

Cybersecurity Matters



Cybercriminals are constantly evolving their tactics for defrauding businesses and finding new ways to target organizations.

At Western Alliance Bank, we are dedicated to protecting our client's private information with the best cybersecurity practices, protocols and tools. Our cybersecurity experts offer actionable tips that companies can use to further protect themselves from rising digital crime.

How Cybercrime Impacts Businesses

A successful cyber breach can cause major damage and lead to theft of personal identifiable information, company data, and funds.

In 2020, the [FBI Internet Crime Complaint Center](#) (IC3) reported:

791,790
Suspected Crimes

791,790 complaints of suspected internet crime – more than double the number from 2019

\$4.2
Billion

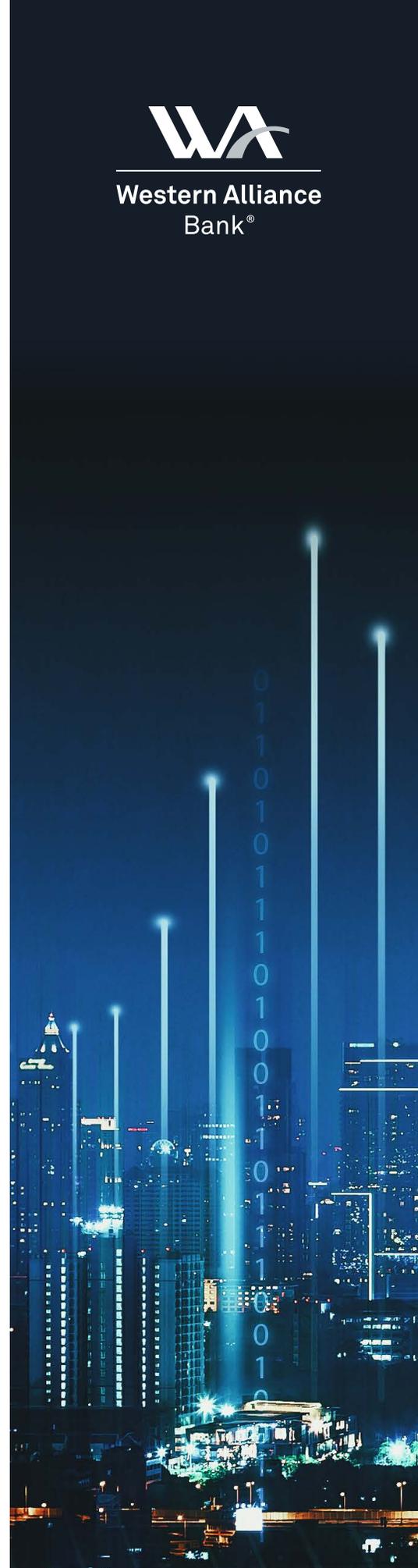
Losses exceeding \$4.2 billion impacting businesses and individuals

In the same year, the cybersecurity consulting firm [CyberEdge](#) reported:

86%
Of Organizations

More than 86% of organizations they surveyed weathered successful cyberattacks.

Today's digital environment brings on new challenges. Companies need internal responses that are grounded in solid cybersecurity policies. But better protection also encompasses executive oversight, carefully crafted control procedures and the human resources needed to carry them out.



What You Can Do

While there is no one-size-fits-all solution for every business, actions [described here](#) can go a long way toward helping companies increase data security and safeguard their assets.

- Record how your business carries out online banking processes including who has access to accounts and what to do in emergencies.
- Use the fewest number of dedicated computers necessary for critical online banking functions.
- Protect against business email compromises by training employees to avoid clicking URLs in suspicious emails.
- Back up critical data at least once a week.
- Make use of your existing cybersecurity tools to protect your computer and server from malware and viruses, and update them regularly
- Run periodic tests on your cybersecurity measures.

How We're Helping

Western Alliance Bank offers a range of effective products and services¹ that extend your defenses and help safeguard your accounts:

Check Positive Pay

Easily list all of the checks you've issued and we'll compare that list against the checks presented for payment.

Reverse Positive Pay

Only checks you have reviewed and approved will be processed for payment.

ACH Positive Pay

We will pay only the transactions you've expressly authorized. Review your pending ACH debits and those you determine to be unauthorized will be credited back to your account.

ACH Debit Block

Completely block all ACH debit transactions. Any incoming ACH debit is automatically returned to the originating bank. Once you set up the service, there's nothing more for you to do.

Learn more about our fraud prevention services [here](#).

¹Requires enrollment in Business Online Banking. Refer to disclosures provided at account opening, the Business Schedule of Fees, and Pro Forma for additional information.



We're Here for You

Our bank is strongly focused on maintaining and supporting security practices that keep our clients' information more secure at all times. This includes offering products and services to help businesses identify and mitigate fraud.

To learn more, please visit us online or consult your treasury management advisor.



Divisions:

Alliance Association Bank
Alliance Bank of Arizona
Bank of Nevada
Bridge Bank
First Independent Bank
Torrey Pines Bank

Subsidiaries:

AmeriHome Mortgage