

FRAUD SCAMS AND ACTION STEPS SUMMARY

A significant increase in fraud makes it more important than ever to recognize the signs of suspicious activity and to take precautions to protect yourself.

COMMON SCAMS

- 1 Impersonation** – fraudster poses as a representative from a company you trust (via phone, text or email) and creates an urgency to gain access to your personal information.
- 2 Business Email Compromise** – criminal sends an email message that appears to come from a known email address and to be a legitimate request for you to send money.
- 3 Account Takeover** – scammer insists that you download software or allow them to remotely log into your devices to assist with an urgent issue.
- 4 Phishing/Vishing** – scams perpetrated through e-mail/phone are on the rise to deceive you into disclosing and gathering sensitive information.
- 5 Pop-up Notification** – this pop-up claims your information may have been compromised in a breach and offers you a free credit report and credit score. Do not click on the link and do not enter any information.

TAKE STEPS TO PROTECT

If in doubt, escalate immediately

PERSONAL INFORMATION	TRANSACTION	NETWORK SECURITY
Use strong passwords and do not share them/ update frequently every 60-90 days.	Always verbally verify payments via a trusted or known phone number as emails are an unsecure method of communication.	Never allow anyone you do not know to access your computer remotely.
Never click on embedded links or scan QR codes coming from an unauthorized source.	Use caution and make sure that you know the recipient when sending money via wire.	For your security, always log out when you have completed your online financial activities.
Northern Trust will never contact you and ask for your PIN, Password or authorization codes.	Be suspicious when fear or urgency is being used to convince you to move money.	Learn to avoid phishing (legitimate-looking email messages that attempt to gather personal & financial information, spread viruses or install malicious code).
Never provide information to an unsolicited contact via email or telephone.	Use Northern Trust automated systems for payment rather than check/fax/email and other unsecured methods.	Go directly to the website you are attempting to reach rather than clicking on embedded links in emails received via unauthorized sources.
Never contact Northern Trust partners on their personal mobile number through SMS, WhatsApp, etc.	Maintain call back contacts for your third parties to verify instructions where required.	Install up-to-date anti-virus and anti-spyware programs on your home computers.
Stay alert on domain names having minor deviation.	Validate incoming email domains as a known third-party domain.	Download security patches and software/ operating system updates in a timely fashion.
Use care when engaging with social media and avoid revealing sensitive information.		Use caution when using unsecure wireless hotspots in public spaces.
Protect physical checks by keeping secure and locked.		
Avoid using a public mailbox for mailing.		

OTHER ACTION STEPS TO CONSIDER

- Enroll in Institutional Investor Passport (IIP), Benefit Payment Passport (BPP), Treasury Passport (TP) to utilize features such as:*
 - Enhanced security level through multi-factor authentication (MFA) to access tools.
 - Customizable reporting dashboard and access to online statements or reports to self-serve rather than requesting data be sent via email.
 - Eliminate the need for fax/email directions by using secured electronic money movement features to transfer across Northern Trust/external accounts.
 - Mobile application available for money movement approvals, previous business days valuation and intraday cash balance, trade status report.
 - Dual control on payment processing and approval.
- Talk with your relationship manager about setting up letters of direction for routine or recurring transactions if you are unable to utilize Northern Trust's automated payment solutions.

Immediately contact your Northern Trust team if you become aware of fraudulent activity or see something suspicious.

**Not all the features above are applicable to all applications.*

FOR MORE INFORMATION

Visit northerntrust.com/security to learn more.

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