

# Internal Controls for AP Specialists:

What You Can Do To Prevent Fraud Daily

Presented by:

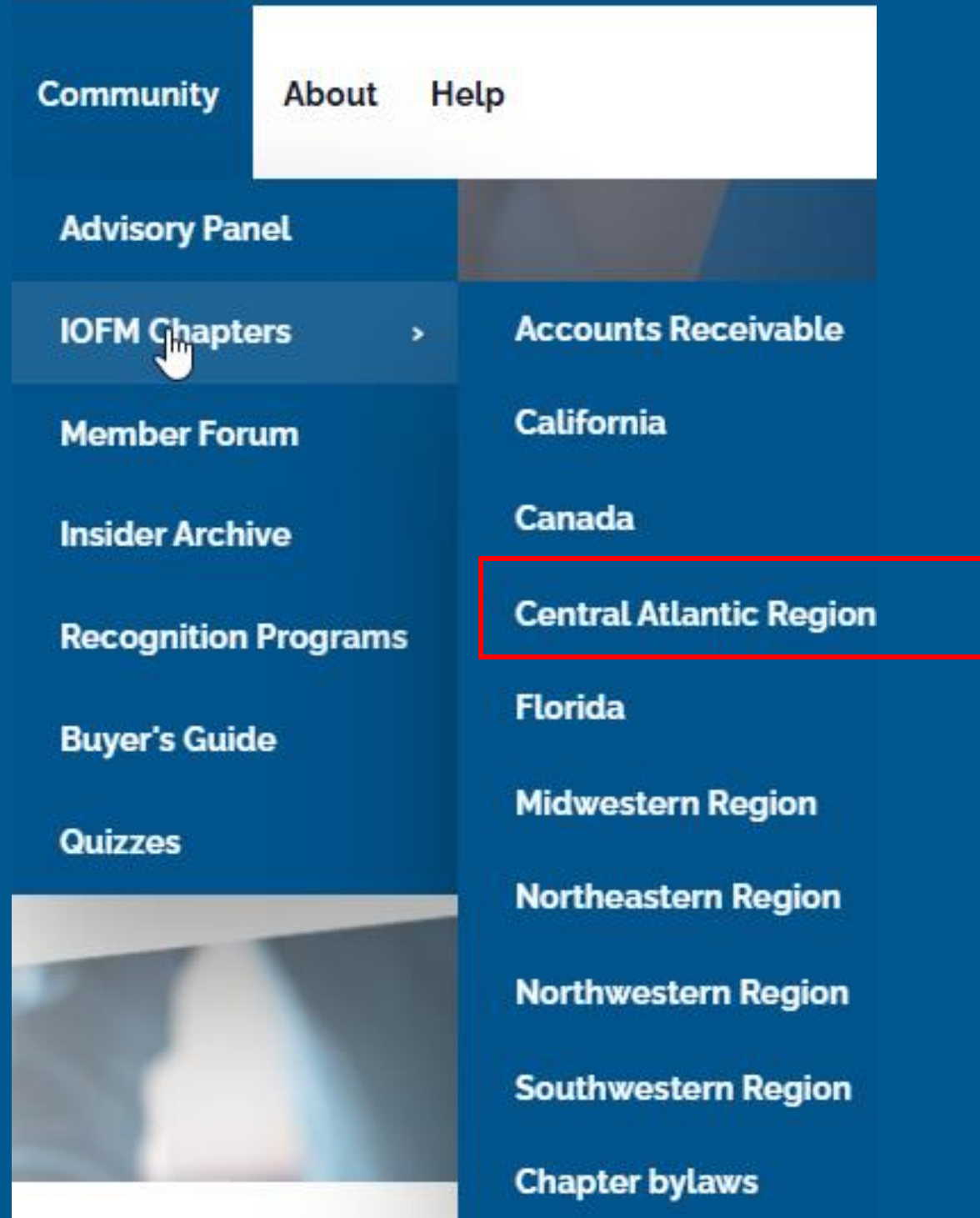
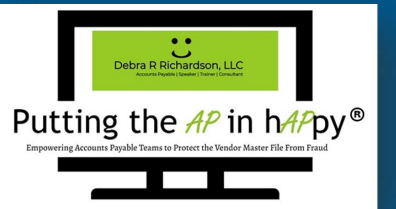
Debra R Richardson, MBA, CFE, APM, APPM, CPRS

# Do you need NASBA CPE credits?

- Navigate to website: [iofm.cnf.io](http://iofm.cnf.io)  
or scan the QR code →
- Check-in and check-out of your sessions to track your attendance for NASBA CPEs
- Certified with IOFM? No need to check-in and out of sessions. Self-report CEUs on [IOFM.com](http://IOFM.com) instead after the event!



