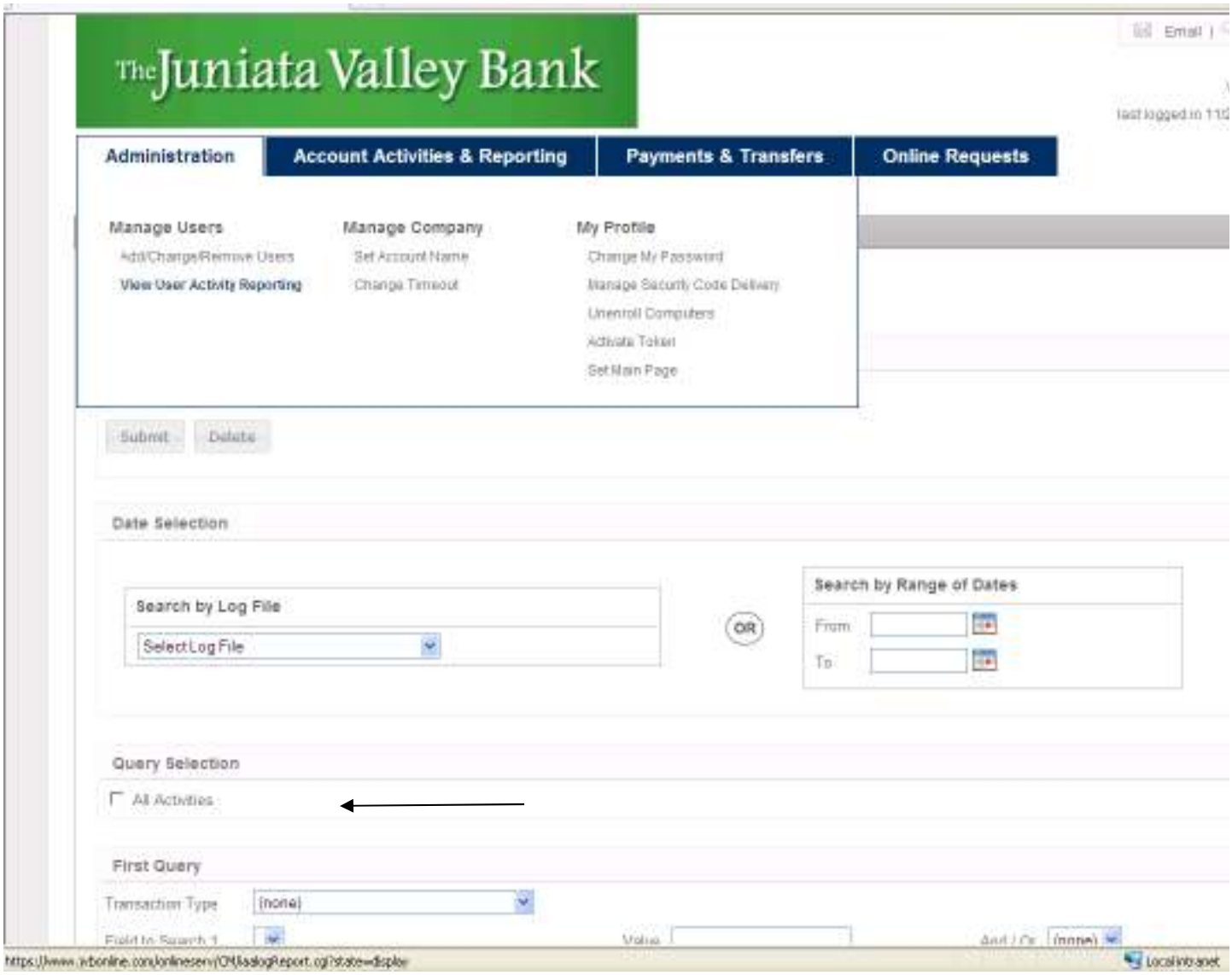
Tips for Businesses

- Run audit reports regularly on employee activity.
- Delete the user profile for any employee that leaves the company.
- Do not suppress any email notifications within Business Banking.
- Utilize balance alerts.
- Keep access to Business Banking restricted to only those employees that need to have access.
- Know all types of transaction limits, and grant limits only for what is necessary for business operations.
- Have a second person at the business approve submission of wire transfers, ACH files, and EFTPS files. The second person should use a different computer than the one used to initiate an action.
- Periodically evaluate controls and end user permissions.
- Monitor account activity for anomalies or suspicious transactions and investigate/report to your financial institution immediately.
- Install Trusteer Rapport

Run audit reports regularly on employee activity.



