INWOOD
NATIONAL BANK

CUSTOMER SURVEY

Remote Deposit Capture

Remote Deposit Capture takes the deposit function out of the hands of the bank and places it with the customer. This poses several potential risks such as poor image quality, duplicate items deposited and the security of non-public customer information. Examples of non-public information (NPI) are customer account and routing number, customer address, phone number, date of birth, driver's license number and tax identification number. Many times this information is printed or written on the checks taken by the merchant. It is important that this non-public information be kept secure to mitigate the potential risk of the NPI being compromised and ending up in the hands of unauthorized persons that may use the information in a fraudulent manner. This survey is a tool for business owners and principals to assist them in identifying, understanding, measuring and mitigating the risks associated with Remote Deposit Capture. For each question, select the answer that best describes or represents your business practice or environment.

ACH

ACH is a convenient process that introduces customer transactions into the banking system. This poses several potential risks such as duplicate or unauthorized items and the security of non-public customer information. Several examples of non-public information (NPI) are customer account and routing number, and possibly tax identification number. It is important that this non-public information be kept secure to mitigate the potential risk of the NPI being compromised and ending up in the hands of unauthorized persons that may use the information in a fraudulent manner. This survey is a tool for business owners and principals to assist them in identifying, understanding, measuring and mitigating the risks associated with ACH. For each question, select the answer that best describes or represents your business practice or environment.

Online Wires

Online Wire Transfer places the sending of wires in the hands of our customer. This poses several potential risks such as fraudulent activity, hijacked accounts and loss of account funds. Inwood National Bank has several security procedures to assist you in protecting your funds as well as giving you peace of mind. These measures include call-backs (out-of-band), dual control, behavioral analytics, and repetitive wires to name a few. Several examples of fraud schemes featuring wire payments are business or personal email compromises, commercial account takeover, employee targeting, and vendor invoice fraud. This survey is a tool for business owners and principals to assist them in identifying, understanding, measuring and mitigating the risks associated with Online Wire Transfer. For each question, select the answer that best describes or represents your business practice or environment.

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Computer Security	Yes	No
Does customer have change management program/process in place to: maintain updated and patched operating systems, maintain updated and patched anti-virus software?		
Do normal users have "Administrator" privileges on their computers?		
Do you utilize a firewall on your network?		
Does your network have an Intrusion Detection System (IDS) in place to monitor and protect your network?		
Is Internet content filtering utilized on your network and computers?		
Do you utilize wireless technology in your network when using Inwood products & services?		
Does customer utilize a laptop or mobile device from home and/or travel when using Inwood products & services?		
Does email pass through a spam filter?		
If you use applications that require Java and/or Flash, do you keep those programs up-to-date?		
Do you have a dedicated computer for Inwood products & services?		
Does customer have designated personnel who administer and monitor user access to Inwood products & services ensuring: only current employees have access, each user has their own user ID, and user IDs are not shared?		
Does the customer download/retain non-public information from Inwood's products or services?		
If YES, does the customer protect/secure the downloaded/retained non-public information?		
Physical Security	**Yes**	**No**
Does customer's facility have appropriate physical security controls (e.g. alarm systems, secure doors, security personnel, etc.)?		
Insurance	**Yes**	**No**
Does your company have cyber or internet liability insurance coverage?		
Emergency Contact	**Yes**	**No**
Does customer have instructions of how to inform the bank of any security breaches?		

Personnel Security	Yes	No
Are employees required to sign a computer Acceptable Use Policy (AUP)?		
Does each employee using Inwood products & services receive training regarding computer, Internet, and email security?		
Do you run background checks on employees prior to hiring?		
Remote Deposit Capture Usage	**Yes**	**No**
Inspect the scanned items on-hand: Are the items marked in some way when scanned?		
Inspect the scanning equipment: does scanner appear to produce high quality images?		
Does customer maintain scanned checks in a secure environment?		
Does the customer retain scanned checks longer than 30 days?		
Does the customer burn or shred scanned checks after 30 days from date of deposit?		
Online Wire and/or ACH Usage	**Yes**	**No**
Does customer utilize dual control when initiating online wire payments?		
Does customer utilize dual control when initiating online ACH payments?		
Does customer have reasonable (non-excessive) online limits set to help limit loss from fraud?		
Training	**Yes**	**No**
Does customer require/request any training or refresher on proper system usage?		

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Business Name

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Business Description

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Completed by

____
Signature

____
Account

____
Date