# Do You Belong to an IOFM Chapter?



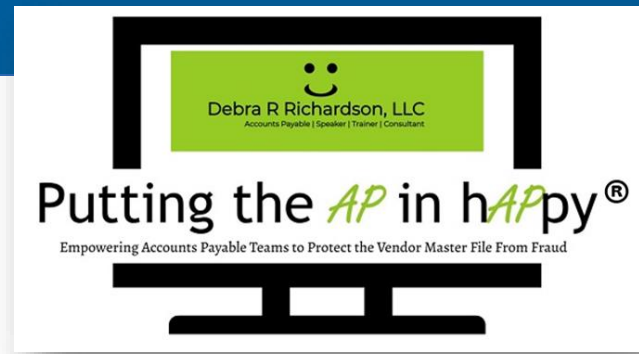
**Pittsburgh IOFM Chapter**  
**Tennessee IOFM Chapter**  
**Baltimore-DC IOFM Chapter**  
**North Carolina Chapter**  
**Atlanta IOFM Chapter**



LinkedIn Group: [IOFM - Central Atlantic Region AP / AR Professionals](#)

## Benefits:

- 1. CEU Requirement for Certification(s):** Leaders earn 3 CEUs per meeting hour and attendees earn 1 CEU per meeting hour. *Earn by watching on-demand – 3 Available*
- 2. Leadership:** Help to plan events, create members' only resources and activities that will enhance careers and knowledge
- 3. Career:** Add the membership to your LinkedIn Profile and join Chapter Groups
- 4. Networking / Engagement:** Meet other like-minded professionals to discuss pain points and resolutions
- 5. Discounts –** Get discounts on E-Learning and New Memberships



# The Speaker

Debra R Richardson,  
MBA, CFE, APM,  
APPM, CPRS



An accounts payable speaker, consultant, and trainer with over 20 years of experience in AP, AR, general ledger, and financial reporting for Fortune 500 companies including Verizon, General Motors and Aramark.

For over a decade, I have focused on Accounts Payable including Global Vendor Maintenance for 140K+ active vendors across seven ERPs, managing a team processing over 2,000 vendor requests per month.

Now I work with AP teams to implement authentication techniques, internal controls, vendor validations and best practices to prevent fraud, regulatory fines and bad vendor data.

I host a weekly podcast: “Putting the AP in hAPpy”.

Clean-Up Your Vendor Data  
Clean-Up Your Vendor Processes  
Pay the Right Vendor

[debrarrichardson.com](http://debrarrichardson.com)  
[training.debrarrichardson.com](http://training.debrarrichardson.com)

**IOFM Spring**  
CONFERENCE & EXPO

May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

# Agenda

- Protect Yourself from Fraud
- User Level Detection of Fraudulent Emails
- User Level Detection of Deepfake Images, Audio and Video
- User Level Detection of Fraudulent Documents
- Actionable Takeaways

# The Bank of AP



Why did the Cyber Criminal  
Cross the Road to AP?

Because that's where the money was!



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

**IOFM** Spring  
CONFERENCE & EXPO

# Protect Yourself From Fraud

May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

 **IOFM Spring**  
CONFERENCE & EXPO

# Fraud is Evolving and So Are the Actions That Companies Are Taking Against Employees



## Ex-UBS FA Fined After Allegedly Conned by Hacker to Disburse Client Funds

In one [instance](#) a worker in the financial industry made three wire transfers totaling \$511,870 to third party bank accounts without confirming with the client. This violated company policy and the employee received not only a 45-day suspension but also a \$7,500 fine.

## Company Sues Employee for \$138,000 in BEC Losses

In another [instance](#), a UK employee was sued for allegedly not following company policy when they transferred \$200,000 based on an email they thought was from their boss (who was on vacation). The bank was able to recover all but \$138,000 and the company sued the employee for that amount. In the end, the judge ruled in favor of the employee.



