## 10 RULES FOR SECURE USE OF INTERNETBANKING



- 1. Internet Banking is like your wallet that you protect. Therefore make sure you use effective and regularly updated anti-virus software.
- 2. Access password for Internet Banking is your personal information. Keep it in secret and do not share it with anyone neither with the closest person.
- 3. Make your password difficult to break by using a combination of numbers, lower and upper case letters and special characters. Avoid using your names, nicknames, or date of birth, etc.
- 4. Use of virtual keyboard prevents from capturing access password at its typing in. We recommend using virtual keyboard especially when accessing your Internet banking at the public accessible facilities.
- 5. One of the biggest risks for your Internet Banking are attacks using malware- malicious software. It penetrates on your computer among others so that you give a consent to install application of unknown origin.
- 6. Malicious software targeted on the data from your computer most often appears as an useful application or computer game for free. One of the latest attacks was through application that pretended to be a tool for tracking postal items.
- 7. Another risk hiding malicious software are suspicious emails that may look, for example, as a reminder, a false statement to execution or message about winning the lottery. E-mail is one of the biggest risks for the security of your computer and vigilance is needed when opening the attachments. Malicious software targeted on the data from your computer may lie in the attachments or in the link to the website.
- 8. Each permission of the installation of a new application represents a potential risk of penetration of malicious software on your computer. Make sure you will install only these applications whose origin and purpose you do not doubt.
- 9. Are you afraid of that your payment card could be misused for online transaction? Solution is quick and simple. Set your limit of payment card to zero for online payments and only in case you need to you can temporarily increase it. Limit can be again decreased to zero after the transaction. Change of payment card limits can be performed in your Internet Banking online and for free.
- 10.Internet payments must be confirmed by CVV code, which is listed on the back of your payment card. If you are concerned about misuse of payment card on the internet or that it could get to somebody's else's hands we recommend to remove this code from the back of the card and memorize it as well as your PIN.