



PROTECT YOUR BUSINESS FROM FRAUD



REGIONS NEXT STEP

This information is general in nature and is not intended to be specific legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and [irs.gov](https://www.irs.gov) for current tax rules.

Regions uses Qualtrics® XM service to collect your feedback. Regions does not own or operate the Qualtrics website. Please consult Qualtrics privacy disclosures and security policies, as they may differ from those of Regions.

AGENDA

TODAY WE WILL FOCUS ON THESE BIG QUESTIONS . . .

1. What are the ways fraud can happen to your business?
2. How can you protect your business and yourself?

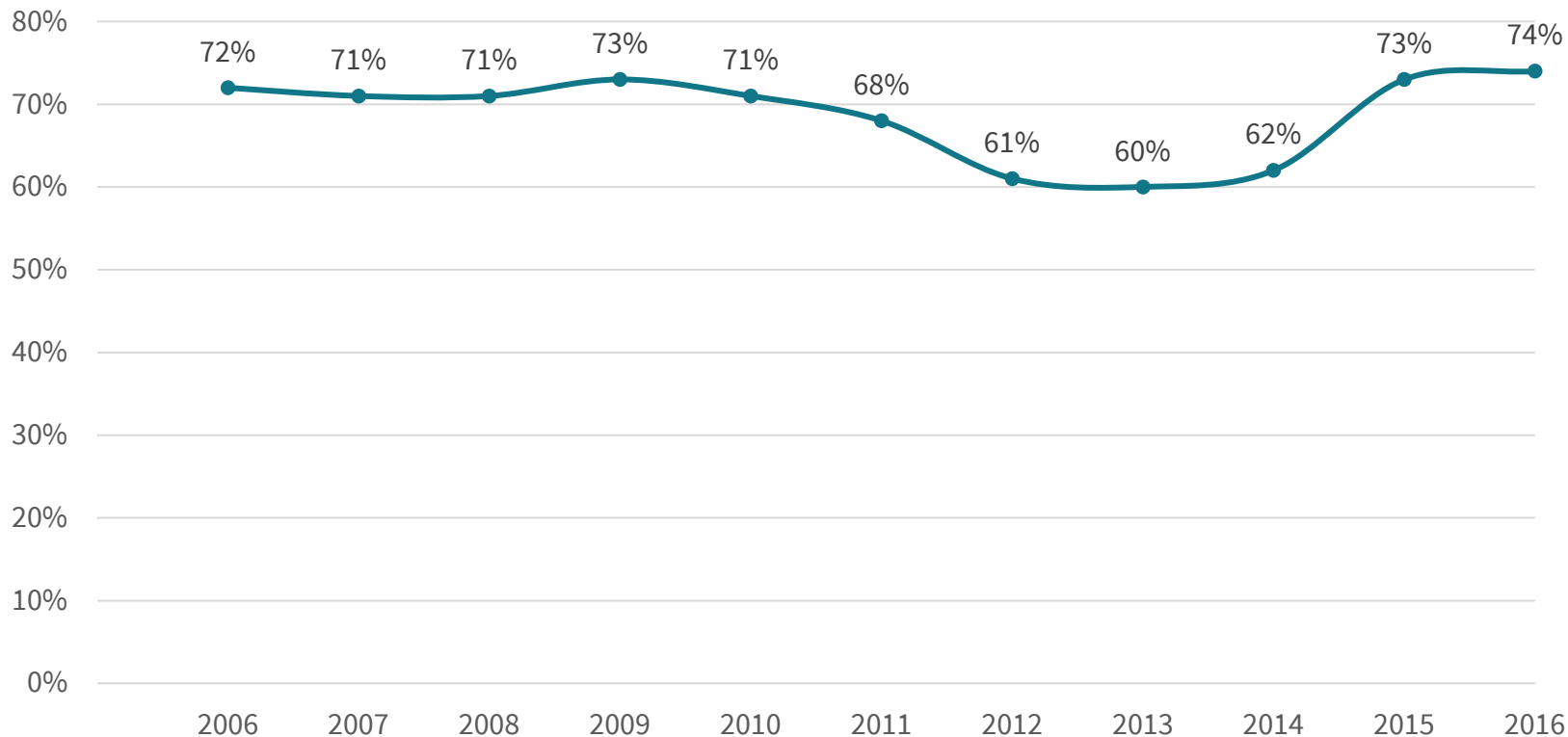
This information is general in nature and is not intended to be legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and [irs.gov](https://www.irs.gov) for current tax rules.

