

Pause. Verify. Then help.

Use a known mobile number and frame the check as consistent service.

1

EXISTING CLIENT

Hold. Send a code to the known mobile: 'Read it back and I can help straight away.'

2

BANK/CONTACT CHANGE

Never change it on the incoming call. Verify through the old mobile and follow the authorised process.

3

BANK/LENDER/ATO

End the call. Call the organisation on an independently published number.

4

RESISTANCE

Stay calm and consistent: 'I can't skip the check.' The more they resist, the more you verify.

5

FAILED CHECK

Stop. Capture the attempt. Escalate. Do not coach repeated attempts or disclose more information.

THE PRINCIPLE

The more they resist, the more you verify.