

Safeguard Your Business With



Sound Business Controls

Every business regardless of size should have internal controls to safeguard against operational risks. Below is a list of recommended practices that should be incorporated into your system of internal controls:

1. Monitor account activity online daily and perform interim reconciliations.
2. Keep all check stock in a locked environment with controlled access.
3. **Do not** use facsimile signature stamps.
4. Setup online balance alerts to monitor significant fluctuations of account balances.
5. Implement separation of duties: check writing & account reconciliation.
6. Have an outside firm review your books annually and prepare tax returns.
7. Establish tight controls for online banking and monitor user activity regularly.
8. Review monthly bank statements immediately upon receipt.
9. Document procedures and make sure employees adhere to them.
10. Watch for red flags. Rising expenses, falling revenue, and unfamiliar vendor payments may be an indication of employee dishonesty.

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October 2009

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Email & Online Best Practices

Email Best Practices

- ◇ Do not click on links to websites within an email, often times they appear to be legitimate but are not. Always navigate a website directly by inputting the website address.
- ◇ Be wary of emails containing links to invoices requesting to purchase goods/services from you; such links could install malicious code or software on your computer.
- ◇ Do not perform security updates for software programs by clicking on links within an email that appear to be from the software company. These updates should be performed regularly within the software as a manual or auto-update.

Do not respond to Emails that:

- ◇ Ask you to verify your personal / business information such as your credit card or account number.
- ◇ Require immediate action in order to prevent a negative effect such as suspending or closing an account or service.

Online Best Practices

- ◇ Keep your operating system and browser up-to-date with the latest security updates.
- ◇ Install Anti-Virus and Anti-Spyware to protect your computer and update them regularly.
- ◇ Do not have multiple browser windows open while on secure websites especially while inputting or viewing confidential personal information.
- ◇ Always log out of secure websites rather than just closing the page.

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