Best Practices for Business PCs

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Keep PC up-to-date with the latest updates from Microsoft, Adobe, and Java

- Microsoft Update: http://www.update.microsoft.com
- Adobe: http://www.adobe.com/downloads/
- Java: http://java.com/en/download/installed.jsp

Protect PC with anti-virus, anti-spyware, and anti-malware software

- Configure anti-virus, anti-spyware, and anti-malware software to update daily.
- Configure anti-virus to do a full system scan at least weekly and have it notify you if anything suspicious is found.

Use Windows Firewall and never turn it off

(Windows Firewall is defaulted to "on" in Windows 7.)

- Windows Vista http://windows.microsoft.com/en-US/windows-vista/Turn-Windows-Firewall-on-or-off
- Windows 7 http://windows.microsoft.com/en-US/windows7/products/features/windows-firewall
- Windows 8 http://windows.microsoft.com/en-US/windows-8/Windows-Firewall-from-start-to-finish

Windows XP is no longer supported and should not be used for Business Online Banking.

It is highly recommended that businesses designate one PC for Business Online Banking and RDC and avoid browsing the Internet on that PC.

Use caution with USB Flash Drives

- Never use an unknown Flash Drive.
- Hold the SHIFT key when inserting Flash Drive to prevent unwanted pop-ups.
- Use anti-virus to scan the Flash Drive (usually E: under "My Computer") before opening.

Use caution with wireless networking

- Avoid wireless networks if possible (not as secure as wired networks)—if you want to use a wireless network, Cisco provides the best devices for securing a wireless network.
- Periodically test that no outside parties can access your wireless network.

Do not accidentally download malware

- If email is used on PC do not open attachments from unknown senders.
- Never click "Ok," "Agree," or "Accept" on any unexpected pop-up windows. If the pop-up will not let you exit, hold down CTRL+ALT+DELETE to bring up the Task Manager so that you can end the pop-up application.
- Beware of "free" downloads – only download from trusted/known sites.

Always use strong passwords

- Passwords should be at least 8-9 characters in length and contain at least one number, one special character, and one capitalized letter if software allows them.
- Passwords should not be words that can be found in a dictionary. Example banker2 is a weak password - B@nker12 is a stronger password.
- See http://www.microsoft.com/protect/fraud/passwords/create.aspx

See Microsoft's 6 rules for safer financial transactions online

- http://www.microsoft.com/protect/fraud/finances/6rules_us.aspx

Computer threats outside the scope of First American Bank & Trust control can compromise security credentials. These threats include, but are not limited to: Adware, Backdoor Programs, Keystroke Loggers, Malware, Spyware, Trojans, and Viruses. If a device is infected with these unauthorized programs, it can lead to unlawful access to the system on which they reside. We recognize these threats and recommend that the computer equipment used to access ACH, Business Online Banking, RDC, and Wires follow these guidelines.

- Keep your dedicated computer out of reach, or even better, under lock and key
- Set a strong password for the Administrator account
- Turn your dedicated computer off when not in use to help prevent network-based intrusions
- Keep the operating system and third party applications secure by applying patches and updates promptly
- Install a good-quality anti-virus suite and keep it updated
- Never use a wireless connection for online banking
- Use a strong password for your online banking account, and do not use that password anywhere else
- Sign up for a Security Newsletter to stay apprised of threats https://www.sans.org/newsletters/

The key is to use a secure, dedicated system. If you spot any unauthorized activity, or suspect your information has been compromised in any way, the Federal Trade Commission recommends you take the following actions:

- Notify your bank and credit card companies immediately
- Close all affected accounts
- Notify the major credit reporting agencies
- File a report with the Federal Trade Commission
- File a report with the police

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