

## Issues Management Brief

DATE

### Business Financial Fraud

**Overview:** Recent central Ohio news coverage about a lawsuit accusing COMPANY of refusing to refund money small-business customers have lost to fraudulent checks written against their COMPANY accounts may prompt customer questions. While COMPANY cannot comment on pending litigation, in the event a customer or constituent approaches you about the issue of liability for business financial fraud, please refer to the information below to help educate the individual on the broader subject and best position COMPANY. If appropriate, capitalize on the opportunity to position your response as a lead-in for a deeper conversation about COMPANY products and services designed to help protect businesses.

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#### **COMPANY Position:**

Check fraud is one of the biggest challenges facing businesses today, primarily due to the increase in counterfeit checks. This type of fraud is difficult to detect because counterfeit checks often look like legitimate checks issued by a business. Check fraud can also occur when checks are stolen from a business or when business checks are altered.

Businesses must play a role in preventing check fraud by maintaining physical security of their checks, having adequate controls in place for check issuing and reconciling their accounts and taking advantage of fraud prevention products and services that help detect fraud and reduce risk of loss.

COMPANY's [security product set](#) offers businesses a [variety of products and services](#) that help them detect and protect against fraud. Businesses are encouraged to understand and avail themselves of these many protections. Additionally, COMPANY's security protocol includes asking for ID when engaging in financial transactions, providing timely transaction processing, issuing account statements and offering convenient online access for businesses to quickly view and verify their accounts and transactions.

The owners of small and medium-sized businesses should also consider accessing the [Department of Homeland Security's C3 Voluntary Program Small and Midsize Business Toolkit](#) for vital resources to help their businesses recognize and address cyber security risks and protect against financial fraud. These resources are available at [www.dhs.gov](http://www.dhs.gov).

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#### **Media Contacts:**

Under COMPANY's media relations policy, colleagues are not authorized to respond to news media inquiries without first engaging Corporate Communications. In the event a reporter or member of the media reaches out to you, please direct the individual to the following Corporate Communications colleagues:

NAME  
TITLE (Corporate)  
EMAIL  
PHONE

NAME  
TITLE (Line of Business)  
EMAIL  
PHONE

Produced by Corporate Communications, Issues Management Briefs are designed to help ensure colleagues are informed and offer customers/constituents consistent knowledgeable responses to business and community issues affecting COMPANY.