

# Cybersecurity Awareness

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# Top Cybersecurity & Fraud Related Issues Impacting Businesses and Individuals



Business Email Compromise

Account Take Over Fraud

Ransomware

Malware

Check Fraud

Zelle Fraud

Property Deed Fraud

Jury Duty Scams

QR Code Scams

Tech Support Scams

Phishing/Smishing Scams

Spoofing Scams

Investment Scams

Deep Fake Scams

Imposter Scams

Romance Scams

# Defenses Against Fraud

- Employee Awareness is the #1 fraud prevention
- Ensure that your employees are familiar with fraud that can impact the business today
- Prohibit access to personal emails from business computers. Personal email accounts are known for spam emails that contain potential malware
- Encourage employees to only use business computers for business use and refrain from visiting unknown sites
- Use an isolated device for banking transactions
- Do not respond to unsolicited emails or click on links from unknown parties.
- Conduct call backs (numbers on file/record) on all payment instructions, including payment instructions from other employees
- Conduct thorough verification on new business clients. Use caution with clients who only want to communicate via email. Red Flags are evident on business scams
- Consider the banking services, Payee Positive Pay, or Reverse Positive Pay (check management) and ACH Positive Pay (ACH management) to detect and prevent check/ACH fraud
- Use Strong passwords with different characters and change periodically.
- Do not use the same password






# Defenses Against Fraud (Continued)



- Shred important documents
- Segregation of employee duties
- Secure checks and confidential customer and business information
- Conduct dual control on wires- originator and approver
- Develop a plan of action for your business if you experience fraud (including fraud protection/cyber intrusion)
- Recognize that no one should be contacting you or an employee to request personal or financial information (including BankUnited) information.
- Drop off checks at the Post Office
- Consider other methods of payments as opposed to checks (eCheck, wires, ach).
- Recommend authentication codes be set up, to send to phone number as opposed to email.
- Do not originate a payment (i.e., Zelle, wire) without verifying the party you are sending the payment to.
- Do not ever disclose personal or financial information to anyone including someone contacting you from the Bank. Your bank should never ask you for the information, unless you have called them
- Obtain cyber/fraud insurance if available
- Register for US Postal Informed Delivery
- Conduct thorough verification on new business clients. Use caution with clients who only want to communicate via email.
- Never let your guard down

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Here are five red flags to look out for to protect your business against BEC.


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✓ Library of over 400 Fraud Topics

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# Thank You!

