

# SECURITY

FWBL Internet Banking is a real-time online banking service, offering a simple, convenient and secure method of accessing your FWBL accounts via the Internet. Through this doorstep banking facility, you can conduct your financial transactions at your own time, location and convenience, 24 hours a day, 7 days a week.

## **SSL (Secure Socket Layer)**

A protocol developed for transmitting private documents via the Internet. SSL works by using a private key to encrypt data that is transferred over the SSL connection to ensure customer's data confidentiality.

## **Security Tips**

The following are simple precautions that customers must take to safeguard security when using FWBL Internet Banking:

### **Do Not Disclose Your "Login Information" to Anyone.**

- Never reveal your Login Name/Password to anyone.
- If you think someone has discovered your password, call us immediately on 021-111-11-3925 or 0331-3925-111.
- FWBL will in no case ask you to send your Login/Password through an email.
- Do not share your email account with anyone. Your email shall be used to send you a temporary password. Therefore, make sure that you do not share your email account with anyone.

### **Beware of Phishing Scams & Identity Thieves**

Phishing is an attempt to criminally and fraudulently acquire sensitive information, such as Usernames, Passwords and Payment Card details, by masquerading as a trustworthy entity in an electronic communication. It is a serious offence and is also known as identity theft. Phishing refers to creating an imitation of an existing legitimate web page or the use of email to trick users into providing sensitive personal information.

### **Control Access to Your PC & Do Not Use Publicly-Shared PCs for Internet Banking**

- Do not allow anyone to install programs on your computer without checking that it is safe to do so.
- Do not use publicly-shared PCs for Internet Banking.
- Ensure that you are at the FWBL Internet Banking website. Look for the SSL Secure Connection Symbol.
- Check the website address before signing in.
- FWBL uses the latest and strongest cryptographic standards such as SSL (Secure Socket Layer) to protect the information being transferred over the Internet. This symbol will be shown every time you connect with the Bank at 128-bit SSL Encryption. No symbol will be displayed if your data is not properly encrypted.

### **Never Store Your "Login Name/Password" On Your Browser**

Most browsers offer a facility to store your "Login Name/Password" for your convenience, but it is highly recommended that you should not use this. If you are using Internet Explorer, you can avoid this feature by simply going to:

- “Tools” >> “Internet Options” >> “Content”.
- Uncheck "User Names and Passwords on Forms" and click on “Clear Passwords”.
- Click on “OK” to save your settings.

### **Change Your “Password” On a Regular Basis**

- Remember to change your password on a regular basis.
- Select a password that cannot be easily guessed or associated with anything personal (e.g. names and birth dates). Mix numbers and letters (uppercase & lowercase) to provide additional security.

### **Keep Your Computer Updated With the Latest Antivirus and Firewall Updates**

- In order to protect your computer from virus attacks, you should keep the computer updated with the latest versions of antivirus and firewall updates.
- Consider buying personal firewall and anti-virus software to provide another level of security between the Internet and your computer.

### **When Viewing Your Personal Information, Be Aware of the Environment**

- While viewing your personal information or performing transactions online, beware of your surroundings. Make sure that no one can see your information while logging in or performing transactions.
- Though we have programmed the system to log-out automatically after 12 minutes of inactivity, you should never leave your computer unattended while logged in.
- Ensure you have logged-out properly by selecting the ‘Log-Out’ button at the completion of your Internet Banking Session. Also close your browser after logging out.

### **Check Your Account Statements on a Regular Basis**

- Look out for transactions you don't remember making - or cash that has been transferred unexpectedly from your bank accounts.
- Always check your transaction history details and statements regularly to make sure that all details are updated and there are no unauthorized transactions on your accounts.
- Take note of your ‘Last Login Date and Time’ whenever you login to FWBL Internet Banking to make sure that there has not been any unauthorized access.
- If you do find any suspicious transfers or have any doubts, you should immediately call our Contact Center at 021-111-11-3925 or 0331-3925-111.