

JONAH BANK OF  
WYOMING  
FIGHTING FRAUD:  
PROTECT

Jonah Bank of Wyoming  
Building a Better Wyoming

# Protect

Once you have identified your important accounts and the threats to them, it's time to put in place preventative controls to "Protect" them. Preventative controls for your online accounts focus on implementing safeguards to prevent or limit fraudulent activity. It involves the establishment of appropriate account controls, rights, approvals, alerts and card controls. This function aims to ensure the confidentiality, integrity, and availability of your accounts. The below table is designed to help you visualize the controls you have put in place for each of your users, to better understand the risks each user presents, and the controls that could be added.

Customers can use this form to document the configured rights and permissions of all users within online banking. Documenting your permissions can help you determine if users have the correct set of rights and detect unauthorized changes to user permissions.

When completing the table on the next page, you can use the following key:

- **Site:** The site or service being protected.
- **User:** The user account/login ID you are documenting.
- **Security Settings:** List the security controls in place to protect the users login. This can include strong passwords, Multi-Factor Authentication (MFA), Secure Access Codes (SAC), the use of biometrics (Tough/Face ID).
- **Account Rights:** Account rights include which account the user has access to (you may need to use multiple rows), and whether the user has View, Deposit, and/or Withdrawal rights for the account.
- **Transaction rights:** Transaction rights include the types of transactions the user can perform from within online banking (Funds Transfer, Wire, ACH, Payroll), the right to draft, approve or cancel transactions, the requirement for Transaction Authorization codes, Dual Approval, and whether the user has access to view only their transactions or all transactions in the account.
- **Administrative Rights:** Administrative rights include the ability to manage subsidiaries, recipients, and users.
- **Feature Access:** Feature access includes any additional feature the user has access to, including Bill Pay, Positive Pay, and MRDC.

A more detailed Account Protections Control form is available at:

<https://www.jonah.bank/sites/www.jonah.bank/files/jonahbankfightfraudprotect.xlsx>

