

# On-Line Banking Security

## Is it safe to shop and bank online?

The decision to bank or shop online is an individual choice, however, provided you take a few sensible precautions like using Anti-virus software, and shopping from reputable sites - it is safe. Adjust the security settings on your browser to protect you to the level you require. Don't give out personal information in chat-rooms or if you are not sure who is receiving the information.

## How do I know if my PC is safe?

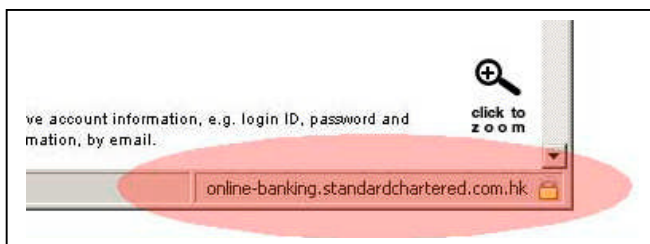
If you have anti-virus software on your PC (and keep it up to date), and are sensible about opening email attachments, and have the file sharing option on your operating system turned off (unless you need it for use in an office or home network) then your PC is reasonably safe. Try not to leave the PC connected to the Internet when it is not in use. You should also consider installing a firewall, this is particularly important if you have a permanent connection e.g. broadband access. As a further measure, make sure you keep back up copies of anything important on floppy disk, CD-ROM or another storage device then if you do fall victim to a virus or your computer breaks down you can still retrieve your data.

## Is my computer safe if I am not connected to the Internet?

Yes, although there are still risks from viruses on floppy disks, CD-ROMs or portable hard disks if you are not connected to the Internet and of course your computer may break down or be stolen.

## How do I know if a website is genuine?

Just as anyone can insert an advertisement in a newspaper, so anyone can set up a website. Check for contact details on the site (a postal address, not just an email address). Internet addresses have to be properly registered so most organizations have registered their own names as site names. However, this cannot always be guaranteed, particularly for all available suffixes, so if you are in any doubt it is advisable to check for physical address details. A browser lets you access the information on the Internet. Common browsers include Microsoft Internet Explorer, Netscape Navigator and Mozilla Firefox. A secure web browser supports the technical security protocols (standards) used by some sites, such as Internet Banking, to prevent unauthorized people from seeing information sent to or from the sites. You can tell when this is happening by the appearance of a padlock symbol at the bottom of the browser window. Double clicking this symbol will show a 'digital certificate' (also known as a SSL certificate) confirming the authenticity of the site.



## What is Spam Email?

Spam is the slang term for unsolicited email. The practice of sending unsolicited bulk email ("spam") is an increasing problem on the Internet and it provides criminals with a way of reaching Internet anywhere in the world, no matter where they are located themselves. In order to reduce the amount of spam that you receive, you should be careful about disclosing your e-mail address

and consider taking some of the measures below to protect yourself from spam.

Individuals behind these mass mailings, 'Spammers' collect addresses from a number of sources including websites or newsgroups/forums where they are displayed in full and buying address lists from websites where people have signed up for free offers or ordered something online. They also employ more malicious means such as using mass mailing viruses and worms, as well as dictionary-based attacks on popular domains.

### 7 ways to reduce spam:

Only share your main e-mail address with people you know. Use an email programme that includes spam filters, an anti-spam product, or a service that scans your email for spam automatically. Don't list your e-mail address in full on any websites, newsgroups or forums.

Disguise your e-mail address on websites, newsgroup posts, chat rooms, or bulletin boards. You can display your address on your website as an image (without using the mailto attributes), on your website insert an image in place of the @ sign, write it as your.name at my-isp.com, insert zeros instead of "o" (y0ur.name@my-isp.c0m), or insert additional words (your.name@my-ispREMOVE-THIS.com). By doing this you will still make it possible for other people to read your address, but prevent the automated programs that spammers use from harvesting your email address.

Make sure that you opt out of marketing offers allowing your address to be sold to third parties when registering or buying products or services.

NEVER reply to spam emails or attempt to use the "remove me" link as this will confirm that your address is live and you will receive more spam.

Don't open or preview spam messages as this may enable them to validate that the message has been opened.

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