PROTECT

YOURSELF



FRAUD IS A PREVAILING THREAT...



**NEARLY THREE-FOURTHS OF ORGANIZATIONS
HAVE BEEN VICTIMS OF FRAUD.**

LOSSES IMPACT YOUR **BOTTOM LINE**



REVENUE
LOSS

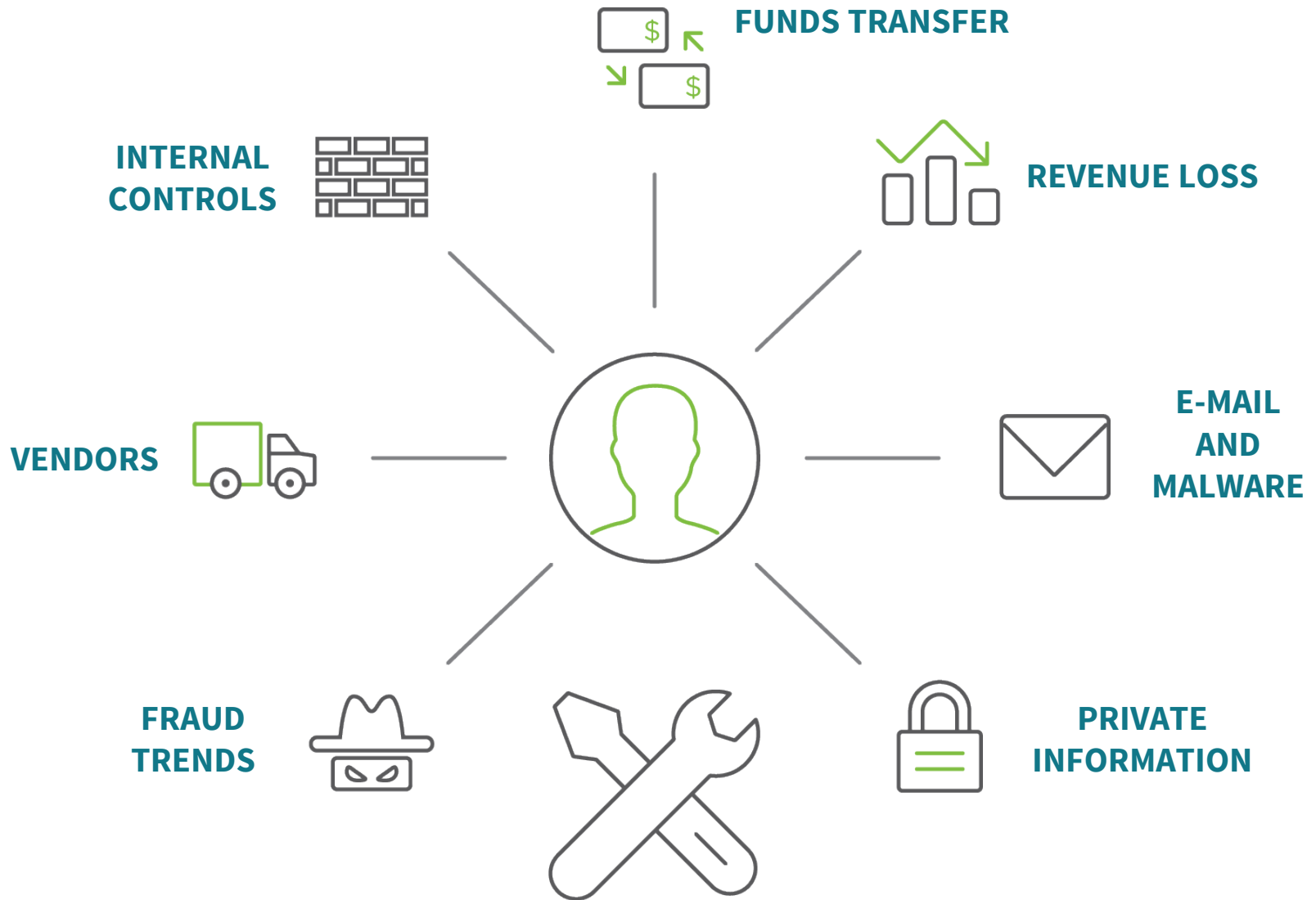
CHECKS
MOST
VULNERABLE

UNDETECTED
FOR
18 MONTHS

INVOLVE
EMPLOYEES

Typical loss due to fraud = \$20,300

EDUCATION IS THE KEY TO PREVENTION



HITS SMALL BUSINESSES HARDER



FINANCIAL PRESSURE



OPPORTUNITY



RATIONALIZATION

MEET JOE

Joe is 40 and is a bookkeeper for a real estate company. He has worked there for 10 years and has sole responsibility for the company finances including payroll. If you need a check for something...go to Joe. He is a hard worker and never takes