17 September 2026

A disputed payment-change request

Summary and scope

The question, the answer, and the limits of the instruction.

A fictional example

Every person, organisation, event, and exhibit in this sample is invented. It demonstrates report structure and reasoning; it is not a client case, evidence, legal advice, or a promise of an outcome.

The question

A fictional purchaser received an email requesting payment to a different bank account. Was the change authorised by its supplier, and what does the available material establish?

Summary of findings

The supplied invoice and payment-change message contain different account details (E01–E02). A supplier contact, reached through previously established contact details, denies authorising the change (E03). The original message file and account-provider records are unavailable.

Assessment

The request is **likely to be unauthorised**, with **moderate analytical confidence**. That assessment rests on the supplier's account and the inconsistent payment details. An internal error or an incompletely informed supplier contact remains possible. The evidence does not establish who sent the message or who controls the account.

Agreed scope

Review the purchaser's supplied documents, compare the payment instructions, and clarify the supplier's position through an established contact route. No access to private accounts, bank records, or devices is included. This sample illustrates a limited documentary enquiry, not a forensic examination.

Findings and reasoning

Separate observations, reported accounts, and assessment.

Finding 1 · Payment details differ

Observation. The account details in the supplied payment-change message differ from those on the earlier invoice. References: E01 and E02.

Limit. Both are copies supplied by the same purchaser. They are not independent confirmation of the sender's identity or authority.

Finding 2 · The supplier disputes the change

Reported account. During a recorded case enquiry, the established supplier contact says no change was authorised. Reference: E03.

Limit. The contact's knowledge and authority matter. Another person within the supplier could have made arrangements of which this contact was unaware.

Alternative explanations

Impersonation would explain the disputed request, but an administrative mistake or unconfirmed internal change could also explain parts of the account. No finding attributes criminal conduct to an identified person. The absence of an original message prevents examination of its transmission details.

Confidence and further questions

Likelihood concerns whether the request was authorised; confidence concerns the strength of the assessment. Here, confidence is limited by reliance on supplied copies and one supplier contact. The original message and confirmation from the supplier's authorised finance lead could change the judgement. Any further work would require an agreed scope.

Evidence schedule and limitations

A traceable record of what the assessment relies on.

E01 · Earlier invoice

Copy supplied by the fictional purchaser. Used to establish the earlier payment instructions.

E02 · Payment-change message

Screenshot supplied by the same purchaser. The original message file was not available.

E03 · Supplier contact note

Fictional enquiry note recording the contact route, participants, time, account given, and its limits.

What is not established

The sender's identity, account ownership, intent, whether any payment was made, and the prospects of recovery are outside the findings. No banking access, technical attribution, or independent authentication is implied.

How a live case differs

A live report references the retained exhibits, collection times, provenance, and relevant custody records. Copies and working material are distinguished from originals. None of those underlying exhibits exists for this fictional sample, and no fabricated signatures or hashes are presented.

Using and correcting a report

The instructing client and any legal adviser decide what action to take. A report does not guarantee admissibility or a particular result. Material corrections should be identified in a dated revision or supplement, with the previous version retained and recipients told what changed.