Bank change evidence: Northwind Supply Co. (sample)

SAMPLE DATA · Vendor bank-detail change request 01a0f29f-47c0-7c5c-8c11-aa0dde7b0b9e · status: Denied (suspected fraud)

This document records the control steps taken in the application for one request to change a vendor's bank details: what was requested, how the sender was checked, who called whom and what they heard, who approved, how long the change was held and when it was released. It states what was recorded, by whom and when. It does not certify that the payee is legitimate.

Summary

Vendor	Northwind Supply Co. (sample)
Vendor contact	Dana Whitfield
Request status	Denied (suspected fraud)
Opened	2026-09-30 14:02:00 UTC by ap@example.com
Sender domain check	Lookalike domain (looks like northwind-supply.example)
Callback outcome	Denied by the vendor (no such change)
Second approval	Not yet approved
Cooling-off hold	Not started
Released to payment	No
Policy in force	Version 1 (48 hours hold, second approver required)
Request ID	01a0f29f-47c0-7c5c-8c11-aa0dde7b0b9e
Sample data	Yes: this request was created from the fictional sample set

1. The request

Sender address	ar@northwind-suppiy.example
Sender domain	northwind-suppiy.example
Domains on file	northwind-supply.example
Verdict	Lookalike domain. northwind-suppiy.example looks like northwind-supply.example once similar characters are swapped (for example 1/l, 0/o, rn/m).
Pressure phrases	urgent, immediately, today, late fee, time-sensitive, do not call, effective immediately, new account, updated banking, remit all future payments
Phones in message	(555) 010-0999 (NOT the number on file)
Requested bank	First Meridian Bank
Requested account	····0456 (checking); only the last four digits were recorded
Bank on file when opened	Harbor State Bank ····7731 (checking)
Digit runs redacted	2 runs of 8+ digits replaced before storage

Chain head at generation: 29ea3f79829683679adcc9796315bdae67718e2b0bc1a43986d5324b3c70b860
Document SHA-256: see the integrity page (last page). Verify hashes at https://bankchangeproof.infinihash.com/verify
Generated by BankChangeProof, an InfiniHash app. This document records actions taken in the application; it is not legal, tax, or audit advice.

Message as recorded (long digit runs redacted at entry):

```
From: Dana Whitfield - Accounts Receivable <ar@northwind-suppIy.example>
Reply-To: dana.whitfield@northwind-suppIy-billing.example
To: payables@yourcompany.example
Subject: URGENT - updated banking details for invoice #NW-20431

Hello,

Effective immediately, Northwind Supply Co. has moved its banking to a new institution. Please
remit all future payments, including the open invoice due today, to our new account:

  Bank: First Meridian Bank
  Account name: Northwind Supply Co
  Routing number: [redacted ····0019]
  Account number: [redacted ····0456]
  Account type: Checking

Our phone system is being migrated, so please do not call the main office number. If you need to
confirm, call me directly at (555) 010-0999.

This is time-sensitive: payments sent to the old account after today cannot be recovered and a
late fee will apply.

Thank you for your prompt attention.

Dana Whitfield
Accounts Receivable, Northwind Supply Co.
```

2. Attachments

No files were attached to this request.

3. Callback to the number on file

Phone on file when the request was opened: (555) 010-0142 (source: sample data (fictional)); confirmed as the vendor's number 2026-09-30 14:03:00 UTC.

Callback 1	2026-09-30 14:03:00 UTC by ap@example.com from 203.0.113.7
Number dialed	(555) 010-0142 — matches the number on file
Spoke with	Dana Whitfield, AR
Outcome	Denied by the vendor (no such change)
Notes	Dana confirmed no change was requested; their AR mailbox was reported compromised last week.

4. Approval

No approval decision has been recorded.

Chain head at generation: 29ea3f79829683679adcc9796315bdae67718e2b0bc1a43986d5324b3c70b860
Document SHA-256: see the integrity page (last page). Verify hashes at https://bankchangeproof.infinihash.com/verify
Generated by BankChangeProof, an InfiniHash app. This document records actions taken in the application; it is not legal, tax, or audit advice.

5. Cooling-off hold

The hold starts when the change is approved. It has not started.

6. Release

Denied	2026-09-30 14:06:00 UTC by ap@example.com
Reason	The vendor denied the change on the callback to the number on file (spoke with Dana Whitfield, AR). Dana confirmed no change was requested; their AR mailbox was reported compromised last week.
Vendor record	Unchanged. The request was treated as suspected fraud.

7. Policy in force

Version	1, effective 2026-09-30 14:02:00 UTC
Cooling-off hold	48 hours
Second approver	Required; a single-approver exception must be declared with a reason
Callback rule	Before any change to a vendor's bank details is applied, a member of the team calls the vendor at the phone number already on file, never at a number supplied in the request, and records who they spoke with and what was said.

8. Timeline

3 events for this request, oldest first. Each hash covers the event and the hash of the event before it in the account chain.

#12 2026-09-30 14:02:00 UTC change.created by ap@example.com from 203.0.113.7
`1fa3e0e03eb24315275af7ee7ce2db0b6666fcbe0996181171ee5f031ae7651a`

#13 2026-09-30 14:06:00 UTC change.callback_recorded by ap@example.com from 203.0.113.7
`4d26b419dc995df163d39b46ef14489bd363ee0e04219d3287795202cf085b45`

#15 2026-09-30 14:06:00 UTC change.denied by ap@example.com from 203.0.113.7
`29ea3f79829683679adcc9796315bdae67718e2b0bc1a43986d5324b3c70b860`

`Chain head at generation: 29ea3f79829683679adcc9796315bdae67718e2b0bc1a43986d5324b3c70b860`
Document SHA-256: see the integrity page (last page). Verify hashes at https://bankchangeproof.infinihash.com/verify
Generated by BankChangeProof, an InfiniHash app. This document records actions taken in the application; it is not legal, tax, or audit advice.

Integrity

How to check this document

This PDF was produced by BankChangeProof for the account "Harbor Lane Coffee Co. (fictional)" at 2026-09-30 14:07:00 UTC. The pages before this one are the document body. Their exact bytes were hashed before this page was appended.

SHA-256 of the document body (bytes 1 to 9,090 of this file):

`5cc6e7a54303eb63fb76d7f2446086f94420c371961f055a2b11e247c297018b`

`To reproduce it on a computer: head -c 9090 <this file> | sha256sum`

SHA-256 of this complete file: compute it with sha256sum. It is recorded in the application event chain at generation time, and it can be checked, together with the chain head below and the body hash above, at:

`https://bankchangeproof.infinihash.com/verify`

Event chain head when this document was generated:

`29ea3f79829683679adcc9796315bdae67718e2b0bc1a43986d5324b3c70b860`

The chain head is the hash of the most recent event in this account at generation time. Every event includes the hash of the one before it, so a changed or removed event breaks the chain. The verify page reports whether a hash exists, its position in the chain and when it was recorded, and nothing else.

Generated by BankChangeProof, an InfiniHash app. This document records actions taken in the application; it is not legal, tax, or audit advice.