

Secure Online Banking



Online banking has been available for many years now. Initially treated with suspicion by many, this convenient way of managing your finances has proven itself to be pretty safe & secure.

There are a few risks - the main one being viruses or fake websites capturing your login details - but following the advice below will help keep your information safe.

There are 5 main aspects to consider:

- **Keep your computer secure:** covered in this article
- Watch for fake websites & phishing emails
- Be aware of money transfer scams
- Keep your connection private
- Banking from mobile phones

How secure is online banking?

The main threats come from your logon details being stolen by viruses and fake websites, as well as scams that persuade you to send money to the wrong recipient. With a few basic steps you can easily protect against most of these - keep your computer updated, use anti virus, and learn about phishing emails & scams.

Keep your computer secure

One of the biggest threats to online banking are viruses that capture your password as you type. These viruses, known as 'keyloggers', are often sent out in phishing emails, although they can spread by other means too.

The best thing you can do is to protect your computer by following a few simple tips:

- **Don't open unexpected email attachments:** This is a common way for criminals to spread viruses.
- **Keep your computer software updated:** Viruses work by finding weaknesses in your computer's software. Developers regularly push out software updates so make sure your computer is set to install these automatically.
- **Install good antivirus software:** Affordable antivirus software can be found online and updates can be applied automatically.
- **Avoid accessing online banking from a public source:** You cannot know how up-to-date the antivirus or software is.
- **Avoid accessing online banking from a public wi-fi:** The wi-fi may not be secure and leave your information vulnerable.