Enter the date range desired, you can also choose specific activities or select “all activities”. This report can be saved to make it easier to quickly run on a daily basis.

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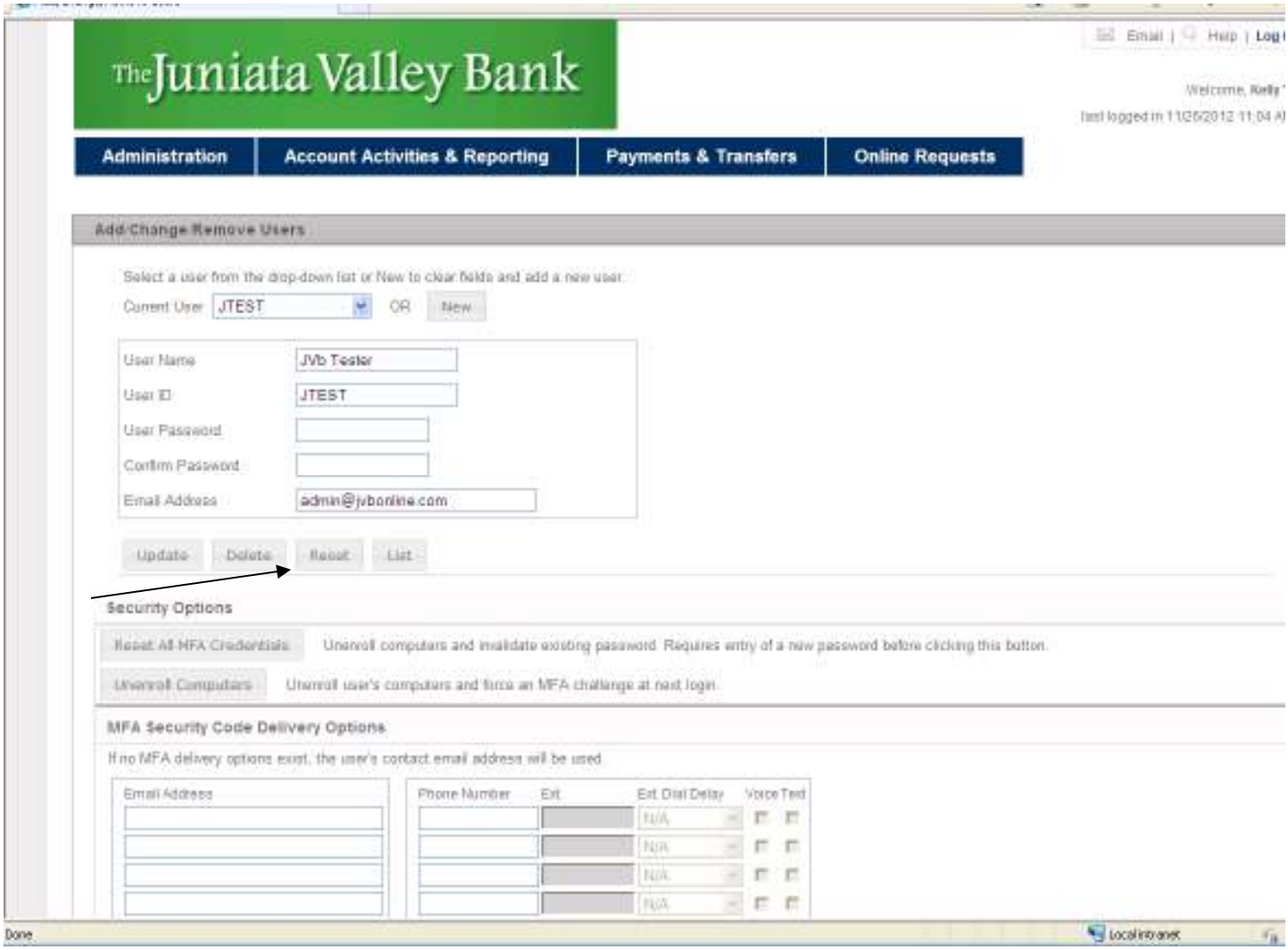
Delete the user profile for any employee that leaves the company.