a vacation and feels no need for an assistant. He is so committed to his job that he often spends his lunch hours negotiating with new and existing vendors. Joe is often complaining that he does not make enough money and may have to pull his daughter out of private school. He recently threw a big party for the boss at his large house in a gated community and some of the other managers began wondering how he can afford such a lavish lifestyle. An investigation revealed that Joe had stolen over \$50,000 to pay his creditors and give himself a hefty raise.





PREVENT

BOOKKEEPER FRAUD



BEST

PRACTICES

BUSINESSES ARE TARGETS



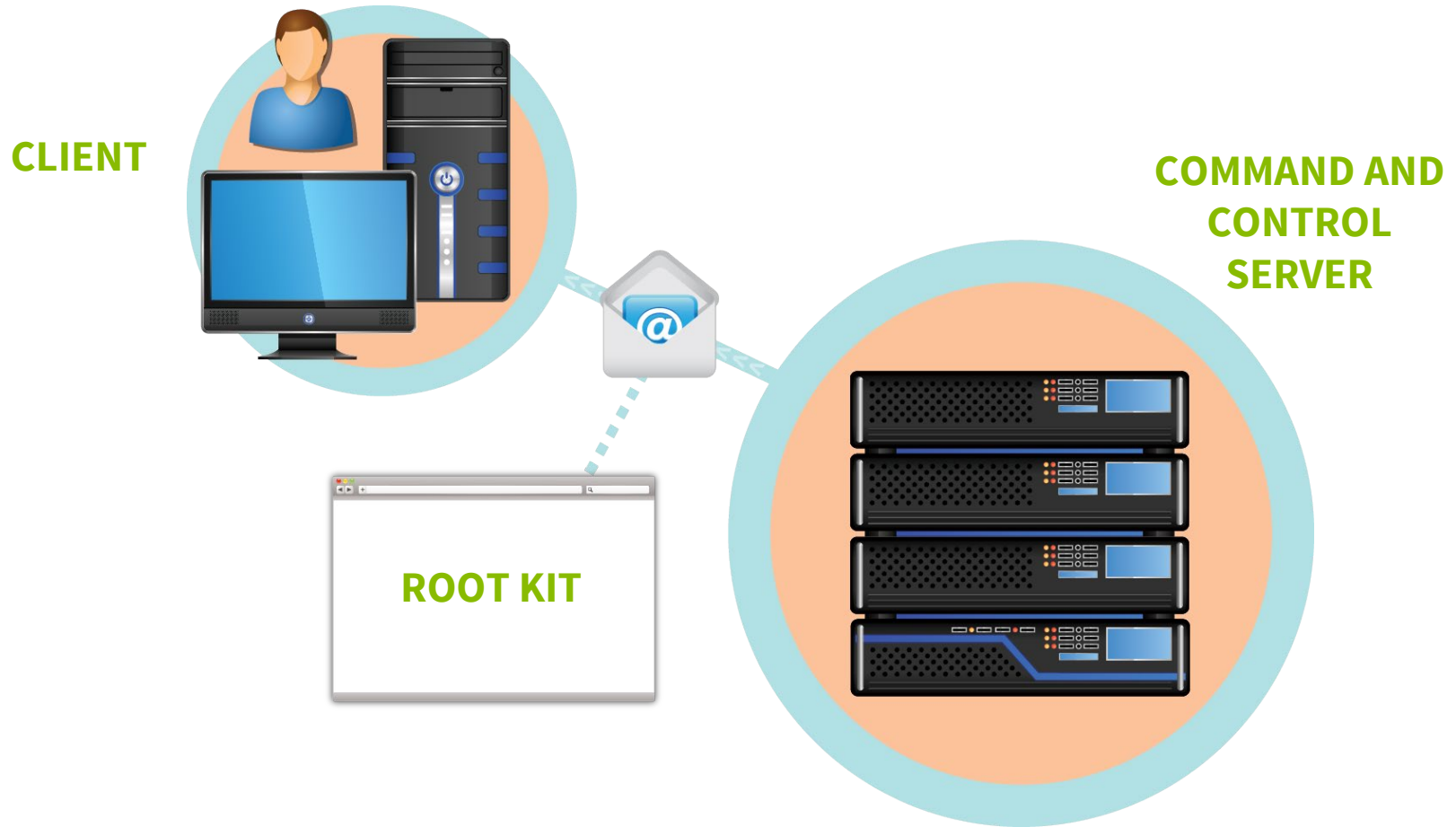
WHERE ARE THE BAD GUYS?



