Internet Banking DOs and DON'Ts

Dos:

1. Change your password assigned by the bank immediately on accessing Internet Banking Services for the first time.
2. Keep your user-id and password confidential and do not reveal them to anyone else.
3. Memorize your user-id and password and do not record them anywhere else.
4. Always check the URL address on the address bar of internet browser. This should begin with "https"; the letter 's' at the end of "https" means 'secured'.
5. Install a comprehensive firewall/antivirus/anti-spyware software package on your computer & update the same on a regular basis. These software suites help detect and remove viruses and spyware that can steal vital information.
6. If you have to share your personal computer or laptop with anyone else or send it for repair/maintenance, you should:
   - Clear the browsing history.
   - Clear cache and temporary files stored in the memory as they may contain account numbers and other sensitive information.
7. Use the virtual keyboard (VKB) wherever available to prevent key-logger compromises as such malware can track keystrokes in a physical keyboard.
8. Always clear your browser cache after each session.
9. Log off completely from your online banking website, close the browser and log off PC, when not in use.
10. Register for SMS alerts to keep track of transactions in your account.

Don'ts:

1. Don't use link in an email message to log in. For logging in internet banking always use official website.
2. Don't let any unauthorized person have access to your computer or leave the computer unattended while using Internet Banking Services.
3. Don't disclose/reveal your personal or confidential information to anyone over email/SMS/phone call.
4. Don't enter login or other sensitive information in any pop up window.
5. Avoid accessing Internet banking accounts from cyber cafes or shared PCs.
6. Do not at any time provide to any person, with any details of the accounts held by you with the Bank including, IPIN, account number, Card numbers and PIN which is assigned to you by the Bank from time to time.
7. Never use the **'Remember Password'** feature provided by browsers to save your net banking password.
8. Don't use the same user ID and password for financial accounts of other sites.
9. Don't use mobile devices to store User ID, password and other account related sensitive details.
10. Don't open attachment or install free software from unknown sources, this may expose your computer and information on it to unauthorized access.
11. Don't leave your internet banking session unattended. Always logout completely. Make sure: a) Application is logged out by clicking on logout button. b) All the browser windows are closed.

Note: The above list is not exhaustive but only suggested.