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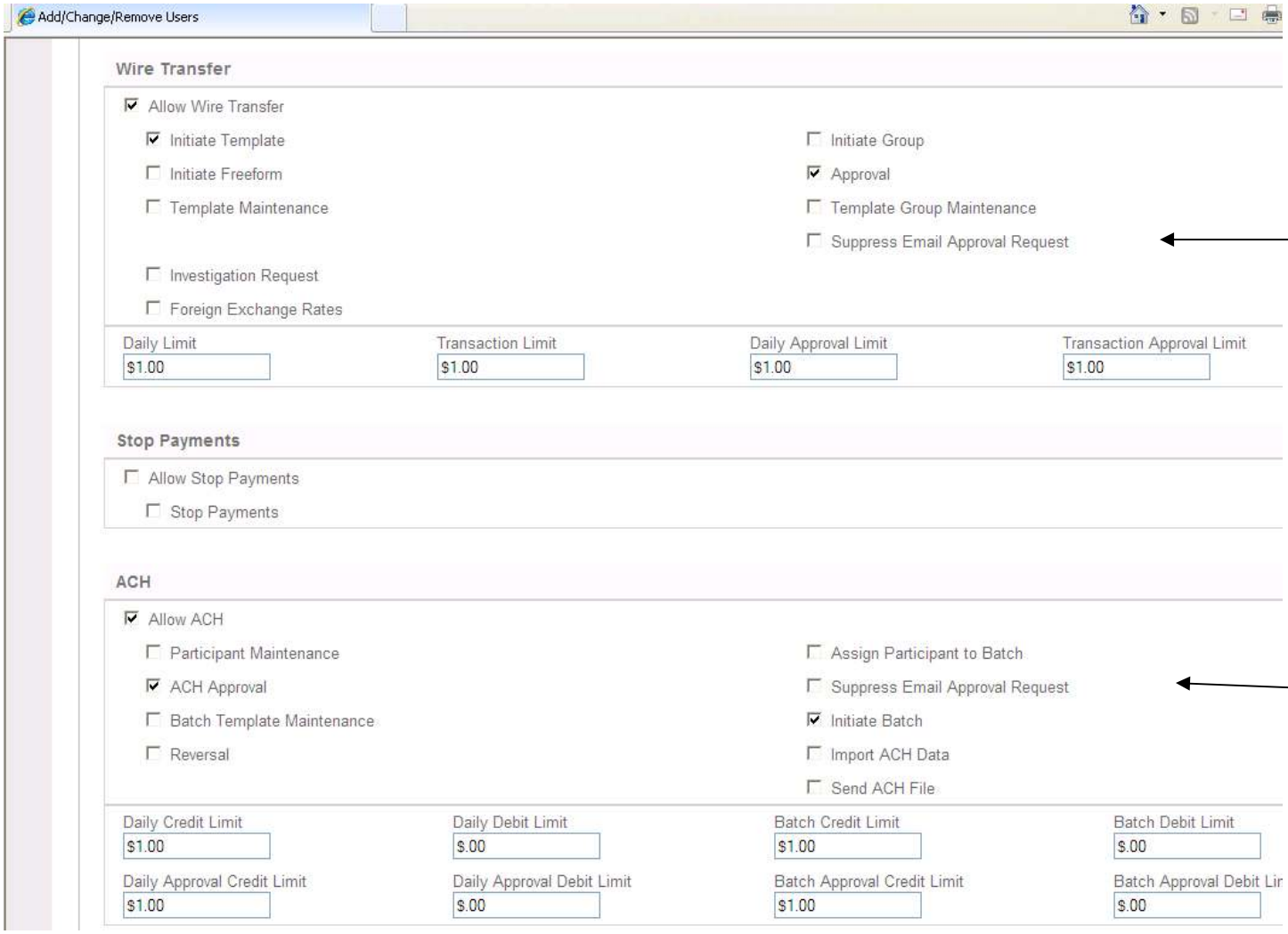
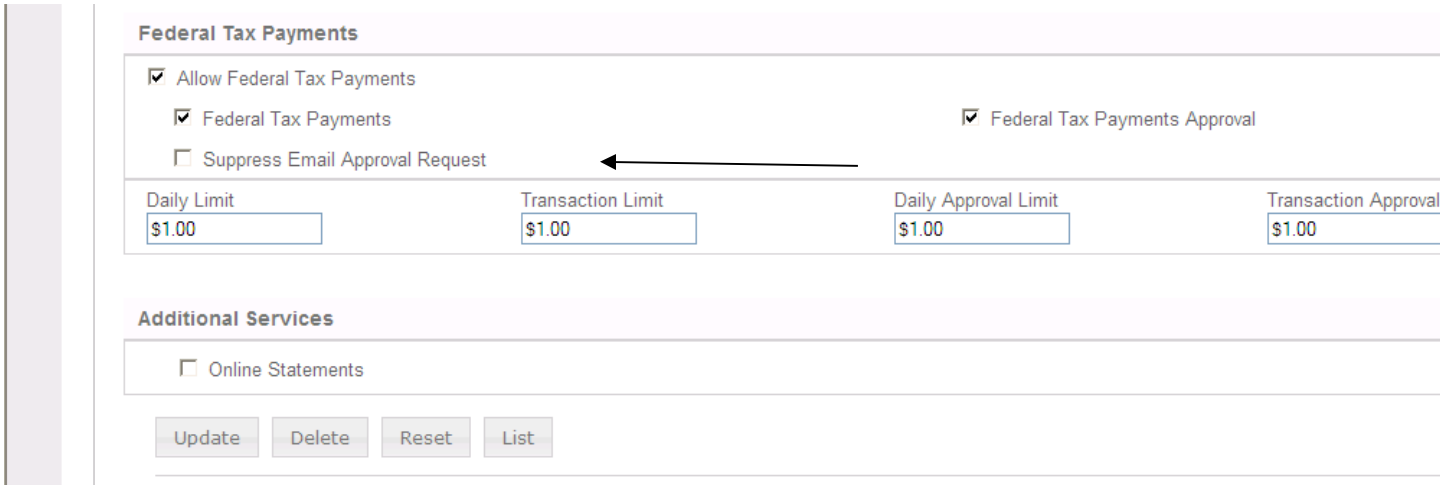
