

## **Six Simple Tips to Lower Risk of Online Bank Fraud**

- Use Stand-Alone Workstation for On-Line Banking
  - ✓ Use Only for On-Line Banking
  - ✓ Don't Connect It to Corporate Network
  - ✓ Use a Separate Internet Connection
  - ✓ Keep It Fully Patched
  - ✓ Keep Anti-Malware Up-to-Date
- Get Separate Out-Of-Band Confirmation from Your Bank for All Online Transactions
- Reconcile Online Accounts Daily Using Out-of-Band Account Access
- Train Staff — *Semper Vigilans*
  - ✓ Be On Guard for Social Engineering Attacks
  - ✓ Don't Click on Email Links or Open Email Attachments Unless You Know They Are Safe; When in Doubt, Don't
  - ✓ Limit Workplace Information Posted on Social Networks
- Discuss Cyber Crime Insurance with Your Insurance Broker
- Be Suspicious
  - ✓ It's Not Paranoia If They Are Out To Get You

Disclaimer: While the above tips can help protect you against online bank fraud, they are not silver bullets. Following these tips can lower your risk; they cannot reduce your risk to 0.