

Fraud Prevention

Business Internet Banking (BIB)

For more information on business services, please contact:

Business Services Group

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All National Exchange Bank & Trust ACH and Wire Originators are required to use Token Approval and are assigned ACH Limits. Both features provide additional roadblocks against unauthorized activity but are not foolproof systems. The suggestions below can reduce your risk of loss should someone obtain access to your PC.

Log In and General Controls

- ✘ Confirm last sign on date on the BIB Welcome page.
- ✘ Do not use account numbers when providing nicknames for the account.
- ✘ Register computers to eliminate the requirement to answer the challenge questions on every login. (This is not applicable for token users.)
- ✘ Limit user access to Set up an ACH or wire template versus access to Transmit an ACH or wire transaction. This allows the ability to provide separation of duties within a company.
- ✘ Limit login locations; never login at a public or unsecured computer.
- ✘ Review and set up alerts and notify us if you do not recognize the activity.
 - ✓ An alert is sent when a password is changed
 - ✓ An alert may be sent when a subuser's role is changed (e.g. when someone is given the approval or administrative role)
 - ✓ An alert may be sent when an e-mail address is changed

ACH

- ✘ Set daily limits for ACH transactions by user and by account by service: ACH collections, payments, state tax and federal tax.
- ✘ Set up BIB alerts to be notified that an ACH template has been modified.
- ✘ Files can only be updated with a company ID that the bank has set up.

Wire

- ✘ Set transaction limits for wires.
- ✘ Establish multiple approvals to send a wire.
- ✘ Review wire history on a regular basis.
- ✘ Use alerts for wire transfers.
- ✘ Create alerts to be generated when a wire template has been modified.

Funds Transfer

- ✘ Set dollar limits on transfers.
- ✘ Establish multiple approvals to enter a funds transfer.
- ✘ Review Funds Transfer history and audit information on a regular basis.

Business Bill Payment

- ✘ Use role-based access to limit the number of users with approval authority.
- ✘ Review Bill Payment history on a regular basis.
- ✘ Use the audit feature to look for unusual IP addresses and activity.