Protect Your Business from Corporate Account Takeover

Cyber criminals are increasingly targeting small and medium-sized businesses to steal funds by hijacking financial accounts. This kind of fraud—called "corporate account takeover"—can cause major financial loss and business disruption.

How Cyber Criminals Gain Access:

- Sending fake emails (phishing) that trick employees into clicking infected links or attachments.
- Using stolen email addresses to impersonate trusted contacts.
- Installing malware through compromised websites or pop-ups.

Once inside, criminals can:

- Steal login credentials and drain business accounts.
- Create unauthorized wire transfers and ACH payments.
- Issue counterfeit checks and collect sensitive business information.

How to Protect Your Business:

1. Educate and Train Your Team

- Never click on suspicious links or open unknown attachments.
- Verify unexpected messages by contacting the sender directly—not through the email link.
- Be cautious with pop-up messages claiming your computer is infected.

2. Strengthen Computer and Network Security

- Use a dedicated computer for banking activities.
- Install and regularly update anti-virus, anti-malware, and firewall software.
- Keep software, browsers, and operating systems up to date.
- Use strong passwords and change them regularly.
- Avoid public Wi-Fi for banking; use a VPN if necessary.

- Regularly back up important files and consider encrypting sensitive data.

3. Secure Your Banking Processes

- Use dual controls for online payments (two employees on separate devices).

- Talk to Harmony Bank about services like Positive Pay, transaction alerts, and daily account monitoring.

4. Monitor for Suspicious Activity

- Check your accounts daily for unauthorized transactions.

- Watch for unusual computer behavior like sudden slowdowns, strange pop-ups, or unapproved emails.

5. Respond Quickly to Issues

- If you suspect fraud, immediately disconnect the compromised computer from the network.

- Contact Harmony Bank at **1-800-HARMONY** to disable online access and review account activity.

- File a police report and maintain a record of the incident and your actions.

Stay Vigilant. Stay Protected. For help or more information, call Harmony Bank at **1-800-HARMONY**.