Treasury Managment

Rocky Mountain Bank

Online Banking Security Best Practices

- The super user account should only be used on a dedicated machine which should be physically secure and password protected. Criteria for a super user dedicated machine is:
  1. The computer is physically secure
  2. The computer is behind a fire wall
  3. The computer should be placed on its own subnet if possible
  4. All security patches must be up to date
  5. Anti-virus software should be installed and definitions must be up to date
  6. Anti-spyware/Anti-Malware is recommended
- These best practices above should be in place for computers approving wire transfers and ACH files
- It is highly suggested the super user for the company only use their access for resetting or setting up any sub users. The super user should have a separate login for doing business banking transactions. The reason this is suggested is if the super user credentials are compromised, the fraudsters has access to all controls and even creating sub users to allow access for approving transactions.
- The super user should be the only user that is permitted to add sub users for the company. Other sub users should not be allowed to add other sub users.
- Close all other applications and browser windows before initiating online banking.
- Look for any strange or foreign changes on the website. If you see anything different, call the bank.
- Having issues remembering passwords?
  1. Try using Password Safe http://passwordsafe.sourceforge.net/*
- Do not use the same password for multiple accounts.
- Do not share passwords/tokens.
- Use separation of duty/dual control and limits by user.
- Pay attention to email alerts
- Educate all company personnel on good cyber practices.
- Verify using a secure session (https:/ and not http:/).
- Avoid saving passwords on the computer.
- Never leave the computer unattended when using online banking.

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