Fake invoice or unexpected change of IBAN · How to proceed?

For: Paušalni obrt · Obrtnici · j.d.o.o. · d.o.o.

Practical business guidance · Reviewed: 2026-11-22

Applicability: According to the profile and circumstances of the described case.

To change your account, contact the supplier on the already known number or through another confirmed channel.

A starting point in practice

Save the request, the time of the independent verification and the payment approval.

Compare the request with the contract, the previous invoice and the recipient's true identity.

Working example · Fake invoice or unexpected change of IBAN

Compare the request with the contract, the previous invoice and the recipient's true identity.

Specific next steps

1. Save the request, the time of the independent verification and the payment approval.
2. Compare the request with the contract, the previous invoice and the recipient's true identity.
3. For new recipients, introduce a second-party verification before transferring funds.

Limits of application

When personal data covered by the GDPR is processed.

Sources

EUR-Lex · General Data Protection Regulation (EU) 2016/679

https://eur-lex.europa.eu/legal-content/HR/TXT/?uri=CELEX%3A32016R0679

Original page

https://adriatrends.hr/poslovni-vodic/en/pitanja/praksa-digital-racun-sumnjiv-odluka