



**CYBER SECURITY CHECKLIST**

# Consider taking these steps if your business has been targeted

*Best practices to help your business respond to a cyber event*

- Don't delay.** Acting quickly after a business email compromise or malware event can minimize damage to your business.
- Determine what happened.** Identify (if possible) what kind of incident occurred, whether it was successful and what was lost or damaged.
- Contact your bank and other financial institutions if you believe your accounts have been compromised.** Report fraudulent transactions as soon as you can. Also, to protect at-risk corporate assets, have your financial institutions put a freeze on any accounts that might be affected.
- Scan your network.** Check for infected files or malicious programs with a strong antivirus program. If your antivirus program is outdated, call a cyber-security professional to eradicate any suspect programs and set up better defenses before you go back online. Be sure to apply all software patches and security updates.
- Restore lost files.** Recover corrupted files from backups.
- Change passwords.** If you've experienced a phishing or smishing incident that has compromised multiple accounts, require your employees to change their passwords to prevent criminal access of key systems and financial data.
- Review and improve your cyber policies.** Ensure that your employee training, firewalls, antivirus software and email protection are up to date, and take steps to improve the effectiveness of your business network protection. To protect against future financial fraud, require multiple-person approvals for account and financial change requests. Use verified contact information from within the company's internal contact management system when verifying requests to change information or transfer funds.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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- Document everything about the event.** The more information you have, the better prepared you will be to assist an investigation, and the better prepared you will be against future cyber crime attempts.
- Contact law enforcement.** If you discover evidence that account credentials or data has been stolen, or you experience financial loss, file a report. Companies that do business on a national level should also reach out to the FBI's Internet Crime Complaint Center ([www.ic3.gov](http://www.ic3.gov)).
- Know and follow your local laws and guidelines for cyber incidents.**

**For more tips and insights, visit  
[ml.com/privacy-and-security-center/additional-resources.html](https://ml.com/privacy-and-security-center/additional-resources.html)**

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