



SHORT GUIDE • RISK • PAYMENT FRAUD

New IBAN, please pay right away? The invoice waits until someone checks.

Fraudsters rarely change the whole document, often just the IBAN. This short guide shows how PaperOffice checks invoices with AI-DMS Ultra, flags suspicious bank details and keeps the document in quarantine. For accounting, accounts payable teams and management.

KEY TAKEAWAY

An announced change of bank, an account in the wrong country and covered payment details become findings with evidence. From severity 7, the document stays locked until someone releases it.

01 · THE PROBLEM

The invoice looks the same as always. Only the account is new.

A familiar supplier, the usual invoice, plus a note about a new bank. Often there is time pressure too: please transfer today. Anyone who handles many invoices a day adopts the new IBAN quickly. Once the money is in the wrong account, it is hard to get back.

WHY IT HAPPENS

Fake senders

Fraudsters pose as a supplier by email or letter. The domain differs by one letter, the letterhead and invoice number are copied.

Altered PDFs

In a genuine invoice, the IBAN is covered up or swapped. On screen the document looks the same as always, the difference sits in the file.

Haste and routine

"Due immediately", "or the contract is suspended": pressure is meant to prevent a callback. In daily work, people rarely compare every bank account with older documents.

HOW YOU NOTICE IT

- A supplier announces new bank details by email or letter without you having asked for them.
- The IBAN starts with a different country code than the country where the supplier is based.
- The same invoice number arrives a second time, this time with different bank details.
- The sender address differs by one character, or replies go to an unknown address.
- The payment is supposed to happen right away, and a callback to the supplier is said to be unnecessary.

02 · THE WAY WITH PAPEROFFICE

Check, hold, clarify. Only then pay.

Invoices flow into a workspace with AI-DMS Ultra. After reading, PaperOffice checks every document, including emails and their attachments. Anything unusual appears as a finding with evidence on the document. Your team makes the decision.

1

Bring all invoice channels together

Upload, scanner and the invoice mailbox deliver into one workspace with AI-DMS Ultra. Email attachments take on the workspace level and are checked as well.

2

Read and assess bank details

The audit flags an announced new bank account as fraud risk, an IBAN country that does not match the supplier, and IBANs with a wrong check digit.

[MODULE: AUDIT CENTER](#)

3

Check the file itself

PDF forensics finds payment details under an opaque area and IBANs or amounts that read differently in the text layer than on the page.

[MODULE: TRUST AGENT](#)

4

Hold from your threshold

From severity 7, the default, the document goes into quarantine. Download, export, move and delete stay locked until someone releases it.

[MODULE: AUDIT CENTER](#)

5

Call back and decide

The finding becomes a task. Someone calls the supplier at the known number. Then your team releases the document or keeps it locked.

03 · IN THE APP

Five places in the app your team should know.

This is how you set up the check and work through a finding. The names match the app.

1

Ultra for the invoice workspace

Under **Edit Workspace › AI-DMS**, choose the Ultra level. From then on, PaperOffice checks every new document in the workspace as soon as it has been read.

2

Read and hand over a finding

The **Audit** tab shows finding, severity, a quote from the document and a recommendation. With **Create task**, the follow-up goes to a colleague with a due date.

3

Cross-check the IBAN

Enter only the IBAN in the search bar, scope **All Workspaces**. The results show which documents already contain this bank account.

4

Release after the callback

Mark as reviewed records who checked and when. **Release from quarantine** in the **Audit** tab lifts the quarantine.

5

A second person above your limit

Under **Workflow AI › HITL Agents**, create a HITL Agent for the workspace, add a trigger rule on the invoice amount and set **Reviews required** to 2 with a group.

TIP FROM PRACTICE

Call back, never reply Clarify new bank details by phone at the number from your master data or the contract, never the one on the invoice or in the email. Record the result as a note on the document.

04 · AN EXAMPLE

A wholesaler. A letter with a new IBAN.



A plumbing supplies wholesaler with 40 employees pays many supplier invoices every month. One morning, a letter from a long-standing supplier arrives: new bank, from now on please pay only into the new account. The next invoice already carries the new IBAN.

