Three Industry Suggested Practices

Guard Your House	**1**	Create an Associate Training Program	**2**	Create a Fraud and Risk Governance Plan	**3**

Guard Your House — 1

- Conduct a thorough IT vulnerability assessment

- Work with your IT Department to create efficient and effective firewall protocols that guard and protect your systems and confidential information

- Regularly patch and update security systems and back up critical data offline

- Require the use of secure passwords or pass phrases

- Leverage fraud prevention tools - Positive Pay, ACH Positive Pay & Account Reconcilement

Create an Associate Training Program — 2

- Utilize the videos and information to educate critical payment stream positions. Resources include: **www.regions.com/stopfraud** and **www.regions.com/fraudprevention**

- Perform regular phishing testing on Associates

- Encourage Associates to be aware of potential points of compromise

- Don't click on links or attachments from unknown sources

Create a Fraud and Risk Governance Plan — 3

- Identify and document risk tolerance

- Create a robust vendor management program

- Document a detailed fraud response plan

- Review cybersecurity insurance coverage

- Establish internal controls like a call-back procedure for changes in payments

- Leverage alerts available in online platform

Call Back Control

If you receive an email requesting a change to the account number for payments:

STOP – **DO NOT** process the request received via email

CALL – Call the "sender" using a legitimate phone number known to you. **DO NOT** reply to the email, and **DO NOT** call the number listed in the email

CONFIRM – Verify that the real vendor or employee did, in fact request the change

Resources

Federal Government	Internet Crime Complaint Center	https://www.ic3.gov
	Federal Bureau of Investigation	https://www.fbi.gov
	Cybersecurity & Infrastructure Security Agency	https://www.CISA.gov
	Federal Trade Commission	https://www.ftc.gov
	National Security Agency	https://www.nsa.gov
	CISA, Homeland Security & Secret Service	https://www.stopransomware.gov
	US Postal Inspectors Service	https://www.uspis.gov