

Hi guys

My name is Joshua Rodriguez, I am the new cyber security manager and my objective is to reduce bank fraud considerably.

I decided to have this meeting to introduce some of the changes that we will be making to the security of the bank.

1. Since we are based in Costa Rica, we will make it impossible to log in from any country other than Costa Rica.
2. We will try to block all major VPN services that include Costa Rica as a location and we will whitelist internet service providers such as Claro, Liberty, CoopeGuanacaste, ICE, Telecable ETC.
3. From now on all accounts are going to require all bank users to implement two-factor authentication for access and for transactions over \$100.
4. We will also make changes to the virtual card service, now every bank user will be able to create up to three virtual cards. This will help reduce fraud when making online transactions.
5. When it comes to the app, the app will send a notification after a minute every single transaction is done using virtual or debit cards.
6. When it comes to the security of the website, we will rate limit all bots visiting any login page to ensure no brute force attacks are made within Costa Rica.
7. From now on, we will also monitor Google results related to the bank to ensure that no page ranks on Google using Black- Hat SEO or Google ads.
8. We will also monitor what bank tellers do and the accounts they usually check since we don't want any bank tellers checking the amount of money our users have.
9. We will limit what the bank staff can have access to since we don't want any member of our staff to check and read sensitive data related to the transactions made by our users.
10. Finally we will analyze data related to fraud to see what companies, stores or services are usually linked to fraudsters and scammers.
11. We will also launch a campaign to teach users about the risks of providing bank information on the phone or via text message.
12. Finally, we will report spam numbers trying to impersonate the bank or its services via text or voice.

If you have any additional recommendations, feel free to contact me at any point.