Bankline Security Review – [ABC Ltd]

NatWest

Current Position	Recommendation	Benefit
<u>Dual Administration switched "ON/OFF"</u> **ON** Administrators:- X Abc Y Def Z Ghi	Dual Administration switched ON with a minimum of 3 administrators Admin/Customer details/Dual administration Settings/Switch ON/Edit privileges/confirm	Locks down Bankline system so no one administrator can amend settings without prior approval from another administrator.
<u>Destination Countries</u> Restricted	Restrict Countries so the system will only allow you to pay the Countries you actually deal with Admin/Customer details/Payment preferences/Go to destination countries and untick "All counties" select magnifying glass/Tick relevant countries/continue/confirm/Authorise using Smartcard	Eliminates the risk of keying errors and payments being made fraudulently to a country the customer would never pay
Templates dual controlled YES Bulk Lists dual controlled YES Templates and Bulk Lists used ? (confirm what used)	Consider dual control for templates and bulk lists if implemented will require 2nd checking should any user try to set up a new one Admin/Payment preferences/Switch Templates and bulk lists dual controlled to YES/continue /confirm then authorise using smartcard and reader	1. This would stop one user being able to amend or set up templates/bulk list payees without a secondary authorisation. 2. Reduces the risk of staff keying errors or internal fraudulent payments, or amending details within the system without prior authorisation of changes.
<u>Changes to templates/bulk lists require Smart Card Authorisation</u> Not in place	A smartcard code is required for amendments/ new additions of templates/bulk lists Admin/Payment preferences/Switch changes to templates/bulk list requires smartcard to YES/continue/confirm then authorise using smartcard and reader	If fraudsters access Bankline they would not be able to amend details without a smartcard challenge code

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Payment Limits • Customer payment limit £7m • Dual authorisation limit £10k • IAT Smartcard trigger limit £100k	**Customer Payment Limit** – Consider what the individual payment limit should be? **Dual Authorisation** – Consider all payments dual authorised or to put a limit in place so 2 authorisations are required over a certain limit **IAT limit** – Is the limit sufficient ? Admin/Customer details/Payment Limits	Reduce the risk of paying out an unusual amount through Bankline. Should a fraudster access system if payments were dual authorised then they would have to coerce Two users to divulge smartcard challenge codes rather than One. Prevents scammers from accessing system to make payments.
User Review/Segregations of duties • Review Users • Roles (highlight high risk roles which allow users to key & authorise their own payments)	• Does this user still require access ? (USERS ON LONG TERM SICK/MATERNITY LEAVE SHOULD BE SUSPENDED AND USERS WHO HAVE LEFT SHOULD BE DELETED) Admin/Manager Users/Select user/Choose option suspend or delete/confirm • Is the business comfortable with this set up and what the role likes?	Maintaining control of the Bankline system and ensure that no users can still access if they no longer work for the business
Password Expiry Currently set at 28 days	Options 28,31,90,180 days / Never Customer details/Select from drop down box Option/Confirm/Smartcard Authorisation Most efficient way	If there is a Trojan on computer system monitoring key strokes then fraudster could potentially retrieve passwords
Rapport Do you have rapport downloaded? ? NO – IT issues	Download free software protects financial information www.rbs.co.uk/onlinesecurity	Rapport works alongside own anti virus software and is specific to protect financial information against Trojans and malware. Locks down web browser