UNIBANK for BUSINESS

Corporate Account Takeover (CATO) Information

Security Awareness Notice for Business Customers

What is Corporate Account Takeover (CATO)? CATO occurs when cybercriminals gain unauthorized access to a business's financial, email, or operational systems. Once inside, attackers may initiate fraudulent payments, modify vendor or payroll information, steal confidential data, or impersonate company personnel.

Why this matters? Cyber threats are escalating nationwide, and businesses of all sizes are seeing a significant increase in CATO attempts. These attacks are highly coordinated, financially motivated, and often target business payments, payroll, and sensitive data.

Warning Signs

- Unexpected login failures or account lockouts
- Requests to bypass approval or payment workflows
- Urgent emails demanding immediate financial action
- Logins from unfamiliar devices or geographic locations
- New payees or unauthorized changes to payment instructions
- Suspicious pop-ups requesting authentication or verification codes

How to Protect Your Business

- Use strong, unique passwords and enable multi-factor authentication (MFA)
- Activate account alerts and routinely review audit logs
- Train employees regularly on phishing awareness and verification procedures
- Keep systems, browsers, and applications fully patched and updated
- Apply least-privilege access controls and review permissions regularly
- Verify financial requests using a secondary confirmation method—not email alone

If you Suspect an Account Takeover

1. Disconnect the affected device from your network
2. Use a known clean device to reset passwords
3. Contact our security support team immediately

UniBank Customer Support

Phone: 800.578.4270
Hours: Monday–Friday: 8:00 a.m. – 6:00 p.m.
Saturday: 8:30 a.m. - 1:00 p.m.
(excluding bank holidays)

UniBank continues to invest in advanced fraud-prevention technologies and enhanced monitoring to help protect your business. Thank you for your partnership and your ongoing efforts to keep your accounts secure.