

**Business Self-Assessment for Electronic
Payment Services: An IncredibleBank
eBook For Protecting Your Business
From Risk & Fraud**

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Table of Contents

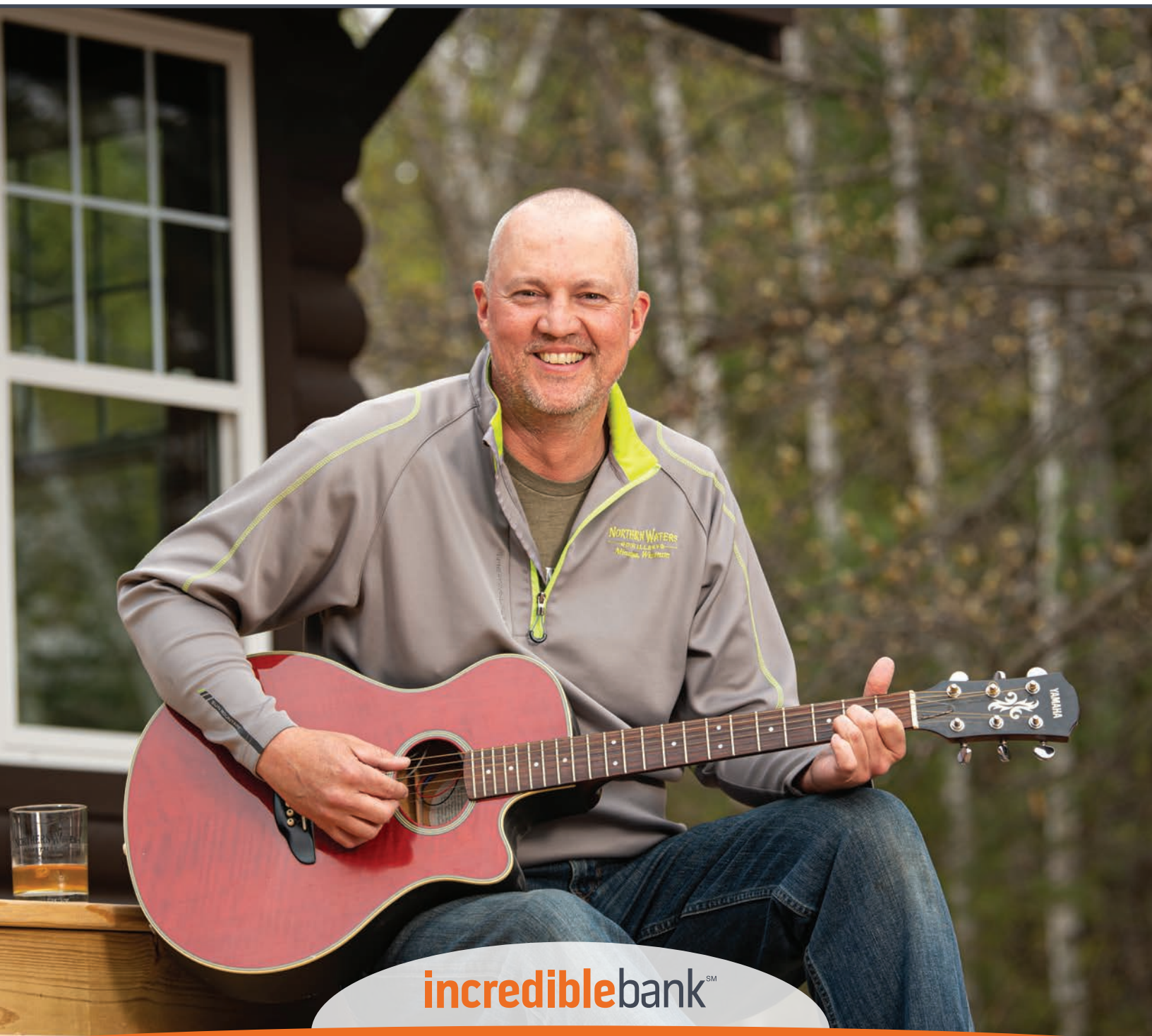
More Than Ever, It's Important To Protect Your Business.....3

For Our ACH Originators, Be Aware Of The Risks.....4

For Originators, There Are Rules You Must Follow5

For Remote Deposit Customers, You Need To Protect *Your* Customer's Data Fixed Limits6