BEFORE

- The clerk reads the letter and calls the number printed in it.
- The new IBAN goes straight into the master data of the payment software.
- Nobody checks whether the invoice has arrived before with another account.
- Later, nothing shows who confirmed the change and when.

WITH PAPEROFFICE

- Letter and invoice flow into the workspace with AI-DMS Ultra.
- The audit flags the announced new bank account, and both documents go into quarantine.
- The clerk creates a task and calls back at the number from the contract.
- After confirmation she releases the documents, name and time are recorded on the finding.

Example for illustration, the company and the process are made up. Check for yourself who calls back in your company, at which number, and who may release afterwards.

05 · CHECKLIST

Ten points for your invoice intake.

Go through these points with accounting and management. Each one can be checked in your own business.

- ☐ All invoice channels deliver into one workspace with AI-DMS Ultra: upload, scanner and mailbox.
- ☐ Under [Organization Settings › Document Audit Quarantine](#), automatic quarantine is switched on and the threshold is a deliberate choice.
- ☐ It is clear who may release documents from quarantine in the invoice workspace.
- ☐ Every critical finding becomes a task with a due date and an owner.
- ☐ Callbacks use only numbers from master data or the contract.
- ☐ New bank details enter your payment software only after the callback.
- ☐ Before the first payment to a new IBAN, someone searches whether it appears in earlier documents.
- ☐ Above a set amount, a second person reviews.
- ☐ The result of every callback is recorded as a note on the document.
- ☐ The team knows the patterns: new account, foreign IBAN country, second copy, time pressure.

06 · FREQUENTLY ASKED QUESTIONS

What teams want to know before they start.

Does PaperOffice transfer money?

No. PaperOffice checks documents and holds suspicious ones. You still approve the payment in your banking or accounting software.

What happens with an account abroad?

If the IBAN country differs from the supplier's country, the audit reports a geographic mismatch with severity 7. It can also be a genuine foreign account. That is why your team decides after the callback.

Is the email with the payment request checked too?

Yes, if it is in the workspace. An email is a document of its own and goes through the same check as the invoice. Individual sender addresses can also be checked with the Fake Email Detection via REST API or MCP.

How does PaperOffice recognize new bank details?

From the document: if a letter, an email or an invoice announces a new account, the audit reports fraud risk from severity 7, with the sentence from the document as evidence. The search shows whether the IBAN appears in earlier documents.

Is the supplier's VAT ID checked as well?

Yes. AI-DMS Ultra checks the sender's VAT ID via VIES. If it is invalid or formally wrong, or the name in VIES differs, a note appears in the audit.

Where do I see everything that is on hold?

In the document list, held documents carry a badge and can be filtered. [Analytics AI > Audit Center](#) lists all documents with findings by severity, included in the Corporate plan.

07 · HOW TO START

Check the next new bank account before you pay.

Create an account on app.paperoffice.ai, set up a workspace for invoices with AI-DMS Ultra and upload the first invoice. Billing is pay as you go, details are on the pricing page.

Set up the workspace

Create a workspace for incoming invoices, choose AI-DMS Ultra and route the mailbox and scanner there.

Write down a callback rule

Define in writing who calls back, at which number, and who releases afterwards. The rule also applies under time pressure.

Start with a test

Upload a genuine invoice and a copy with a changed IBAN, then compare in the **Audit** tab what the check reports.

DATASHEETS ON THIS TOPIC

Audit Centerpaperoffice.ai/downloads/paperoffice-ai-datasheet-audit-center.pdf**Trust Agent**paperoffice.ai/downloads/paperoffice-ai-datasheet-document-integrity-check.pdf**Entities**paperoffice.ai/downloads/paperoffice-ai-datasheet-entities.pdf**VAT ID Check via VIES**paperoffice.ai/downloads/paperoffice-ai-datasheet-vat.pdf**Fake Email Detection**paperoffice.ai/downloads/paperoffice-ai-datasheet-fake-email-detector.pdf

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