



# Consumer eBanking Fraud Prevention Best Practices

**At Security National Bank, the security of customer information is a priority. We are strongly committed to the safety and confidentiality of your records. Every day, unscrupulous individuals are busy developing new scams targeting the unsuspecting public. One of the best ways to avoid fraud is to become an educated user.**

## User ID and Password Guidelines

- Create a “strong” password with at least 8 characters that includes a combination of mixed case letters, numbers, and special characters.
- Never share username and password information with third-party providers.
- Avoid using an automatic login feature that saves usernames and passwords.

## General Guidelines

- Do not use public or other unsecured computers for logging into Consumer eBanking.
- Users should check the last login date/time every time they log in.
- Review account balances and detail transactions regularly (preferably daily) to confirm payment and other transaction data and immediately report any suspicious transactions to your financial institution.
- View transfer history available through viewing account activity information.
- Whenever possible, use Bill Pay instead of checks to limit account number dissemination exposure and to obtain better electronic record keeping.
- Take advantage of and regularly view system alerts; examples include:
  - Balance alerts
  - Transfer alerts
  - Password change alerts
- Do not use account numbers, your social security number, or other account or personal information when creating account nicknames or other titles.
- Whenever possible, register your computer to avoid having to re-enter challenge questions and other authentication information with each login.

- Review historical reporting features of your online banking application on a regular basis to confirm payment and other transaction data.
- Never leave a computer unattended while using Consumer eBanking.
- Never conduct banking transactions while multiple browsers are open on your computer.
- Always ensure you log off properly. Simply closing the window you performed the last transaction in may not close the banking session.

## Tips to Avoid Phishing, Spyware and Malware

- Do not open e-mail from unknown sources. Be suspicious of e-mails purporting to be from a financial institution, government department, or other agency requesting account information, account verification, or banking access credentials such as usernames, passwords, PIN codes, and similar information. Opening file attachments or clicking on web links in suspicious e-mails could expose your system to malicious code that could hijack your computer.
- Never respond to a suspicious e-mail or click on any hyperlink embedded in a suspicious e-mail. Call the purported source if you are unsure who sent an e-mail.
- If an e-mail claiming to be from your financial organization seems suspicious, checking with your financial organization may be appropriate.
- Install anti-virus and spyware detection software on all computer systems. Free software may not provide protection against the latest threats compared with an industry standard product.
- Update all of your computers regularly with the latest versions and patches of both anti-virus and anti-spyware software.
- Ensure computers are patched regularly, particularly operating system and key applications.

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## ***Tips to Avoid Phishing, Spyware and Malware cont.***

- Install a dedicated, actively managed firewall, especially if using a broadband or dedicated connection to the Internet, such as DSL or cable. A firewall limits the potential for unauthorized access to your network and computers.
- Check your settings and select, at least, a medium level of security for your browser.
- Clear the browser cache before starting any Consumer eBanking session to eliminate copies of web pages that have been stored on the hard drive. How the cache is cleared depends on the browser and version you are using. This function is generally found in the browser's preferences menu.
- Be advised that you will never be presented with a maintenance page after entering login credentials. Legitimate maintenance pages are displayed when first reaching the URL and before entering login credentials.
- Consumer eBanking does not use pop-up windows to display login messages or errors. They are displayed directly on the login screen.
- Consumer eBanking never displays pop-up messages indicating that you cannot use your current browser.
- Consumer eBanking error messages never include an amount of time to wait before trying to login again.
- Be advised that repeatedly being asked to enter your user ID or password are signs of potentially harmful activity.
- Being asked challenge questions if your computer was previously registered is a sign of potentially harmful activity.

## **Tips for Wireless Network Management**

**Wireless networks can provide an unintended open door to your network. If a wireless network is to be used, it is recommended that wireless networks be secured as follows:**

- Change the wireless network hardware (router /access point) administrative password from the factory default to a complex password. Save the password in a secure location as it will be needed to make future changes to the device.
- Disable remote administration of the wireless network hardware (router / access point).
- If possible, disable broadcasting the network SSID.

- If your device offers WPA encryption, secure your wireless network by enabling WPA encryption of the wireless network. If your device does not support WPA encryption, enable WEP encryption.

- If only known computers will access the wireless network, consider enabling MAC filtering on the network hardware. Every computer network card is assigned a unique MAC address. MAC filtering will only allow computers with permitted MAC addresses access to the wireless network.

## **Tips for Mobile Banking**

- Avoid using unsecured, public WiFi networks to access financial accounts. Always use your cellular network when conducting mobile financial services.
- Only download apps from stores, such as Apple and Android, that are submitted and branded by Security National Corporation.
- Bookmark Security National Bank's mobile web site and only use this bookmark to access the site to avoid Phishing.
- Add Security National Bank's short code and customer service phone number to your contacts and only initiate SMS and phone calls from your contact list. Do not reply to SMS messages that do not exist in your contact list. If you are unsure about a phone number, you may text "Help" to Security National Bank's short code and compare phone numbers. Only call the numbers in your Help response or in your contact list to avoid Vishing.
- Do not click on links in SMS messages unless you initiated the SMS conversation with Security National Bank
- Modify your phone's settings so that only messages from authorized numbers are allowed.

- Know that Security National Bank will not ask users to provide confidential information over an email, SMS message or phone call.

- Keep your operating system updated. Updates provide you with enhanced functionality and fixes for critical security vulnerabilities.

- Secure your device with a unique password.

- Disable Bluetooth and NFC capabilities when not in use. They can allow a nearby, unauthorized user to gain access to your data.

- Enable encryption to safeguard confidential information stored on the device.