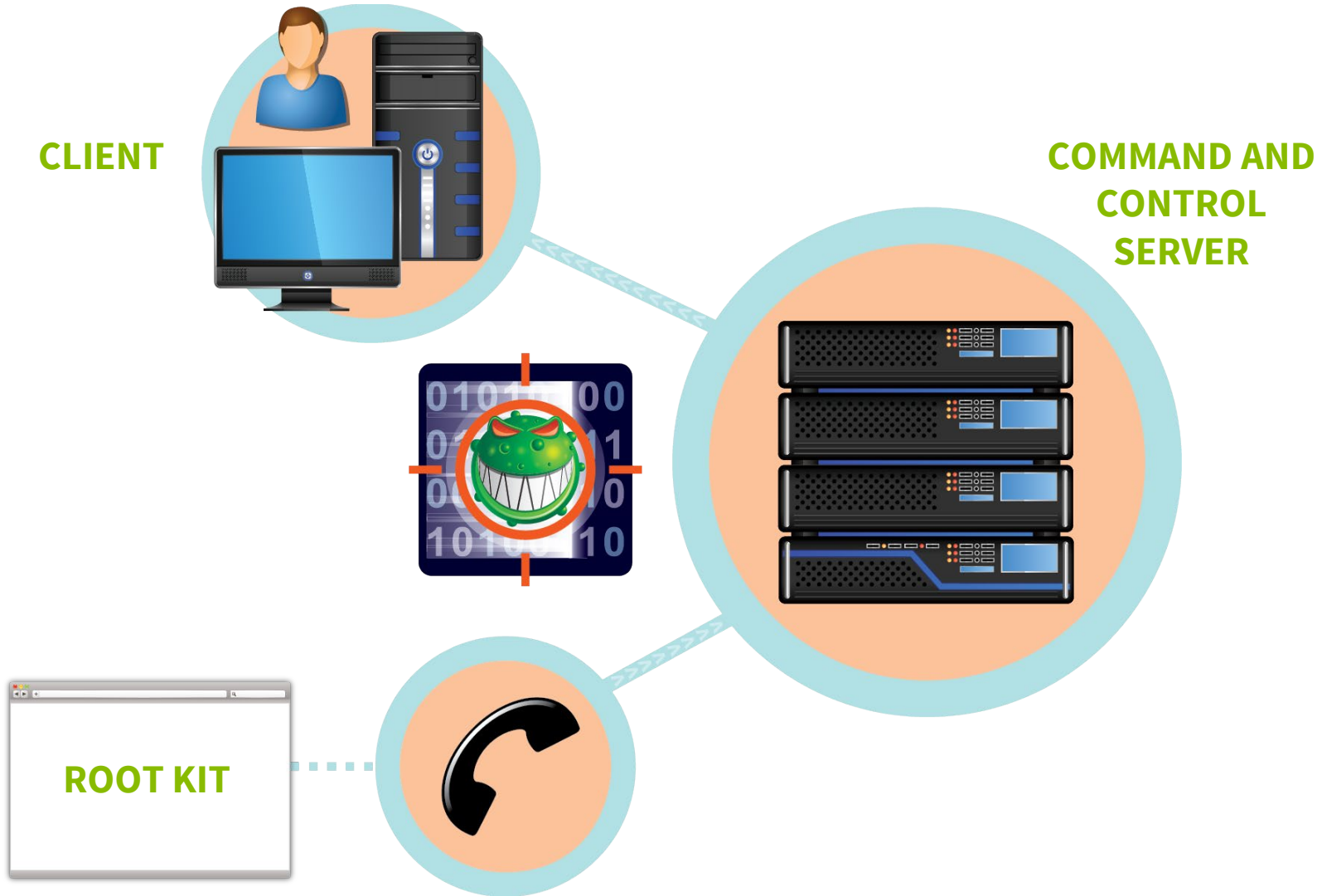
METHODS OF ATTACK

- Phishing emails
- Banner Ads
- Social Networking
- Probing

HOW CYBER ATTACKS ARE CARRIED OUT



HOW CYBER ATTACKS ARE CARRIED OUT



HOW CYBER ATTACKS ARE CARRIED OUT

CLIENT



MALWARE



HOW CYBER ATTACKS ARE CARRIED OUT

CLIENT



THIEF

A screenshot of the iTreasury login page. At the top is the 'iTreasury' logo. Below it is a message: 'If you need assistance with iTreasury, please call Regions Client Services directly at 1-800-787-3905. Support hours have been extended until 6:00 p.m. Central.' The date 'November 14, 2013' is displayed. The sign-in section includes the text 'Please sign in:' and 'Required fields are denoted with an *'. There are three input fields: 'Organization ID: *', 'User ID: *', and 'Password: *'. A 'Login' button is at the bottom right of the sign-in area. The Regions Bank logo and 'Member FDIC' are at the bottom of the page.

HOW CYBER ATTACKS ARE CARRIED OUT

CLIENT



THIEF



iTreasury is currently down; please try again in 15 minutes.