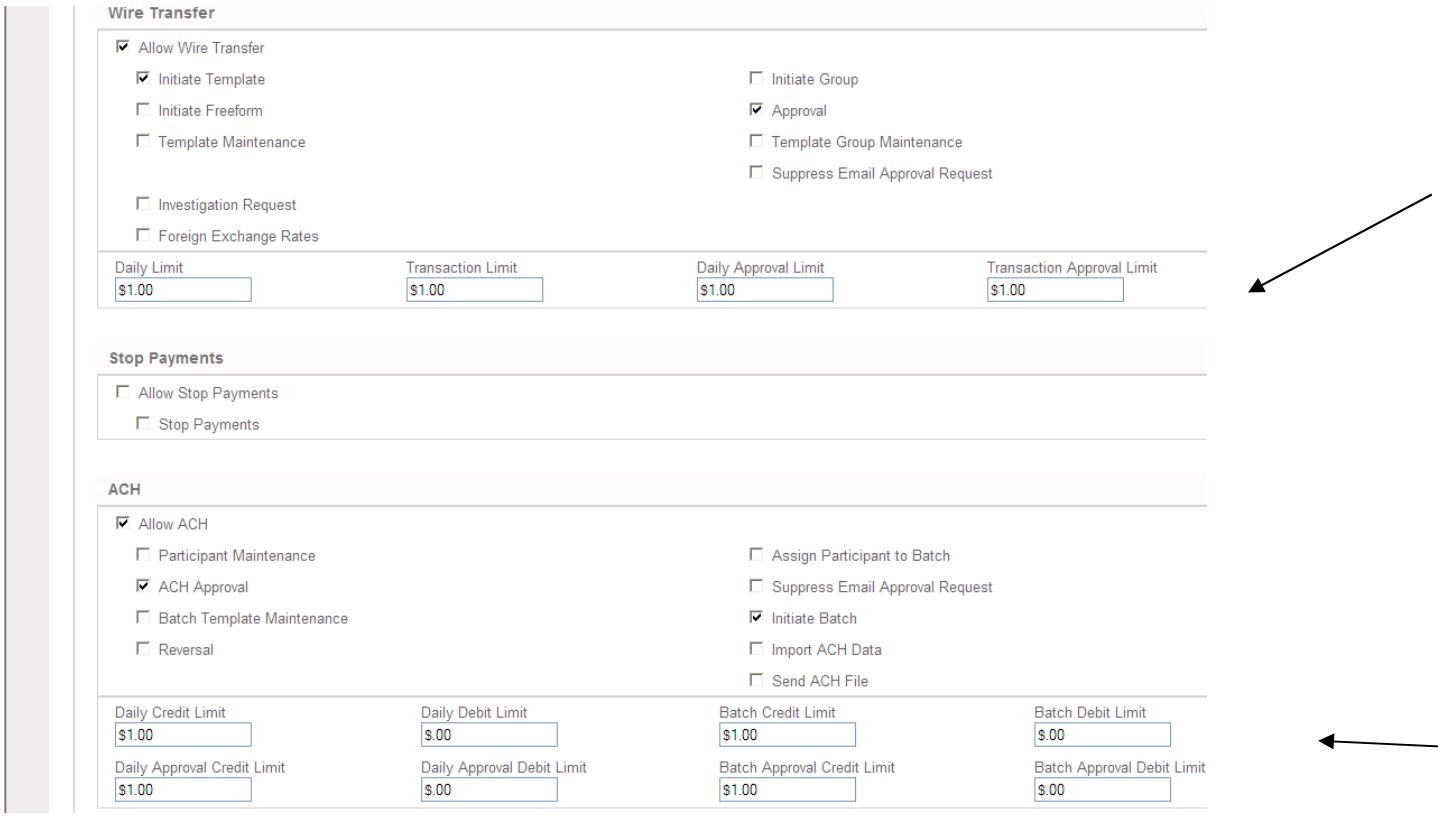
Do not suppress any email notifications within Business Banking.

