CHECKLIST

BUSINESS ONLINE BANKING

- ☐ Monitor activity daily.
- ☐ Set times for employee's access.
- ☐ Set job appropriate access for employees.
- ☐ Set up second review and approval of all external activities such as ACH Payments, Wires, and Payroll.
- ☐ Sign up for eStatements.
- ☐ Use Direct Deposit.
- ☐ Keep contact information up to date with Croghan.

EMAIL SECURITY

- ☐ Verify identity before sending any information.
- ☐ Be cautious of emails from unknown sources.
- ☐ Right click on the from address for more details about the sender.
- ☐ Be wary of emails with a sense of urgency.
- ☐ Avoid clicking on links or attachments.
- ☐ Train employees on safe email usage.
- ☐ For questionable emails or phone calls, contact the sender directly, using a known email or phone number to confirm the request.

SOFTWARE

- ☐ Update software regularly.
- ☐ Invest in malware and antiviral security software.
- ☐ Create strong passwords. A mix of numbers, uppercase and lowercase letters, and special characters is important. Have different passwords for different types of accounts and do not reuse passwords.
- ☐ Regularly back up your data.

OTHER PREVENTATIVE MEASURES

- ☐ Always verify wire transfer orders.
- ☐ Implement an incident response plan.
- ☐ Ensure employee's safe internet usage.
- ☐ Avoid public Wi-Fi networks.
- ☐ Use two-factor or Multi-factor authentication whenever possible.
- ☐ Contact insurance company for fraud protection options or review current policy coverage.

ADDITIONAL RESOURCE

Learn the basics for protecting your business from cyber attacks. The business cybersecurity website below was developed by the National Institute of Standards and Technology, the U.S. Small Business Administration, and the Department of Homeland Security.

TOPICS COVERED ON THIS WEBPAGE

- Business Email Imposters
- Cyber Insurance
- Hiring a Web Host
- Physical Security
- Secure Remote Access
- Understanding the NIST Cybersecurity Frame

- Cybersecurity Basics
- Email Authentication
- Phising
- Ransomware
- Tech Support Scams
- Vendor Security

https://www.ftc.gov/business-guidance/small-businesses/cybersecurity