



## ZANZIBAR MARITIME AUTHORITY

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**Circular No. (01) of 2024**

**08<sup>TH</sup> MAY 2024**

**TO: SHIP OWNERS/OPERATORS, RECOGNISED ORGANIZATIONS  
(RO'S & RSO), LEGAL REPRESENTATIVES OF TANZANIA ZANZIBAR  
REGISTERED SHIPS**

**SUBJECT: FRAUDULENT INVOICES AND PAYMENT DIVERSION  
SCAMS**

### **Safeguarding against Payment Diversion Scams**

In recent months, there has been a surge in fraudulent invoicing and payment diversion scams targeting businesses. These malicious schemes aim to trick unsuspecting victims into making unauthorized payments or diverting funds meant for legitimate transactions.

#### **Fraudulent Invoices**

Fraudulent invoices are fake bills sent by scammers posing as legitimate vendors. These invoices often request payment for fictitious goods or services that have never been rendered. Scammers meticulously craft these invoices to appear genuine, often using logos and brands from real companies.

#### **Payment Diversion Scams**

This involve intercepting legitimate invoices (e.g. through e-mail interception) and altering payment instructions to redirect funds to the scammer's account.

#### **Zanzibar Maritime Authority (ZMA) Commitment**

ZMA would like to emphasize that we have not changed our bank accounts and will not ask any client to remit funds/money to another bank account. For new clients, we would urge them to confirm the bank details by phone and/or WhatsApp and by contacting a known ZMA contact.

NB: All Payments for ZMA services should be made through the following bank details:

Beneficiary's Account: 0400660000  
Beneficiary's Name: Zanzibar Maritime Authority  
Beneficiary's Address: City: Zanzibar Country: Tanzania  
Beneficiary's Bank Name: The Peoples Bank of Zanzibar  
Beneficiary's Bank Branch Name: Malindi  
Beneficiary's Bank Address: City: Zanzibar Country: Tanzania  
Swift Code: PBZATZTZ

### **Protecting yourself from scams**

ZMA urges all our clients to be vigilant against payment diversion scams. Some precautionary measures to safeguard against such schemes are:

- a. **Scrutinize Unsolicited Emails and Invoices:** Be wary of unsolicited e-mails or invoices, especially those with urgent payment requests or unusual sender addresses.
- b. **Verify Sender Credentials:** Check the sender's e-mail address and domain. Ensure it matches the company's domain and does not contain typos or suspicious sub-domain.
- c. **Confirm Payment Instructions:** Always double check the payment instructions provided in the invoices. If it is in doubt or making payment to the provided account for the first time, verify the bank details through a second channel to verify the legitimacy of the payment details.
- d. **Report Suspicious Activity:** If you receive a suspicious e-mail, invoice or payment request report it immediately to the company and/or the relevant authority. Prompt reporting can help prevent others from falling victim to the scam.
- e. **Educate Employees:** Regularly train your employees to identify fraudulent invoices and payment diversion scams. Emphasize the importance of verifying sender credentials, protecting sensitive information, and reporting suspicious activities.

By adopting these precautionary measures, you can significantly reduce the risk of falling prey to fraudulent invoices and payment diversion scams.

Your faithfully,



**Sheikha Ahmed Mohamed**  
**Director General and Registrar of Ships**

