

Six Ways To Secure Your Online Cash Management Accounts



(954) 491-7788



Change Your PIN

Change your PIN frequently, at least once every 90 days.

ID:	<input type="text"/>
Password:	<input type="password"/>
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	



Use a Dedicated Computer

Industry security experts recommend use of a stand-alone computer to perform Cash Management activities.

Ensure that the computer is hardened, is not used for web-surfing, or email, and that anti-virus and security patches are installed and kept current.



Use Dual Control

Available for ACH and Wires:

Prevents a single user from creating, then initiating or transmitting an ACH batch or Wire transfer.

Do not grant users **Full Control** access.

- Transfer To
- Transfer From
- Full Wire Control
- View Transfers



Use Account Alerts

Receive Email notices or be alerted when you log into online banking for the following events:

- ✓ Bill payments paid
- ✓ ACH batches initiated
- ✓ Wire transfers transmitted

Go to the **Options** tab and select **Alerts**.

Current Event Alerts	Alert me:
When the following Occurs:	When I Log In
Bill Payments Paid	When I Log In and with an Email
ACH Batches Initiated	When I Log In and with an Email
Wires Transmitted	When I Log In and with an Email

Select **Edit Event Alerts** to establish your alert settings.

For Bill Pay:

- | | |
|---|-------------------------------|
| <input type="checkbox"/> Login | Maturing Loans |
| <input checked="" type="checkbox"/> Login | Bill Payments Paid |
| <input type="checkbox"/> Login | Transfers Failed - NSF |

For ACH batches and Wire transfers:

- | | | |
|---|---|---------------------------------------|
| <input type="checkbox"/> Email | <input type="checkbox"/> Login | Transfers Expired |
| <input checked="" type="checkbox"/> Email | <input checked="" type="checkbox"/> Login | ACH Batches Initiated |
| <input checked="" type="checkbox"/> Email | <input checked="" type="checkbox"/> Login | Wires Transmitted |
| <input type="checkbox"/> Email | <input type="checkbox"/> Login | Bill Pay Changed to Electronic |



Enable Time Restrictions

Your Administrator establishes the valid days of the week and/or time limitations for each User.

The Administrator can access these settings from the **Cash Manager** tab, select the **User** menu, choose a user and select **User Settings**.

Day	Begin Time (hh:mm AM/PM)	End Time (hh:mm AM/PM)	Never on this day	All Day
Monday	12:01 AM	11:59 PM	<input type="checkbox"/>	<input type="checkbox"/>
Tuesday	12:01 AM	11:59 PM	<input type="checkbox"/>	<input type="checkbox"/>
Wednesday	12:01 AM	11:59 PM	<input type="checkbox"/>	<input type="checkbox"/>
Thursday	12:01 AM	11:59 PM	<input type="checkbox"/>	<input type="checkbox"/>
Friday	12:01 AM	11:59 PM	<input type="checkbox"/>	<input type="checkbox"/>
Saturday	12:01 AM	11:59 PM	<input type="checkbox"/>	<input type="checkbox"/>
Sunday	12:01 AM	11:59 PM	<input type="checkbox"/>	<input type="checkbox"/>

All times are:

If a user attempts to log in and the day or time does not match what is enabled, they are presented with a message indicating that they cannot login.



Enable IP Restrictions

You supply us with a list of valid IP Addresses for each User.

If a User attempts to log in and the IP Address does not match one on your trusted list, they are presented with a message indicating they cannot login.

Important Note

Only recommended for Cash Management users with a static IP address. Check with your Internet Service Provider (ISP) to determine if you have a static or dynamic IP address.



Multifactor Authentication

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.



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