FACC

FACC sues former CEO, CFO for \$11 million over cyber fraud failings



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

**IOFM Spring**  
CONFERENCE & EXPO

# User Level Detection of Fraudulent Emails and Spoofed Websites

May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

# Why Is It Hard to Detect Fraudulent Emails?



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

**IOFM** Spring  
CONFERENCE & EXPO

# The Trouble With Email

Real.Person@applei.com

Real.Person@apple.co

Real.Person@apple.com

Real.Person@apple.com

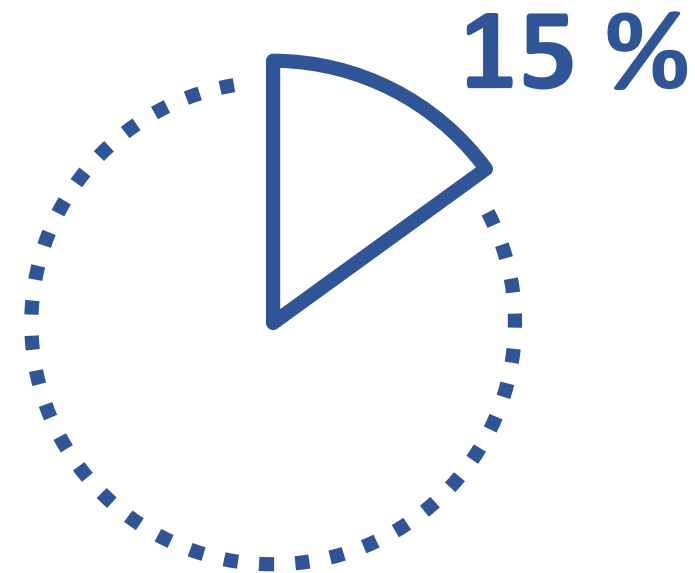


Real.Person@apple*i*.com

Real.Person@apple.*co*

Real.Person@app*l*e.com

Real.Person@apple.com



# 5 Ways to Know if Your Email Has Been Hacked

- 1. You Can't Log In
- 2. You Keep Getting Password Reset Emails
- 3. There are Strange Messages in Sent Folder
- 4. Complaints from others
- 5. Suspicious Activities With Your Accounts

**Check Your Email Rules Daily!**



Clean-Up Your Vendor Data.  
Clean-Up Your Vendor Processes.  
Pay the Right Vendor.



[Watch on YouTube](#)



Vendor Master File Tip of the Week

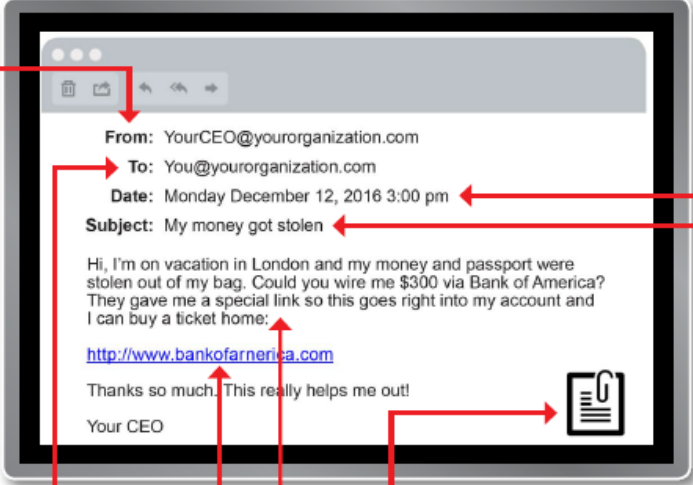
**An Easy Precaution From the Secret Service to Protect Your Emails From Fraudsters**

[www.debrarrichardson.com](http://www.debrarrichardson.com)  
Debra R Richardson, LLC All Rights Reserved



# Phishing – How To Combat

## Social Engineering Red Flags



**FROM**

- I don't recognize the sender's email address as someone I **ordinarily communicate with**.
- This email is from **someone outside my organization and it's not related to my job responsibilities**.
- This email was sent from **someone inside the organization** or from a customer, vendor, or partner and is **very unusual or out of character**.
- Is the sender's email address from a **suspicious domain** (like micorsoft-support.com)?
- I **don't know the sender personally** and they were **not vouched for** by someone I trust.
- I **don't have a business relationship** nor any past communications with the sender.
- This is an **unexpected or unusual email** with an **embedded hyperlink or an attachment** from someone I haven't communicated with recently.

**TO**

- I was cc'd on an email sent to one or more people, but I **don't personally know** the other people it was sent to.
- I received an email that was also sent to an **unusual mix of people**. For instance, it might be sent to a random group of people at my organization whose last names start with the same letter, or a whole list of unrelated addresses.

**HYPERLINKS**

- I hover my mouse over a hyperlink that's displayed in the email message, but the **link-to address is for a different website**. (This is a **big red flag**.)
- I received an email that only has **long hyperlinks with no further information**, and the rest of the email is completely blank.
- I received an email with a **hyperlink that is a misspelling** of a known web site. For instance, [www.bankofarnerica.com](http://www.bankofarnerica.com) — the "n" is really two characters — "r" and "n."

**DATE**

- Did I receive an email that I normally would get during regular business hours, but it was **sent at an unusual time** like 3 a.m.?

**SUBJECT**

- Did I get an email with a subject line that is **irrelevant or does not match** the message content?
- Is the email message a reply to something I **never sent or requested**?

**ATTACHMENTS**

- The sender included an email attachment that I **was not expecting** or that **makes no sense** in relation to the email message. (This sender doesn't ordinarily send me this type of attachment.)
- I see an attachment with a possibly **dangerous file type**. The only file type that is **always safe to click on is a .txt file**.

