BANK OF AMERICA

Be cyber secure: business email compromise

You do not have to work in the finance department of a big company to be the target of business email scams. Business Email Compromise (BEC) is the term for financial cyber events in which the targeted individual is contacted through their work email. The cyber criminal uses a hacked or fake account that looks legitimate in an effort to trick the target into sending funds.

Cyber criminals may imitate:

- **A supplier.** Arrives from a hacked email address to notify you of a bank account change or to request a payment.
- **An attorney.** Often arrives during a transaction such as a home purchase, with directions to send an expected payment, like a down payment.
- **A familiar address.** Appears to come from someone you know and asks for confidential information, like payroll records.

Be proactive:

- **Know your company's cyber security plan** and how to respond to any suspicious emails.
- **Confirm all unusual money requests** in person or on the phone. If an email looks strange, look up the sender and call them from a verified and trusted number.
- **Invest in antivirus software** and other cyber security software that can flag suspicious emails and websites.
- **Never trust unknown individuals.** Verify everything they claim and do not send sensitive information to anyone whose identity you can't confirm.
- **Don't reply to emails from people you don't know** or click on their links or attachments.
- **Wait, if you are at all unsure.** Take the time to discuss your suspicions with your manager or a colleague.

If you suspect you have been targeted:

- **Don't delay.** Acting quickly after an event can minimize damage to your business.
- **Call your bank** and freeze financial accounts that may be affected. Inform credit bureaus.
- **Change all passwords** that may have been compromised.
- **Call the police** and file reports with the relevant local authorities.
- **Document everything** about the financial fraud. The more information you have, the better armed you will be to assist an investigation, and the better prepared you will be against future cyber crime attempts.

Visit www.bankofamerica.com/security to learn how to help protect yourself and those closest to you.

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