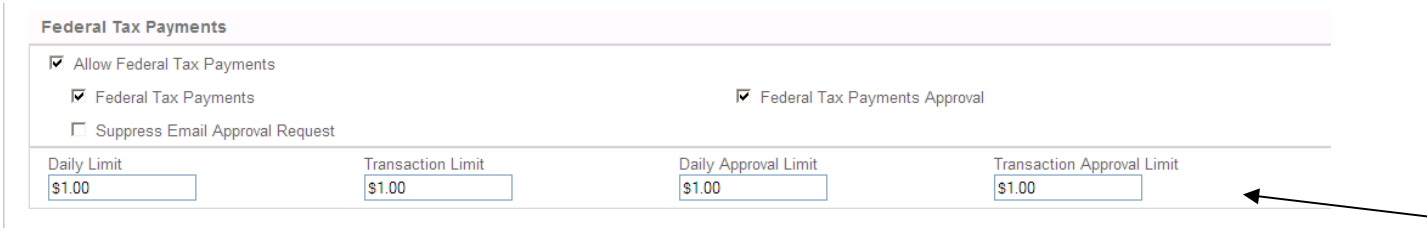




Utilize balance alerts

Know all types of transaction limits, and grant limits only for what is necessary for business operations





Information Security Best Practices

- The Super User Account should only be used on a dedicated machine which should be physically secured and password protected.
    - The Criteria for a Super User dedicated machine
        - The computer should be physically secured.
        - The computer should be behind a physical firewall.
        - The computer should be placed on its own subnet if possible.
        - All Security Patches Must Be Up To Date.

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    - Anti-Virus Software Should be Installed and definitions Must Be Up To Date.
    - Anti-Spyware/Anti-Malware is also recommended.

- Best Practices should also be followed for any other computer that can approve any wire transfers.

- Close all other applications and browser windows before initiating online banking.
- Look for any strange or foreign changes on the website. If you see anything different, call the financial institution.
- Having issues remembering passwords?
- Try using Password Safe https://pwsafe.org/
- Do not use the same password for multiple accounts.
- Do not share any passwords.
- It is highly suggested that the Super User for the company only use their access for resetting or setting up any sub users. The super user should have a separate login for doing Business Banking transactions. The reason this is suggested is if the Super Users credentials are compromised, the fraudster has access to all controls and even creating sub users to allow access for approving transactions.

- The Company should allow one designated machine in the office for doing strictly Business Banking transactions. This machine should not be allowed to surf the internet, check email, etc.

The best way to avoid becoming a victim of a cyberheist is not to let computer crooks into the computers you use to access your organization's bank accounts online. The surest way to do that is to maintain a clean computer: Start with a fresh install of the operating system and all available security updates.

If possible, use something other than Microsoft Windows. Most malware only runs in a Microsoft Windows environment, so using a different operating system for the dedicated machine is an excellent way to drastically reduce the likelihood of becoming a cyberheist victim. A "live CD" is a free and relatively painless way to temporarily boot a Windows PC into a Linux environment. The beauty of this approach is that even if you fail to maintain a clean Windows PC, malicious software can't touch or eavesdrop on your banking session while you're booted into the Live CD installation.

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If you installed it, patch it. Keep the operating system up-to-date with patches. It's equally important to update the third-party software on your system, especially browser plugins. One leading cause of malware infections are exploit kits, which are attack tools stitched into hacked Web sites that exploit unpatched or undocumented vulnerabilities in widely-used browser plugins. Tools such as File Hippo's Update Checker and Secunia's Personal Software Inspector will alert you to new security updates available for third-party programs installed on your PC.

Remove any unneeded software from dedicated systems used to access the bank's site. In particular, unneeded plugins (such as Java) should be junked.

Use a bookmark to access the bank's site. Avoid "direct navigation," which involves manually typing the bank's address into a browser; a fat-fingered keystroke may send you to a look-alike phishing Web site or one that tries to foist malicious software.

Remember that antivirus software is no substitute for common sense. A majority of today's cyberheists begin with malware that is spread via email attachments. Many of these threats will go undetected by antivirus tools in the first few days.

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