

## Safe Online Banking (SOB)

- With Internet banking, I can make financial transaction anytime, anywhere.
- For example, my work requires me to travel around Malaysia and the world.
- Recently, I have been hearing a lot of news on banking fraud.
- Let me share with you some of the security measures when we use online banking.
- Each bank has its own web address known as the URL (Uniform Resource Locator).
- Make sure that the web address is correct before making a transaction.
- Keep your username and password secure.
- Do not share your personal account details.
- Do not become a victim of mule account.
- Or allow anyone else to use your account to perform financial transactions.
- An effective way for me is to update and change my password from time to time.
- Combining lowercase and uppercase letters with numbers or symbols makes it harder to guess.
- Two factor authentication provides an added layer of security for your account.
- The bank will use transaction authentication code (TAC) via a short message system (SMS).
- Or a security token/device.

- Even if you can access your bank account anywhere,
- Make sure the WIFI or personal line used is secure.
- Never access your bank account using a public WIFI network.
- We often receive links from strangers.
- Via email, SMS and social media platforms.
- Never click on suspicious links. Delete them from your device.
- Install licensed anti-virus and anti-malware on all your devices.
- Hackers and intruders will always use the latest versions of viruses and malware.
- Make sure you only download valid and approved mobile banking apps
- From banks and financial institutions.
- Never download apps offered by third parties.
- Monitor your bank account as often as possible so you can spot
- Immediately any suspicious transactions.
- For example. New icons and links on your bank's website.
- If you apply and practise these security measures,
- Attempts from hackers and intruders will be avoided.
- Contact your bank or report to the relevant authorities if you come across anything suspicious.
- Now you can use internet banking safely.