

# FRAUD PROTECTION



## 5 Ways to Protect Your Business from Account Fraud

Citizens Bank is always working to protect your account information. We recommend the following tips to help keep your business safe from corporate account takeover and other fraudulent schemes that often effect commercial accounts.

- **Educate your employees.** You and your employees are the first line of defense against corporate account takeover. A strong security program paired with employee education about the warning signs, safe practices, and recommended responses to a suspected takeover are essential to protecting your company and customers.
- **Protect your online environment.** It is important to protect your cyber environment just as you would your cash and physical location. Do not use unprotected internet connections. Encrypt sensitive data and keep updated virus protections on your computer. Use complex passwords and change them periodically.
- **Partner with Citizens Bank to help prevent unauthorized transactions.** Talk to a banker at your local Citizens Bank Branch about services available to help safeguard you from unauthorized transactions. Positive Pay and other services offer call-backs, device authentication, multi-person approval processes, and batch limits to help protect you from fraud.
- **Pay attention to suspicious activity and react quickly.** Look out for unexplained account or network activity, pop-ups, and suspicious emails. If detected, immediately contact Citizens Bank at (601) 736-2601, stop all online activity and disconnect that computer from the Internet. Keep records of what happened.
- **Understand your responsibilities and liabilities.** The account agreement with Citizens Bank will detail commercially reasonable security measures that are required by Citizens Bank. It is critical that you understand and implement these security safeguards to avoid liability for losses resulting from a takeover. Talk to your banker if you have any questions about your responsibilities.



*Welcome home...to family banking!*