoice mailbox via a Connector, route scanners to the Workspace.

4

Day 4 · Trial run

Upload the test package and go through a quarantine case: task, callback, decision.

5

Day 5 · Callback rules

Put in writing who calls back, on which number, and who releases afterwards.

MEASURE THESE FOUR VALUES

Checked

Share of invoices processed
with AI-DMS Ultra

On hold

Documents in quarantine per
week

Time to decision

From quarantine to release or
block

Callbacks

Proportion of critical findings
with documented callback

Measure for one week. Only the comparison with subsequent weeks reveals how well the process has settled in.

17 · CHECKLIST AND START

Before you expand.

- ☐ Invoices are routed to a dedicated Workspace with AI-DMS Ultra.
- ☐ All invoice channels feed into it: mailbox, scanner, and upload.
- ☐ Automatic quarantine is enabled, with the threshold set.
- ☐ It is established who has authorization to release.
- ☐ Every critical finding becomes a task with a deadline and assigned responsibility.
- ☐ Callbacks go only to known numbers.
- ☐ New bank details are added to master data only after the callback is completed.
- ☐ A trial run with the test package has been completed.

GET STARTED NOW

Create an account, create a Workspace with AI-DMS Ultra, upload the test package. Start free with the Free plan, no credit card required.

app.paperoffice.ai**READ MORE****SOLUTION**

Detecting invoice fraud on
paperoffice.ai

MODULE

Audit Center: findings, quarantine
and reports

MODULE

Workspaces: protection levels and
rights

QUESTIONS ABOUT THE GUIDE?

Write to us if you have questions about setup or about a finding.

paperoffice.ai/contact

As of October 2026. Images from the app are sourced from a test account. All examples, companies, names, bank details, and values in this guide are fictional.
PaperOffice, paperoffice.ai.