



# Protecting Against Account Takeover

## Account Controls

- Reconcile all banking transactions daily.
- Initiate ACH payments under dual control.
- Immediately report any suspicious transactions to Commerce Bank at (662) 396-6200.
- Stay in touch with other businesses and industry sources to share information regarding suspected fraud activity.

## Computer Security Tools and Practices

- Install a dedicated, actively managed firewall. A firewall limits the potential for unauthorized access to a network and computers.
- Install commercial anti-virus software on all computer systems.
- Ensure virus protection and security software is updated regularly.
- Ensure computers are patched regularly.
- Install spyware detection programs.
- Be suspicious of emails purporting to be from a financial institution, government department or other agency requesting financial information.
- If you are not certain of a source, DO NOT click on links.
- Create strong passwords with at least 12 characters.
- Prohibit the use of shared user names and passwords for online banking systems.
- Use a different password for each website that is accessed.
- Change your passwords several times each year.

- Never share username and password information **with anyone**.
- Limit administrative rights on users' workstations.
- Carry out all online banking activities from a stand-alone computer system from which email and Web browsing are not possible.
- Verify use of a secure session (https) in browser for all online banking.
- Never leave a computer unattended while using online banking or investing services.
- Never access online banking from internet cafes, public libraries, etc.
- Clear your browser cache.

### Recommendations for Account Takeover Situations

- Immediately cease all activity from computer systems that may be compromised. Disconnect the Ethernet or other network connections to isolate the system from remote access.
- Immediately contact your financial institution
  - Disable online access to accounts.
  - Change online banking passwords.
  - Open new accounts as appropriate.
  - Review all recent transactions and electronic authorizations on the account.
  - Ensure that no one has requested an address change, title change, PIN change or ordered new cards, checks, etc.
- Maintain a written chronology of what happened.
- File a police report, obtain a copy, and give a copy to Commerce Bank.