**CONTENT**

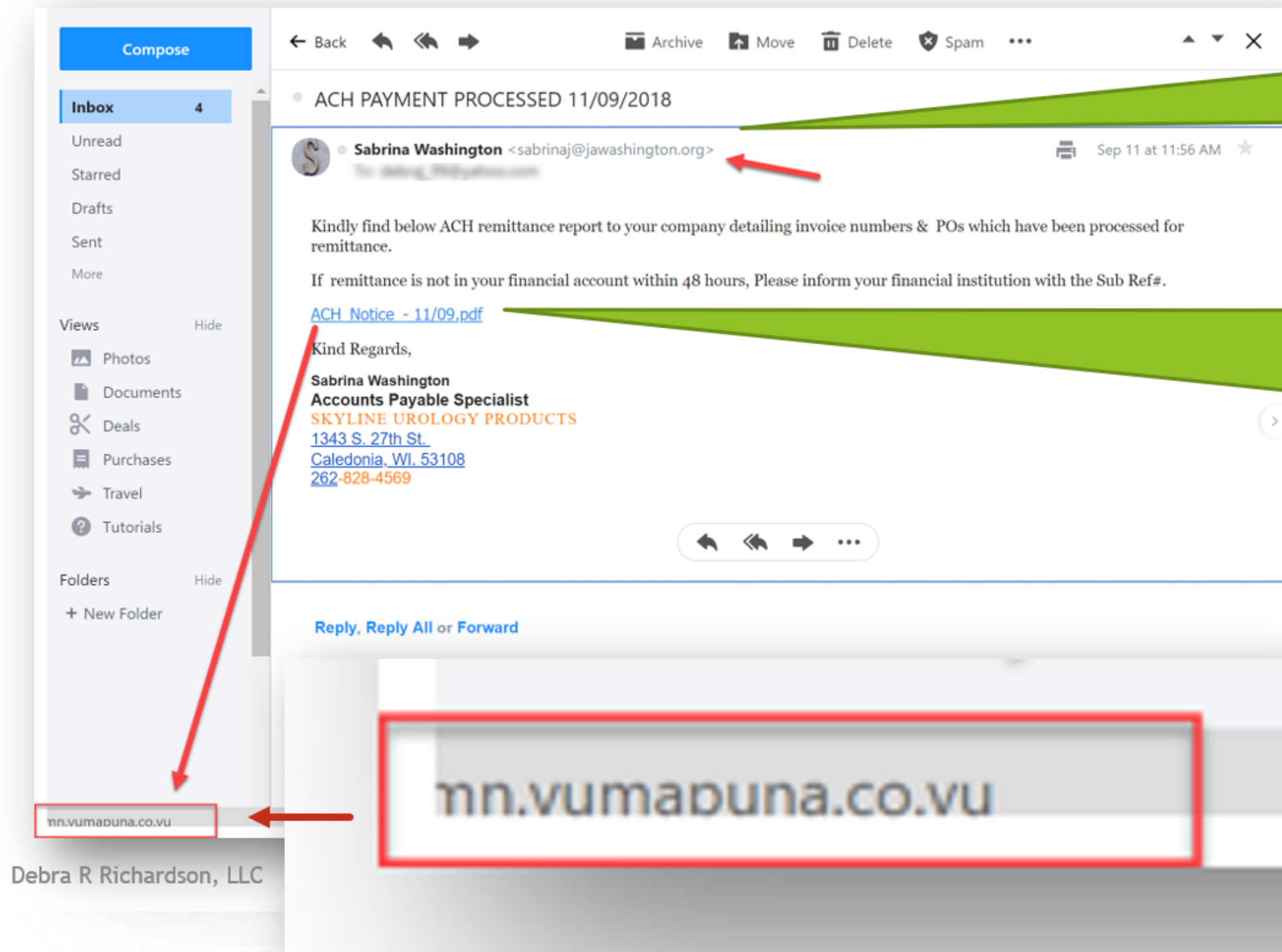
- Is the sender asking me to click on a link or open an attachment to **avoid a negative consequence** or to **gain something of value**?
- Is the email **out of the ordinary**, or does it have **bad grammar** or **spelling errors**?
- Is the sender asking me to click a link or open up an attachment that **seems odd** or **illogical**?
- Do I have an **uncomfortable gut feeling** about the sender's request to open an attachment or click a link?
- Is the email asking me to look at a **compromising or embarrassing picture** of myself or someone I know?

© 2017 KnowBe4, LLC. All rights reserved. Other product and company names mentioned herein may be trademarks and/or registered trademarks of their respective companies.

**KnowBe4**  
Human error. Conquered.



Check this infographic for what is wrong with this email. Note that it includes a PDF that actually is a link to a site. This is critical to verify for Accounts Payable teams that still receive supporting documentation for Vendor Onboarding and Maintenance via email.



