Pause before you act

Two fictional messages. Read and discuss; do not open the example address.

A / PARCEL MESSAGE

Parcel support: Your parcel is on hold. Pay $2.40 today to release it: parcel.example.invalid

B / BANK MESSAGE

Bank support: A payment is pending. Reply with the six-digit code we just sent to cancel it.

For each message, talk through three questions

1. What does it ask you to do? What makes you pause?

2. How would you check the claim without using its link or replying?

3. If you had already acted, which trusted service would you contact?

Compare your answers

A. A payment request, deadline and unfamiliar link are reasons to pause. Check your order in the retailer's or courier's known app or website. A fee alone does not prove fraud.

B. Do not reply with a security code. Open your bank's usual app or call the number on your card to check the claim. A familiar sender name does not establish who sent it.

Choose the next step

Paid or shared bank details or a code? Contact your bank or card provider immediately through a trusted route. Ask it to secure the account and stop affected transactions.

After securing your details, report suspected scams at **scamwatch.gov.au/report-a-scam**. Reporting is not a promise of recovery.

Mentor note: Let learners control their own devices. Practise with fictional text. Never paste or collect passwords, codes, bank details or other identifying information. A checker can highlight warning signs; no result proves safety.

Prepared by **Sam**, Scam Checker - scamchecker.app (independent).
No endorsement by named services. Practice sheet - 5 September 2026.
The messages are invented; the .invalid address is for practice.

Sources: Scamwatch - Text or SMS scams; What to do if you have been scammed;
Bank impersonation alert (18 October 2024). Checked 5 September 2026.
Visit scamwatch.gov.au for current guidance.