From time to time, scammers attempt to take advantage of not for profits and religious organisations. We have recently become aware of an attempt to ‘hack’ into a church officer’s email account. Known as ‘spear-phishing’ or ‘CEO scamming’ a bogus email was sent purporting to be from the church officer with the request to make a payment. The CCFS banking platform is secure and certified by Australia’s banking regulator (APRA). This high level of security blocks scammers and often scammers redirect their attention to church Treasurers or accounts staff to elicit their co-operation.

Please be extra careful when processing payments via electronic funds transfer. Churches should review their internal control systems to ensure that payment requests are genuine and that the destination account number is correct. Here are some practical steps you can take to minimise this type of fraud:

1. Check that the sender’s email address is correct. Often an email scammer will give an email identity different from the actual email address.
2. Be sceptical about requests to transfer funds or data coming from a senior staff member’s email address. Seek verbal or face to face confirmation from the church officer requesting payment.
3. Don’t use the ‘reply’ function to an email you believe might not be legitimate—send a fresh email to avoid being routed to an alias address.
4. Obtain invoices and associated paperwork before processing payment.
5. Payments to new payees should have details verified. For example, call the payee by phone.
6. As a further precaution, churches should ensure that individual email addresses are removed from their website. To minimise fraud, many churches use a contact form as an alternative.
7. Where possible, ensure email security is set up to guard against sender address forgery.

Please advise us of any unauthorised attempt to defraud your organisation via phone, email, or the contact form on our website.

Services Available at Westpac Branches

Through our agency arrangement with Westpac, CCFS clients have access to Westpac’s branch network for deposits. A range of other services are available via request to CCFS. These services include cash & coin counting and bank cheques.

It’s important to note, as a CCFS member not all Westpac services will be automatically available to you and will need to be coordinated through CCFS.
The Church Finance Handbook—A FREE resource for Church Treasurers

In partnership with Saward Dawson Chartered Accountants, CCFS has made available to church treasurers the Church Finance Handbook. The Handbook is a consolidation of three individual resources:
1. the GST Handbook,
2. the Treasurer’s Handbook, and
3. templates and other resources

These free resources are designed to help church Treasurers around Australia with daily and ongoing running of their churches.

To find out more, please go to the Resources tab on the CCFS website, or contact the CCFS team.

Shot of Inspiration

“Love must be sincere. Hate what is evil; cling to what is good. Be devoted to one another in love. Honor one another above yourselves. Never be lacking in zeal, but keep your spiritual fervor, serving the Lord.”

– Romans 12:9-11 (NIV)

Helpful Hints

Minister’s Expense Visa Cards

Churches can contact the CCFS office to provide monthly Visa card transaction data in Excel. This enables churches to import transactions to their bookkeeping software (MYOB, Reckon, Xero) for easy reconciliation.

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