CHECKLIST

Bank statement check: is gambling present?

- [ ] Look for unfamiliar merchant names, especially those ending in pay, tech or digital.
- [ ] Note any round-sum payments repeated to the same or similar names.
- [ ] Check for transactions late at night or in the early hours.
- [ ] Search suspicious merchant names online to see if they link to gambling.
- [ ] Compare the frequency of debits to any credits from the same merchants.
- [ ] Ask the bank for the merchant category code if the description is unclear.
- [ ] Watch for patterns around payday or after money enters the account.
- [ ] Note any chargeback attempts or dispute markers on the statement.