Email Domain does not match company in email signature

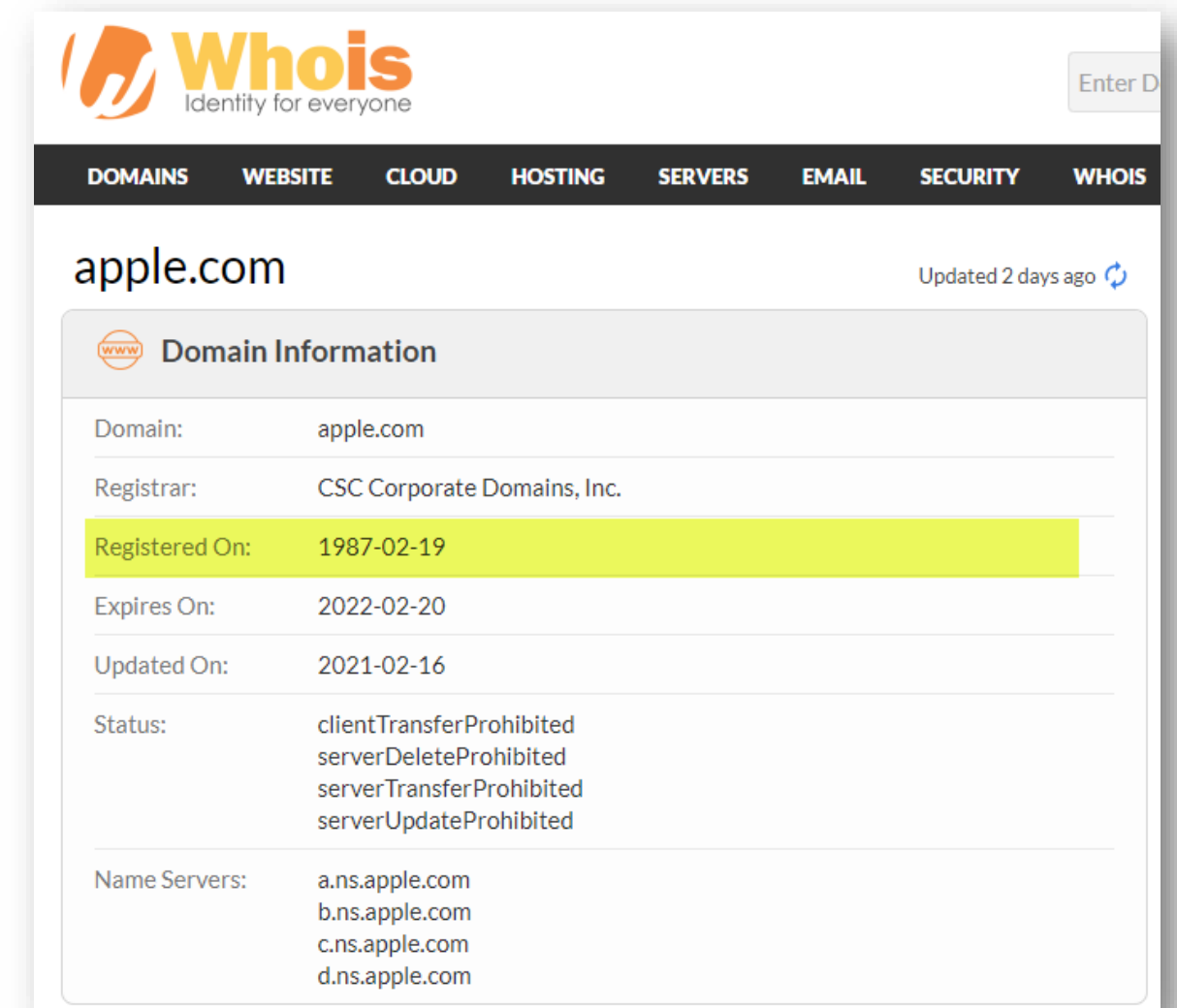
.pdf extension indicates a PDF file, however, when you hover the destination is a website



# Suspicious Email or Spoofed Website?

- Don't Type – Paste
- Does the Registration Date Match Expectations?
- Many Phishing Sites are Created Just for Phishing Campaigns

<https://www.whois.com/whois/>



# Suspicious Email?

## Safe Browsing site status

Google's Safe Browsing technology examines billions of URLs per day looking for unsafe websites. Every day, we discover thousands of new unsafe sites, many of which are legitimate websites that have been compromised. When we detect unsafe sites, we show warnings on Google Search and in web browsers. You can search to see whether a website is currently dangerous to visit.

### Check site status

training.debrarrichardson.com



### Current status

✓ No unsafe content found

### Site info

This info was last updated on Oct 4, 2024.

Site safety can change over time. Check back for updates.