HOW CYBER ATTACKS ARE CARRIED OUT



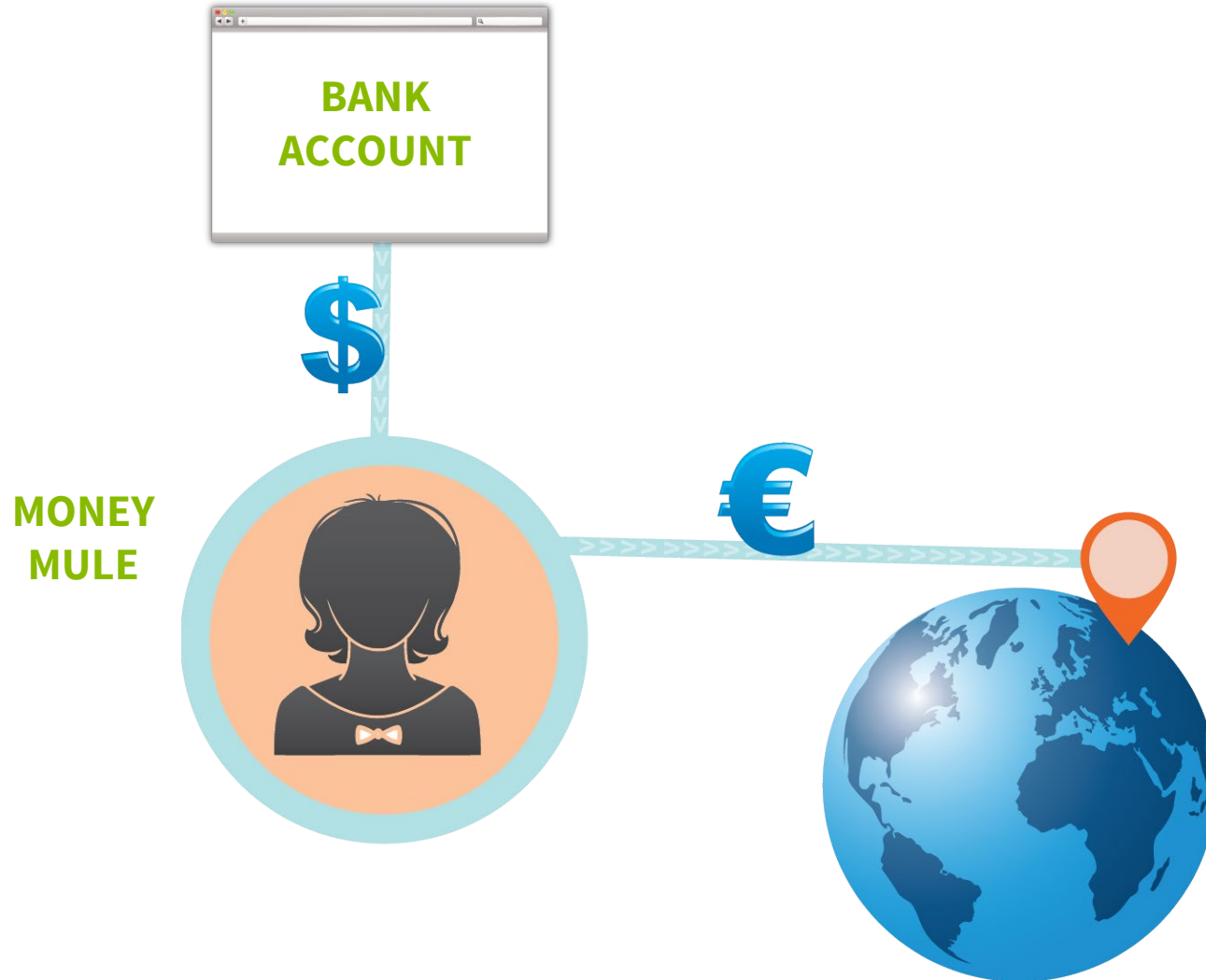
HOW CYBER ATTACKS ARE CARRIED OUT



HOW CYBER ATTACKS ARE CARRIED OUT



HOW CYBER ATTACKS ARE CARRIED OUT



BEST PRACTICES



WHAT CAN YOU DO WITHIN THE NEXT 24 HOURS TO HELP PROTECT YOUR BUSINESS FROM FRAUD?



CONGRATULATIONS

TODAY, YOU WILL LEAVE WITH:

- The ways fraud can happen to your business
- How you can protect your business and yourself

Thank you.

Articles

Courses

Worksheets

Podcasts

Calculators

Budget
Templates

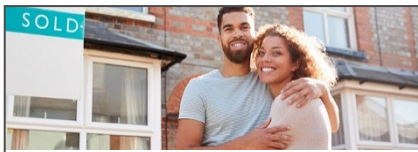
Webinars

Learning
for Kids

EXPLORE FOR MORE TIPS



Family Budgeting
& Saving



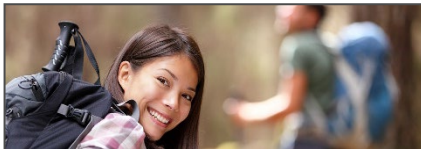
Navigating
Homeownership



Financial Literacy
for Students



Retirement Saving
& Planning



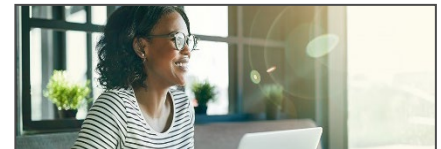
Saving For
Your Next Vacation



Plan for the Holidays



Medical
Financial Hardship



Next Step for Business

MEETING YOUR FINANCIAL GOALS

1

Make an appointment with a Regions banker:

- Call the Regions Green Line at 1-800-REGIONS
- Go to regions.com and click “[Make an Appointment](#)”
- Visit any Regions branch

2

Visit Next Step Courses for free, online money management courses: Regions.com/NextStepCourses

3

Use our online resources including articles, videos, and calculators: Regions.com/NextStepforBusiness

