

Study on Network Financial Risk Factors and Preventive Measures

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Abstract. With the growing popularity of computer networks, Internet applications in commercial activities in the continuous development of enterprise development model of business is undergoing tremendous changes. Many companies are increasingly choosing to carry out transactions and services on the Internet, and as a new marketing approach. Accounting information is the core of enterprise information, address information security is a prerequisite for the construction of the financial network. At present, compared with the traditional closed-end accounting systems, financial networks also face many risks. Timely action is taken to solve the problems currently facing information security is to build a healthy financial network system, the basic premise.

Introduction

In the power of the information age, the central financial work gradually shift from the traditional desktop to the network. Financial advent of the Internet era, greatly broaden the financial management of the work space, improve the efficiency of financial management, so that ideas and application mode of financial management have undergone significant changes, the combination of information technology and network technology financial management , marking the era of financial management information emerged. However, the network is not easy to build financial systems, which not only subject to the technology development status of Chinese enterprises, but also faces many challenges security risks. Therefore, improving enterprise Internet technology skills to discover the hidden source of financial security network, and gradually exclude avoid unlawful infringement is a necessary measure to build financial systems management pattern of development of the network.

The Main Factors Causing Network of Financial Risk

In the environment of network finance, corporate financial data tend to exposure to the open Internet, resulting in the presence of financial data has been tampered with at any time, the risk of theft. At the same time, open network environment, the risk of letting the distortion of financial data continues to increase. For example, the network of financial times, financial management accountants break the traditional boundaries of time and space, can at any time to carry out the financial management of the terminal through the network, which makes it difficult to identify the identity of the operator's financial information security will face risks and challenges.

Part unprivileged users from illegal operation, the system operator improper operation and so may cause damage to the system, affecting the system security. Additionally, one of vandalism is also a source of network operation security risks, internal systems and external personnel may have the hardware facilities intentional damage. For profit-driven criminals and destruction of computer system so that it can not function properly; and allow remote login and command line control to other terminals, makes it possible violations of human [1]. Theft of confidential financial, commercial data tampering, illegal transfer of funds, etc. are the result of criminals attack the system.

Although the financial system over the network is usually set up an intranet, account inquiry, the process is carried out by logging into the Web, but because attached to the Internet, open form of communication, which makes the theft, interception, fake identity and some other difficult control hazards appear possible. In addition, because the traditional accounting data to be replaced by

electronic sign, give way to a paper medium magnetic media, traditional data circulation stamped signature link no longer exists, data integrity and authenticity of accounting information becomes difficult to guarantee.

Since the company's internal network is connected to the top of the Internet, which will inevitably result in the possibility of corporate computer viruses and virus protection will be difficult to significantly improved business-related employees upload and download files through the Internet, web browsing, mail or forum information publishing will bring to the computer virus risks.

Network Financial Risks Affecting the Main Form

As the network of financial electronic data to replace the traditional paper-based information, which makes traditional signature stamp and other identity confirmed missing, resulting in lack of reliability of the security of accounting information. When the information system has been infringed when accounting data may be tampered with theft, resulting in distortion of financial information, which will greatly affect the financial information for corporate decision-making role to the enterprise caused serious losses.

One of the main forms of accounting is a security risk criminals misappropriation of corporate assets. Criminals through illegal means to invade computer networks, spread viruses and other illegal transfer of funds in the account procedures, deposits and other theft. Because crime criminals technology continues to improve, and presents diverse and complex characteristics, which makes cybercrime has become more subtle, elusive, and the number of funds involved also expanded its corporate financial risk increases, the consequences It has become more serious.

After the rapid development of Internet technology, network virus also diversified, fast, strong ability to destroy, and prevent self-replicating difficult characteristics, and in the corporate intranet and the Internet and connect to prevent difficulty computer network virus greatly increased. Currently, corporate transactions often huge exposure to risk an illegal operation and hacker attacks among the world hundreds of thousands of hacker sites, and they are a huge threat to corporate financial information [2].

Due to technical failure affected, there will be issues related to the validity and effectiveness of the software process network finance operation: first computer system failure, cause network paralyzed financial system, causing loss of data, information, etc., to the enterprise caused heavy losses; followed by the introduction of the network of financial software, upgrades extremely difficult to repair, and financial policies are constantly updated, which makes financial software difficult to adapt accordingly.

Network Precautions of Financial Risk

First, we must establish strict regulations on the control of the operating system management and network recording control financial system is running on. Procedures related to the hardware of the operator, using the system access protocol procedures, program execution and hardware usage rules into the system, the data files and program files, network management, and hardware damage does not on the other, must establish a strict rules and regulations.

Secondly, the document management system to establish strict safeguards. Network accounting system put into use at the beginning, it must be the original system files and all kinds of file system data, special storage, the establishment of accountability person; and during the call, the system must have a person in charge and custody of personnel procedures the jointly approved and documented.

Again, under the financial network environment, we must establish a system of post responsibility financial systems. To clearly establish user rights and responsibilities in the financial network systems, planned after the user enters the purview avoid illegal operation. But also to develop good accounting data input and data processing procedures.

Typically, the network of financial security measures are data encryption and user authorization

mechanism open firewall technology as well as through a network of passive defense network security systems [3].

First, we must make full use of cryptography, to use encryption technology to ensure the safe operation of the financial system across the network data stream. For example, the communication data stream, a database related files should be encrypted, and application access the user's identity authentication and digital signature technology, network security management needs are used.

Second, the financial system to do network intrusion prevention, strengthen safety inspection capacity of the system, improve the system of internal and external security breaches attack monitoring, detection, treatment and daily management capabilities, to achieve a reasonable assessment of network security incidents, and timely and effective blocking target illegal, illegal operation of the network.

Currently, the majority of the network of financial software development are secondary database management system, the lack of protection mechanisms for data files, left the door to the illegal operation. Therefore, software development should pay attention to safety factors, the data collection departments to use powerful and platform structure for document entry processing, and remote query, reporting, decision support applications using the Web, such a structure can greatly improve network security of financial data.

To continuously improve the corporate leadership and finance staff awareness of security risks, especially to improve the professional quality of the financial system personnel, and consciously abide by the rules and regulations of various types of financial systems, to avoid unnecessary human operator error. To vigorously develop the financial systems of the full-time network management, enhance corporate finance department timely detection of problems, problem-solving skills, reduce unnecessary risk of loss. Besides, enterprises should pay attention to upgrade the network to improve financial management review systems and software, network management center to establish, strengthen network management; culture ideological and moral consciousness of the operator. Business departments to raise awareness.

Conclusion

With the advent of the Internet information age, the network communication of financial information to the accounting and financial analysis have brought a lot of convenience, but also paperless financial information so that enterprises have to bear all kinds of security risks. Enterprises through the organization and technically sound design, planning and enhance all levels of the network of financial systems management and control, to develop effective mechanisms for implementing coordinated for the safe operation of the enterprise network financial system, create a good organizational climate, improve anti-risk ability to respond to network intrusions, network to promote financial security to minimize business risks.

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