Off-Site Annual RDC Customer Responsibility and Security Review

- ✓ You may not remotely deposit ineligible items (such as Canadian or foreign checks).
- ✓ You must endorse all items prior to running the items through the scanner for deposit.
- ✓ You must store checks in a locked box, file cabinet or safe in a secure area away from the public.
- ✓ You must make sure no one has access to the checks after business hours such as janitors, maintenance, etc.
- ✓ You must destroy checks after <u>60 days</u> in a commercially acceptable manner.
- ✓ You must have working anti-virus software that is updated regularly.
- ✓ You must limit access to the host computer to authorized personnel only and require a log-in with User ID and Password for each session.
- ✓ You should maintain regular maintenance of the scanner.
- ✓ You should establish, implement, and periodically update security policies and procedures to ensure information is protected.
  - ➢ Protect the confidentiality and integrity of Protected Information (Non-Public information such as Social Security Numbers and Financial Information)
  - ➢ Protect against anticipated threats or hazards to the security of the Protected Information
  - ➢ Protect against unauthorized use of Protected Information
- ✓ You should have security procedures in place to protect against the threat of Corporate Account Takeover. Such procedures should take into consideration what is appropriate for your business, as well as identify your risk. These security procedures might include, but are not limited to:
  - ➢ Computer Security
    - o Layered System Security
    - o Online Banking Safety
    - o Education
    - o Websites
    - o User Accounts
    - o Staying Informed
  - ➢ Account Security
    - o Dual Control
    - o Reconcilement
    - o Account Services
    - o Reporting Suspicious Activity
    - o Credentials
  - ➢ Helpful links we encourage our clients to visit:
    - o https://www.nacha.org/content/current-fraud-threats
    - o http://test-nacha-epa.pantheonsite.io/sites/default/files/2019-04/SBPBUSRMAG2017.pdf
    - o http://test-nacha-epa.pantheonsite.io/sites/default/files/2019-04/ProtectingAgainstFraud041819.pdf
    - o https://www.fbi.gov/scams-and-safety
    - o http://www.ic3.gov/preventiontips.aspx

I acknowledge the receipt of the RDC Rules and understand my responsibilities as they relate to RDC procedures and security.

Business Name: _____

Authorized Signer Name: _____

Authorized Signer Signature: _____

Date: _____