



Indian Computer Emergency Response Team

Department of Information Technology
Ministry of Communications & Information Technology
(Government of India)



CCAOI

Representing the ecosystem of Internet - Bharat Model

Security Newsletter

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As internet is becoming an integral part of our lives, it is important that we are aware of the threats we face in the Cyberspace. The need of the hour is to be aware and be adequately equipped to protect ourselves online.

*Keeping this in view, with the support of **Indian Computer Emergency Response Team (Certin), Department of Information Technology, VeriSign India and Sify Technologies Ltd.** we are releasing the next edition of our fortnightly Security Newsletter where we try and share a few **Good Security Habits.***

Tips for Internet Banking

Online Banking is an easy convenient and less time consuming way to do our financial transactions. Additionally, it also reduces geographical boundaries. With all the advantages, it has also added a new dimension to different kinds of risks traditionally associated with banking, heightening some of them and throwing new risk control challenges.

Most of the Indian banks today are offering Internet Banking facilities. Reserve Bank of India (RBI) has laid down number of security-related guidelines and strategies for banks to follow in order to offer Internet banking. The guidelines broadly talk about the types of risks associated with Internet banking, the technology and security standards, legal issues involved, and regulatory and supervisory concerns. Any bank that wants to offer Internet banking must follow these guidelines and adhere to them as a legal necessity.

Though measures are being taken by the banks to promote secure banking, and to educate the consumers on safety measures, a lot more needs to be done. Moreover we as consumers need to follow safety measures.

In this issue we will share a few tips to make your internet banking experience safe.

- To access your internet banking account it is always advisable that you type in the correct URL into your browser and not click on any link that offers to take you to our website.
- Always log off from your online banking site once you complete your online banking session, and do not just close your browser.
- If you happen to access your Internet Banking account from a cyber cafe or a shared computer do ensure that you change your passwords from your own computer or other secure computer.
- Ensure that you change your Internet Banking passwords (both log-in password and transaction password) after your first log-in, and thereafter regularly (at least once in a month).
- Your password should be complex and difficult for others to guess. It is always advisable to keep different passwords for log-in and for transactions, for additional security while Internet Banking.
- Never share your Internet Banking passwords with others, even family members. Do not reveal them to anybody, not even to Bank employees.

- If your log-in IDs or passwords appear automatically on the sign-in page of a secure website, you should disable the “Auto Complete” function to increase the security of your information.

Always check the last log-in to your Internet Banking account.



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