Fairfield County Bank®
Member FDIC

Stop. Evaluate. Talk to Your Banker.

FRAUD AWARENESS & PREVENTION

Business Protection Checklist

STOP
Don't click, reply, or act immediately.

EVALUATE
Verify requests using a trusted source.

TALK TO YOUR BANKER
Contact your local banker or a trusted advisor.

STRENGTHEN ACCESS & SECURITY

- [ ] Enable Multi-Factor Authentication (MFA)
- [ ] Use strong, unique passwords (12+ characters)
- [ ] Keep software and devices updated
- [ ] Limit access based on employee roles
- [ ] Use antivirus and endpoint protection
- [ ] Never share login credentials

PROTECT PAYMENTS & ACCOUNTS

- [ ] Verify all payment instruction changes using a trusted source
- [ ] Require dual approval for ACH and wire transactions
- [ ] Review account activity and reconcile accounts regularly
- [ ] Set up account alerts
- [ ] Use gel pens when writing checks
- [ ] **Enroll in positive pay for check fraud protection and ACH debit block**

TRAIN EMPLOYEES

- [ ] Educate staff about phishing, vishing, and smishing scams
- [ ] Verify unusual requests for money or information
- [ ] Discuss Business Email Compromise (BEC)
- [ ] Encourage reporting of suspicious activity

PREPARE FOR INCIDENTS

- [ ] Maintain an internal fraud response plan
- [ ] Keep bank, IT, and law enforcement contacts readily available
- [ ] Review user access and permissions regularly

Red Flags to Watch For

- Urgent requests requiring immediate action
- Requests for passwords or security codes
- Unexpected requests for wire transfers
- Requests for secrecy or confidentiality
- Changes to vendor payment instructions
- Suspicious links or attachments