<https://transparencyreport.google.com/safe-browsing/search>



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

**IOFM Spring**  
CONFERENCE & EXPO

# Internal Control: Use Secure Email

6 Never left email system – entered banking on embedded fillable form

Subject: FW: FW: TEMPLATE FOR ACH CREDIT REQUESTS

Maintain message security by replying via the Mimecast Secure Messaging web app, or selecting the 'Send Secure' option in Mimecast for Mac or Mimecast for Outlook.

Good Morning Debra,  
In order to issue an ACH Credit for direct payment, please REPLY in this secured message with the following (fillable):

Contact Name	Debra R Richardson
Contact Email	debra@debrarrichardson.com
Contact Phone	918-493-0431
Name on Account	Debra R Richardson LLC
Depository Institution	
Account Number	
Routing Number	
Account Type (Checking/Savings)	

**Important:** «Debra R Richardson » ("Receiver") authorizes [redacted] to make a one-time payment directly into the Receiver's account indicated. This information will be used to make payment for this and future payments due Receiver as per the normal course of business. Receiver agrees to accept this payment for purchase(s) related to business conducted with [redacted]



# Authenticate the Requestor

Invoicing	Purchase Order	Vendor File
Invoice #	PO#	Tax ID ( <i>Last 5 digits</i> )
Invoice Date	Buyer Name	Bank Account Number ( <i>Last 5 digits</i> )
Invoice Amount	PO Amount	Remittance Address on file

## [3 Step Vendor Setup & Maintenance Process Workshop](#)

> Free Authentication Training



# Authenticate

## 'I Need to Identify You': How One Question Saved Ferrari From a Deepfake Scam

- Benedetto Vigna was impersonated on a call using AI software
- Large companies are being increasingly targeted with deepfakes

[See Bloomberg Post](#)



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

**IOFM** Spring  
CONFERENCE & EXPO

# User Level Detection of Deepfake Images, Audio and Video

May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

# Deepfake Image – Telltale Signs

- ✓ Glasses
- ✓ Jewelry
- ✓ Hair
- ✓ Ears
- ✓ Eyes
- ✓ Collar & Shoulders
- ✓ Background



# Deepfake Image – Telltale Signs

## Which Face is Real?



<https://www.whichfaceisreal.com/index.php>



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL



# Deepfake Image – Telltale Signs

## Which Face is Real?

You are **correct**. The image on the right is real.

[Play again.](#)

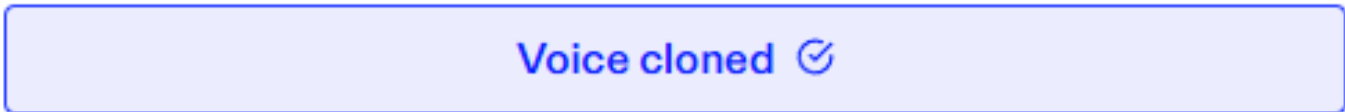


# Deepfake Audio – Telltale Signs

- ✓ Longer-than-usual pauses between words/sentences
- ✓ Flat voice
- ✓ Emotionless

## Step 1. Import your voice

Import your voice. You can record it or upload a file



*Import or record – better to record*  
*I recorded 12 seconds*



## Step 2. Generate audio

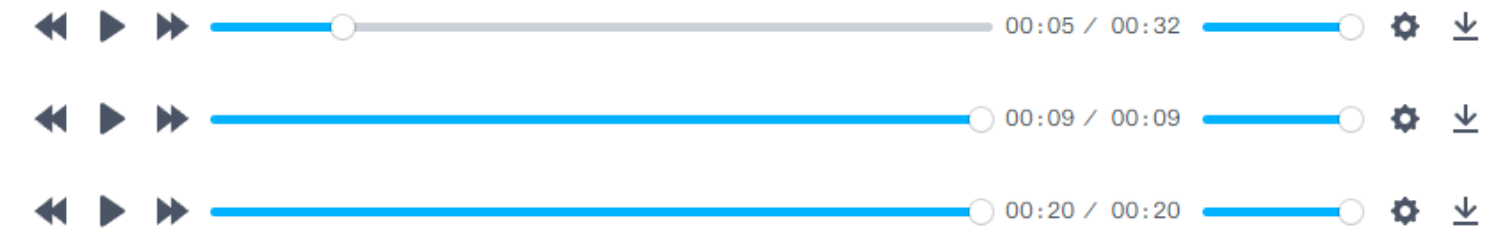
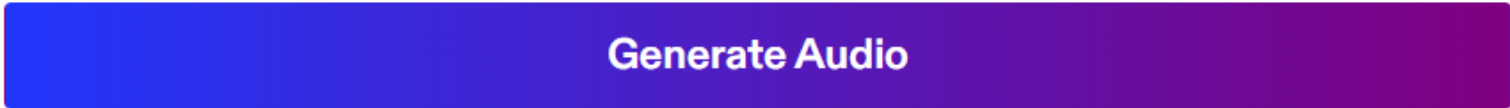
*Type what you want it to say*

Listen to text with your own voice

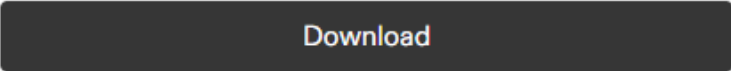
Autodetect language

Hi Suzy,  
This is Debra R Richardson - I am conducting training for your team next week and I wanted to contact you directly to let you know I have a change in my payment details and would like to provide you them over the phone. I want to avoid fraud by not sending via email.

