

## Question:

Is online banking safe?

## Answer:

Yes. Online banking is absolutely safe to do online and is done by millions daily. Below are some of the different ways to keep online banking safe or ways it may become compromised.

### **Visit through a bookmark or by typing it in**

Many ways attackers get into someone's bank account is by tricking a user into thinking they're logging into their account when they're really not. This technique is known as phishing and is often done through e-mail, where it informs you that you need to change your online information, verify a purchase, or something else that would want to make you log into your online account through a link in the e-mail. In reality the link points to a fake page that logs your account information.

This type of attack can be easily avoided by never clicking on a link to visit your online bank. Instead if you need to log into your bank always visit it through a bookmark you created in your browser or by simply typing in the URL.

### **Make sure the page is secure when entering data**

Any time you visit a web page that is encrypting information a small lock (🔒) will appear either in the bottom corner of the window or next to the address bar and the URL will start with https:// instead of http://. If you do not see this, your data is not secure and anything you enter could be captured and read by someone.

When you visit your online bank login page verify you see this lock before entering your username and password. If you do not see this, do not log into the page.

### **Never send usernames, passwords, etc. through e-mail**

No bank will ever request for you to send personal information over e-mail. Never send your username, password, PIN, account information, credit card, etc. over e-mail. E-mail is unencrypted and if intercepted by a third-party could be read.

### **Be cautious where you log into your bank**

#### **Business**

For most users we suggest only logging into your online bank page while at home. Your place of work can easily install key loggers or use other methods of

monitoring you while online. Someone who has access to this information could access these logs that can contain all keystrokes including usernames and passwords.

### **Wireless network**

When on a wireless network it's important to realize that all information being sent to and from your computer to the wireless router can be intercepted and read by someone nearby. Therefore if you need to log into your online bank page while on a wireless network make sure the network your connecting to is secure using WPA.

### **Friends house**

Be concerned when logging into an account from a friends computer. A computer you're not familiar with could intentionally or unintentionally log usernames and passwords that could be used to access your account.

### **Use a strong password**

Your password you're using to log into your online bank should be a strong password. What this means is that it shouldn't be something easily guessed such as your pets name. Your banking password should have number, special character, and different capitalization.

### **Make sure your computer is protected**

Never get onto the internet without (at least) virus protection and a firewall. Windows has a built-in firewall.