



[bibank.com](http://bibank.com)

Come by any office

Call us at 877-865-5050



The security of personal information held by your company is very important to Bank Independent. We want to work with you to protect it.



Member  
**FDIC**



## Data Security Planning

Are you taking steps to protect personal information? A sound data security plan is built on five key principles:

- **Take Stock:** Know what personal information you have in your files and on your computers.
- **Scale Down:** Keep only what you need for your business.
- **Lock It:** Protect the information that you keep.
- **Pitch It:** Properly dispose of what you no longer need.
- **Plan Ahead:** Create a plan for responding to security incidents.

## Corporate Account Takeover

Corporate Account Takeover is a form of identity theft in which criminals steal your online banking credentials. Attacks are usually stealthy. Malware introduced into your system may go undetected for long periods of time. Account-draining transfers using stolen credentials may happen at a time when they are not noticed. Protect yourself by following sound business practices:

- **Use Layered System Security:** Create layers of firewalls, anti-malware software and encryption. Install robust anti-malware programs on every file server, workstation and laptop, and keep them updated.
- **Use a Single, Dedicated Computer for Online Banking and Cash Management:** Do not connect this computer to your business network, use it to retrieve e-mail messages, or use it for any online purpose except banking.
- **Educate Your Employees About Cybercrimes:** Explain the risks of opening e-mail attachments or providing confidential information, and ensure that they understand that just one infected computer can lead to an account takeover.
- **Block Access to High-Risk Websites:** Prevent access to any website that features adult entertainment, online gaming, social networking and personal email that can inject files into your network.
- **Establish Separate User Accounts and Limit Administrative Rights for Employees Accessing Financial Information:** Many malware programs require administrative rights to the workstation and network in order to steal credentials.
- **Use Approval Tools in Cash Management:** Requiring two people to issue a payment – one to set up the transaction and a second to approve the transaction – doubles the chances of stopping a criminal from draining your account.

- **Review or Reconcile Accounts Online Daily:** The sooner you find suspicious transactions, the sooner the theft can be investigated.

## Risk Assessment

We recommend that our business customers, especially those using Independent Deposit (remote deposit capture), ACH origination or wire transfer services, conduct a periodic risk assessment and controls evaluation. We provide a Small Business IT Risk Assessment template that may be used for this review.

## Electronic Transaction Protection

*Consumers* are provided certain protections against unauthorized electronic transactions according to how soon they are reported. In general, *these protections are provided on consumer accounts only and do not apply to business accounts.*

## Reporting Suspicious Activity

Contact Customer Service at 256-386-5000 or 877-865-5050 to report suspicious activity on your Bank Independent accounts or e-mails asking you to provide Bank Independent online IDs, passwords, or other account information. *We will never ask for your personal information through an e-mail.*

To learn more about identity protection, visit the Education Center at [bibank.com](http://bibank.com) or one of these websites\*:

[www.ftc.gov](http://www.ftc.gov)  
[www.usa.gov](http://www.usa.gov)  
[www.stopfraud.gov](http://www.stopfraud.gov)  
[www.idtheft.gov](http://www.idtheft.gov)  
[www.onguardonline.gov](http://www.onguardonline.gov)

If you have questions about identity protection, contact Customer Service at 256-386-5000 or 877-865-5050.

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