

JONAH BANK OF
WYOMING
FIGHTING FRAUD:
RESPOND & RECOVER

Jonah Bank of Wyoming
Building a Better Wyoming

Incident Response & Recovery Procedures

When responding to an incident, having incident response forms ready to use will help you act quickly and document the incident. Prepared incident response forms can also help to ensure all aspects of an incident are addressed in an order designed to best respond to the incident.

Depending on the nature and scope of the incident, you may find having pre-created communication templates for customers and or the media to be of value.

To help with ensuring any incident response forms are completed accurately it would be beneficial to perform a table top exercise. A table top exercise is a simulated test of how you would respond to an incident should it occur. These are beneficial to familiarize staff with the incident response process as well as to identify any weaknesses that you could strengthen prior to strengthen your defenses.

The below Incident response template has been built specifically for the handling of an incident involving fraud on one of your accounts or cards. As the identification of fraud on an account is usually clear, the development of an incident response playbook to determine if fraud occurred is not necessary. Instead, it is more prudent to move immediately into responding to the incident.

Jonah Bank encourages you to create playbooks for other scenarios where an alert may not always mean an incident has occurred. More investigation through a series of questions (Plays) may be needed to determine if engaging in incident response is required. The creation of similar forms for the handling of other scenarios, including but not limited to, Business Email Compromise (BEC), Ransomware, physical destruction of premises, or other generic scenarios will help you respond to any incident.

Support

Should you require further assistance, please contact one of our customer service representatives:

Casper	Casper	Cheyenne	Cheyenne
777 West 1st St.	3730 East 2nd St.	205 Storey Blvd.	2015 Central Ave.
Casper, WY 82601	Casper, WY 82604	Cheyenne, WY 82009	Cheyenne, WY 82001
307-2374555	307-266-5662	307-773-7800	307-773-7850

Send us an email at Customer_Service@jonah.bank



INCIDENT RESPONSE TEMPLATE

Use this form to manage an incident involving fraudulent activity in one of your financial accounts.

Incident Details				
Date and time of Incident:				
Name & Title of Person Reporting the Incident:				
Contact Information:	Ph:	Email:		
Type of Incident:	<input type="checkbox"/> ACH <input type="checkbox"/> Bill Pay	<input type="checkbox"/> Check Fraud <input type="checkbox"/> Identity Theft	<input type="checkbox"/> Debit Card Fraud <input type="checkbox"/> Credit Card Fraud	<input type="checkbox"/> Payroll <input type="checkbox"/> Wire Fraud
Account Numbers:				
Amount:				
Recipient Details:	Routing Number:		Account Number:	
Users:	Names:		Login IDs:	
Transaction Authorization:	<input type="checkbox"/> Physical Token <input type="checkbox"/> Virtual Token		Serial Number:	
For Check Fraud:	Check Number:		Check Amount:	
	Payee:		Memo:	
Fraud Channel:	<input type="checkbox"/> Online Banking <input type="checkbox"/> Mobile App <input type="checkbox"/> Phone Scam <input type="checkbox"/> Phishing Scam <input type="checkbox"/> Business Email Compromise <input type="checkbox"/> Corporate Account Take Over			
Description:	<i>Provide a Description of the Incident</i>			
IMMEDIATE ACTIONS				
<input type="checkbox"/> Lock User Accounts <input type="checkbox"/> Enforce MFA <input type="checkbox"/> Review all Drafted/Approved/Processed Transactions <input type="checkbox"/> Review Permissions of Account <input type="checkbox"/> Change Users Password <input type="checkbox"/> Reset Password on Other Services/Accounts <input type="checkbox"/> If Administrative Account Compromised, Reset Passwords on all user accounts <input type="checkbox"/> Cancel Unauthorized Transactions <input type="checkbox"/> Initiate a Stop Payment on Fraudulent Checks <input type="checkbox"/> Call Jonah Bank				
CONTACT JONAH BANK				
Casper	307-237-4555			
Cheyenne	307-773-7800			
After Hours Debit Card	1-866-504-5111 (also contact Jonah Bank during normal business hours)			
After Hours Credit Card	1-844-546-8220 (also contact Jonah Bank during normal business hours)			
Details:	Contacted <input type="checkbox"/>	Employee Name:		
	Employee Phone:		Case Number:	
CONTACT LAW ENFORCEMENT				
Casper Police:	307-235-8278 https://casperpolice.publicforms.us/sc/			
Cheyenne Police:	307-637-6525 https://www.cheyennepd.org/services/online-crime-reporting			
Internet Crime Complaint Center:	https://www.ic3.gov/Home/ComplaintChoice			
Details:	Contacted <input type="checkbox"/>	Date & Time:		
	Officer Name:		Officer Phone:	
	Case Number:			

ADDITIONAL CORRECTIVE ACTIONS				
Additional Actions * document these changes below	<input type="checkbox"/> MFA on all High Risk Accounts <input type="checkbox"/> Close Impacted Accounts <input type="checkbox"/> Close Debit or Credit Cards <input type="checkbox"/> Implement Additional Card Controls* <input type="checkbox"/> Monitoring/Alert Changes *		<input type="checkbox"/> Transaction Approval Changes * <input type="checkbox"/> Review SAC and TAC code delivery <input type="checkbox"/> Implement Check Positive Pay <input type="checkbox"/> Review All Users Permissions <input type="checkbox"/> Add Identity Theft Monitoring Services	
Other Actions & Details:				
Credit Freeze – Equifax:	Phone:	800-685-1111	Website:	https://www.equifax.com/personal/credit-report-services
Credit Freeze – Experian:	Phone:	888-397-3742	Website:	https://www.experian.com/help
Credit Freeze – TransUnion:	Phone:	888-909-8872	Website:	https://www.transunion.com/credit-help
RETURN TO NORMAL				
Payments Review:	Document what changes to your payment flow you will make to prevent the incident from reoccurring.		(Example – Dual Approval, Positive Pay)	
Actions to Take to Retore Normal Operations	<input type="checkbox"/> Re-enable any Disabled Accounts <input type="checkbox"/> Update User Permissions <input type="checkbox"/> Enroll New Cards in Card Valet <input type="checkbox"/> Update All Services Linked to Online Banking <input type="checkbox"/> Update Services With Your Account on File		Other Actions to Return to Normal:	
DOCUMENTATION				
Documented Changes	<i>Document all implemented or planned changes to your payment flows or updates to user permissions and linked services.</i> (Example New Review Process for Confirming Payee Changes)			
COMMUNICATIONS				
Messages to Be Communicated: Email, Phone, Mail	To Internal Stakeholders		Can be on the fly	
	To Customers		A message template should be created	
	To Media		A message template should be created	
TEST & VALIDATE				
Control To Test:	Testing Scenario		Results of Test	

POST INCIDENT REVIEW

Lessons Learned:	Key Questions to Consider in the Post-Incident Review: <ul style="list-style-type: none">• What were the root causes of the incident and any incident response issues?• Could the incident have been prevented? How?• What worked well in the response to the incident?• How can our response be improved for future incidents?	Answers/Details:
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UPDATES TO POLICIES & PROCEDURES

Policies and Procedures to Be Updated:	
Staff Training on New Policies and Procedures:	