280 / 1000



Share this audio



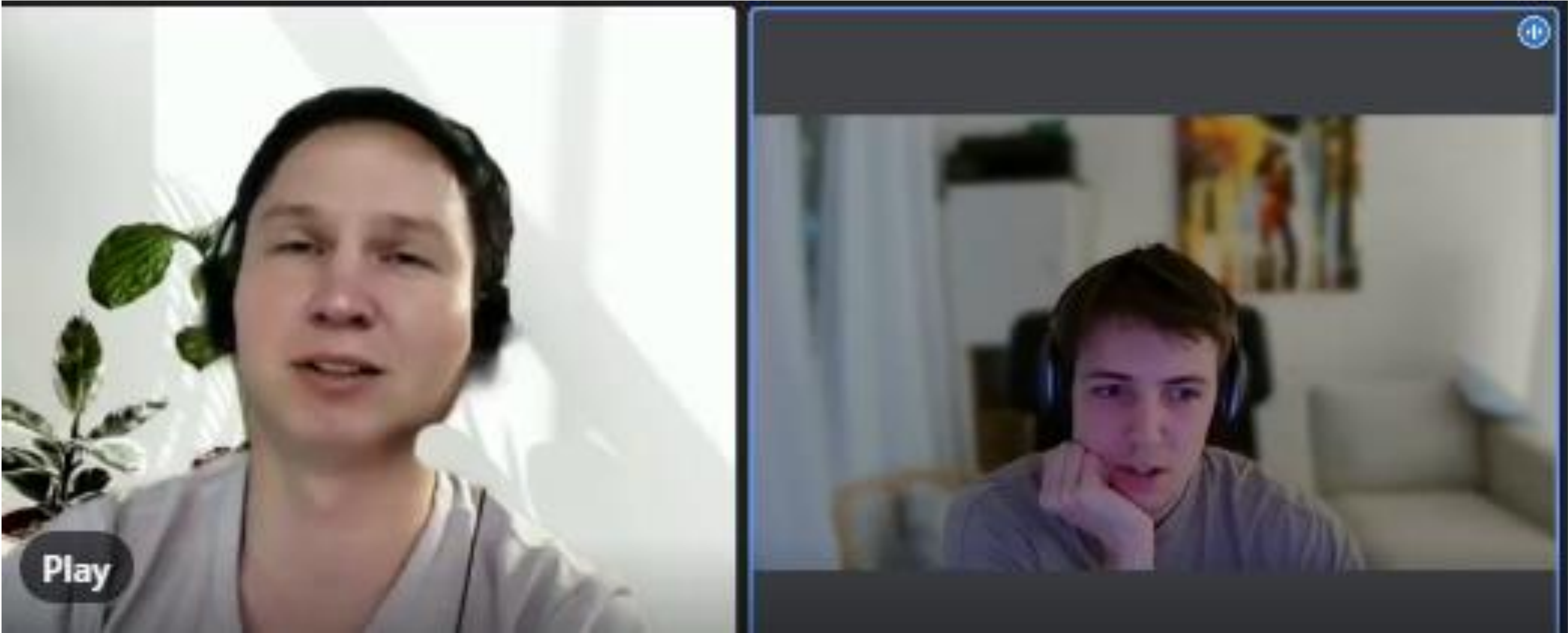
# Deepfake Video – Telltale Signs

- ✓ Eyes
- ✓ Lips
- ✓ Face
- ✓ Teeth
- ✓ Motion
- ✓ Emotion

Combat With  
Gesture



# Deepfake Video – LinkedIn Post



<https://www.linkedin.com/feed/update/urn:li:activity:7295441362936553474/>




May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL




# User Level Detection of Fraudulent Documents

# Never Change Banking Based on an Invoice



Putting the *AP* in h*AP*py®  
Empowering Accounts Payable Teams to Protect the Vendor Master File From Fraud

Clean-Up Your Vendor Data.  
Clean-Up Your Vendor Processes.  
Pay the Right Vendor.



