

SPOT THE SIGNS

Five signs. Zero typos.

Phishing got a grammar upgrade. Watch what the message wants and how hard it pushes.

Payrollio HR <hr-notices@payrollio-portal.co>

Action required: confirm your direct deposit by 5 PM today

to you@yourcompany.com · Tue, Oct 6, 8:52 AM

Hi there,

Our payroll system is moving to a new secure portal. To keep this Friday's paycheck on schedule, please confirm your direct deposit details before 5:00 PM today.

Accounts that are not confirmed will be paused until the next pay cycle.

[Confirm my deposit](#)

<https://payrollio-portal.co.verify-login.net/confirm>

Thank you for your quick attention,
Payrollio HR Team

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1 Lookalike sender
It says HR, but the address is an outside "portal" domain you've never used.

2 Pressure + deadline
"By 5 PM today" and a paused paycheck. Classic.

3 Moves money or access
It wants your login and bank details.

4 Link goes somewhere else
Hover the button: the real address is a different site.

5 Flawless grammar
Polished writing is not a pass.

Fictional example. "Payrollio" is not a real company.

Not sure? Report it.

Don't click, reply, or scan. Use the report button or send it to IT.