We Are America's First Online National Community Bank.....7



More Than Ever, It's Important To **Protect Your Business**

IncredibleBank takes the security of our customers very seriously. And although our Automated Clearing House and Remote Deposit Capture solutions provide our business customers great convenience and efficiency in sending and receiving payments, we want to make certain you are aware of the risks associated with both systems, and more importantly, steps you can take to protect your business from risk and fraud. This eBook, ***Business Self-Assessment for Electronic Payment Services***, is designed to be a resource for you to use in evaluating your company's online security. There are no right or wrong answers; rather this is a list of industry best practices for you to consider using to enhance your online security. IncredibleBank is required to have a current Self-Assessment on file for our all of our ACH and Remote Deposit Capture customers.



For Our ACH Originators, **Be Aware Of The Risks**

You should be aware that there are social engineering techniques such as Phishing, that enable fraudsters to trick online users into clicking on malicious links or attachments to emails. In doing so, the user unknowingly downloads malware on their computer, typically providing keylogging and screenshot capability to the fraudster. This information can then be used to obtain your online banking login credentials and authorize fraudulent funds transfer requests.

IncredibleBank already requires our ACH originators to use various security procedures to help prevent a fraudulent funds transfer from occurring. However, this ***Business Self-Assessment for Electronic Payment Services*** eBook provides some recommendations of other security measures for you to consider implementing. For example, has your payment processing staff been trained on how to use the Internet safely? Has your business ever considered using a dedicated computer for online financial transactions—a computer not used for email or internet surfing? In theory, if you are not surfing the web or opening emails on the computer you use for your banking transactions, you should greatly reduce the potential for malware.



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For Originators, There Are Rules You Must Follow

This ***Business Self-Assessment for Electronic Payment Services eBook*** also addresses various components of the ACH Operating Rules in Section III. Information on Standard Entry Class Codes and retention requirements for authorizations can be found in the online link to the ACH Rule Book IncredibleBank sends you every year, and it is important for you to understand the types of transactions you are processing and the requirements for each. For instance, do you originate direct deposit payroll files to consumer accounts? If you do, then your Standard Entry Class code is PPD. The receiver of that direct deposit has 60 days to dispute the transaction, if needed. Conversely, if you are a business pulling funds into your account via ACH, such as for accounts receivable payments, you are most likely originating B2B transactions, which would be a Standard Entry Class Code of CCD. In that situation, the business customer who's account you are debiting has only two (2) business days/24 hours to dispute that transaction. This is important to you because as an ACH originator, you are required to adhere to the ACH Rules to avoid fines and penalties.

The Data Security Framework Section is aimed at protecting the security and integrity of certain ACH data throughout its lifecycle. Therefore, it is important for your business to take steps to safeguard your customer's account information while it is in your possession and to safely destroy the data when it is no longer needed.



For Remote Deposit Customers, You Need To Protect *Your Customer's* Data Fixed Limits

Which brings us to our Remote Deposit customers. For you, Data Security is the name of the game. The checks you receive from your customers, and ultimately the checks you scan through your Remote Deposit Scanner, include the banking information of your customers. It is important for you to protect this information while it's in your possession, and more importantly, safely and securely destroy the check when it is no longer needed.

At IncredibleBank, we believe the safe use of electronic payment systems can create an abundance of efficiency for your business. We also believe it is important for your business to have a Security Plan should your company fall victim to fraud. For more information regarding this ***Business Self-Assessment for Electronic Payment Services eBook***, or to discuss ways to help protect your business, please contact the IncredibleBank Business Services team.

Thank you for your time. Thank you for your business. And have an Incredible day!

Talk to our Business Services Team For More Information

Business Services from IncredibleBank allows your company to take advantage of Sending Money, Receiving Money and Protecting Money through a comprehensive offering of products, services and consulting. We're here to help you start something incredible, and finish it.



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We Are **America's First** Online National Community Bank

And what we do is get you to your incredible.

Life has plenty of challenges and you don't want your bank to be one of them. We've raised the banking bar because our customers have asked us to. Wherever they might be, and for whatever reasons they want, they've asked us to make life incredible for them. And we're all too willing to oblige. With a name like IncredibleBank, we better be that everyday and every time. Our name keeps us honest and reminds us all the time what we need to be, incredible.

So what's our culture and what makes us tick? It's delivering incredible customer experiences to you every time we're together, no matter where you are, where we are, or where we need to be. Whatever incredible means to you is meaningful to us.

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