



Creating Opportunities

Security Checklist

Yes No Review of all BBVA Net Cash USA Users:

1. Have all former employees or employees who have moved into a new role been deleted from BBVA Net Cash?
2. Do you periodically view a detailed report for each user (within the User Administration service) to review their services, accounts, and limit permissions?
3. Have any unnecessary, or no longer needed, services and/or accounts been removed from your current users' permissions?
4. Are the wire transfer, ACH, account transfer, and loan transfer limits still applicable for each user?
5. Have you established specific transaction limits for each user rather than using the system defaults?
6. Are you periodically reviewing which users are permitted access to the BBVA Net Cash Mobile app?

Review of our additional controls and online safety features:

7. Are you requiring secondary approvals by a different user for your ACH file originations?
8. Are you requiring secondary approvals by a different user for your account transfers and loan transfers?
9. Secondary approvals (two approvers) are systemically required for free form wire transfers of \$2 million and over. Are you also applying secondary approvals by a different user for your wire transfers less than \$2 million?
10. Are you taking advantage of the Dual Corporate Administration functionality?
11. Are you taking advantage of the Audit Report functionality to periodically review user activity?
12. Is your company subscribing to the optional BBVA Net Cash Alert Notifications (i.e. indicating an ACH batch is ready for your approval, a wire transfer has been sent, etc.)?
13. If you are subscribing to the optional alert notifications do you have current delivery addresses established for all of your corporate administrator users, as well as other applicable user contacts?
14. Are you promptly reviewing the security notifications regarding user profile changes?
15. Have you recently reviewed your one time passcode delivery addresses to ensure they are all still current and that all OTP users have registered a text or voice delivery address?

Review of additional controls outside of BBVA Net Cash:

16. Are you ensuring your employees have full administrative rights to their PC when downloading Trusteer Rapport®?
17. Are you mindful of hard token expiration dates to anticipate and watch for delivery of replacement tokens?
18. Are you using antivirus software, and, if so, when was it last updated?
19. Does your company have additional data security controls for your online banking activity such as reconciliation of balances, safeguarding tokens if applicable, etc.?
20. List additional controls your company employs regarding data security of your online banking activity.

Date Completed: _____