## Vendor Master File Tip of the Week

# Don't Collect Banking From An Invoice

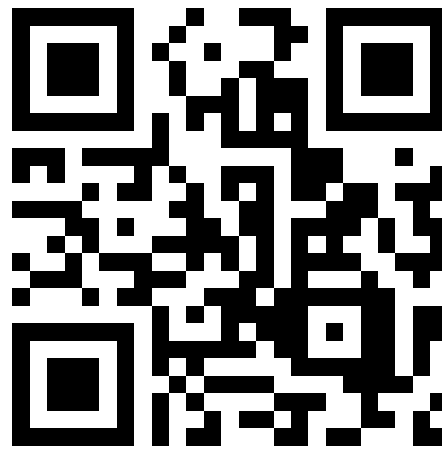


Subscribe  
like & share

[www.debrarrichardson.com](http://www.debrarrichardson.com)  
Debra R Richardson, LLC All Rights Reserved

1

[Watch on YouTube](#)



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL



# Internal Control: Include and Verify Authenticating Data on Vendor Setup Forms

## Vendor Setup Form

- Vendor Tax ID
- Existing Information For Change
  - Tax ID
  - Contact Information
  - Remittance Address
- Internal Team Member
- IRS TIN Match

## Vendor Banking Form

- Require a Vendor Banking Form
- Vendor Tax ID
- Vendor Remittance Address and Country
- Bank Address and Country
- Existing Banking or Historical Deposits
- Internal Team Member



# Internal Control: Create an Internal Request Form

**Create a customized Internal Vendor Request form to remove the task of collecting vendor information from the internal employee – reducing the exposure of vendor sensitive data and of potential fraud from untrained staff. It has the added benefit of providing updated contact information for the vendor.**

- Require vendor contact information be submitted on an Internal Vendor Request Form and once received, send instructions to the vendor with the required forms to be added as a new vendor or to make changes to their existing information.
- Once the vendor information is received, compare it to the information on the Internal Vendor Request Form as authentication. Match the internal team member on the vendor forms to the internal team member that submitted the request.
- Limit exceptions. For example, the Legal team requesting vendor setups for plaintiffs in legal cases may not be able to collect the form, in which case an exception should be documented in your vendor policy.



# User Level Detection of Payment Fraud

# Internal Control: Vendor ACH/Wire Payment Confirmation – Before ADD or UPDATE

**Before adding/changing banking details or changing a remittance address on the vendor record, contact the vendor using the communication information in the vendor master file, the Internal Vendor Request Form or other internal records to confirm.**

- Telephone, email or mail letter. If by email use a separate email string than the original request.
- Create a confirmation log and document each attempt. Record: Day, Date, Time, How Contacted, Phone Number Called (if by phone), Source of Phone Number (if by phone), Team Member that Attempted, and Status.
- Assign the confirmation process to a separate vendor team member than the team member processing the request. Limit this task to vendor team members to avoid giving access to vendor sensitive data outside of the vendor team.



# Internal Control: Vendor Payment Receipt Confirmation

**Confirm with the vendor that the ACH/Wire payment was received.**

- Contact the vendor the same business day of the electronic payment file to confirm the Wire or Same Day ACH payment was received.
- Contact the vendor within two (2) business days of the electronic payment file to confirm the ACH payment was received.
- Contact the vendor within seven (7) business days of the mail date of the paper check to confirm the payment was received.
- Avoids waiting weeks or days for the vendor to notice the payment has not been received, at which time it may be too late to recover the funds.



Pushback? Ultimate Solution – Outsource Payments

Remove the AP/Vendor Team  
From the AP/Vendor Remittance  
Collection and Update Process



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

**IOFM** Spring  
CONFERENCE & EXPO

# Actionable Takeaways

# Actionable Takeaways

1. Create Authentication Reference Template and practice authentication
2. Implement at least one user level detection tool and bookmark for quick access and use
3. Create or update at least one vendor form to include authenticating data when accepting for a vendor add or change



# Please tell us what you think!

- Please scan this QR code using your mobile to access a short feedback survey →
- Also accessible via the mobile app



# QUESTIONS?



Debra R Richardson, MBA, CFE,  
APM, APPM, CPRS

For vendor process resources, please scan:



Mobile : +1 313-572-1598

Email : [debra@debrarrichardson.com](mailto:debra@debrarrichardson.com)

 [www.debrarrichardson.com](http://www.debrarrichardson.com)

 [training.debrarrichardson.com](http://training.debrarrichardson.com)

 [@APinhAPpy](https://twitter.com/APinhAPpy)

 [@debrarrichardson](https://www.linkedin.com/company/debrarrichardson)

 [Putting the AP in hAPpy](#)

 [Debra R Richardson, LLC](#)

## REMINDER!

If you checked in for NASBA CPE credit, check out at [iofm.cnf.io](http://iofm.cnf.io)



May 2026 | Loews Sapphire Falls Resort | Universal Orlando, FL

 **IOFM Spring**  
CONFERENCE & EXPO