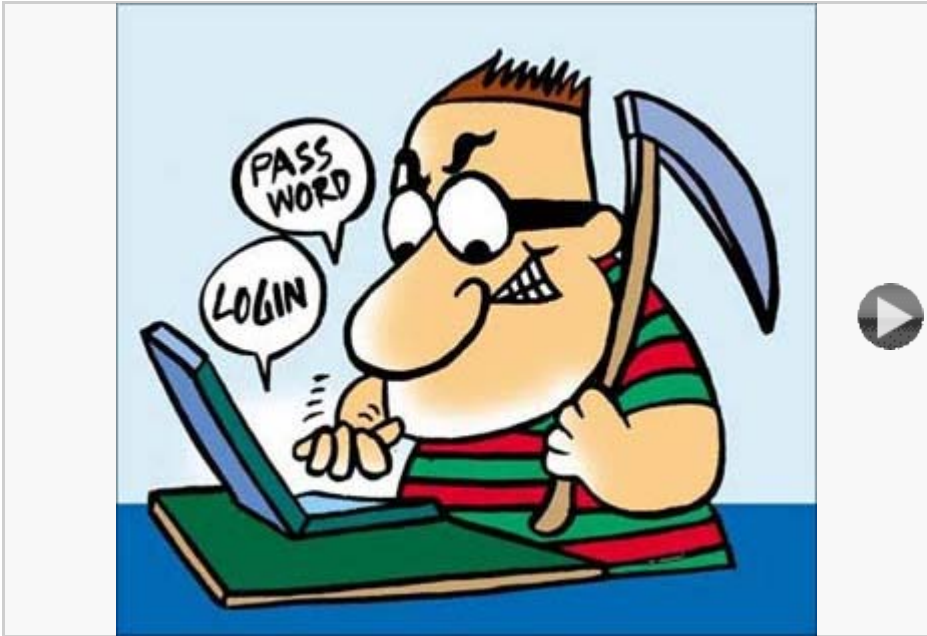


4 ways to secure your online banking transactions

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In our previous story, [Banking online? TOP 6 MALWARE you should be BEWARE of](#), we discussed about the financial malware landscape that has been growing constantly more dreadful. However, as it is said, prevention is always better than cure, here are some tips to enjoy a secured online banking experience.

Use reliable security software

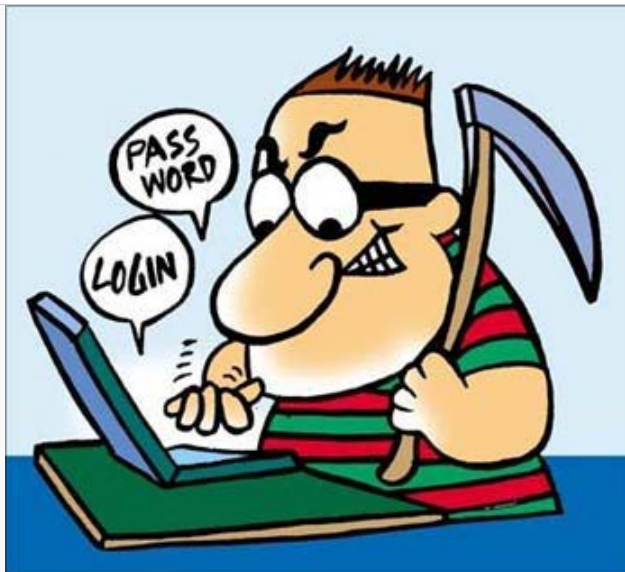
- Ensure that the anti-virus and anti-malware programmes in your computer are regularly updated
- Download and install updates and patches for your operating systems, applications and browsers regularly

The author, Govind Rammurthy, is MD and CEO of eScan



Strong password

- Make sure to change your account passwords at regular intervals
- The passwords should not be easily predictable. It should be at least 8 characters long and a combination of numbers and alphabets



Keep your confidential information safe

- Keep your bank account detail safe. Avoid writing them down as it may fall into the wrong hands
- Never provide your bank account/ credit card information unless you are shopping on a legitimate web site
- In case you receive any e-mail from bank to verify/ provide your banking information, be cautious, as banks will never send such e-mails. It may be sent by identity thieves to steal your confidential information
- Avoid providing your bank account details and other private information through e-mail
- Never fill application forms for credit cards/ news bank accounts/ services received in e-mail, as it may be a trick by identity thieves to steal your confidential information
- Be cautious of phishing/ unsolicited e-mails that promise you a credit card over the telephone as they may intend to charge your existing credit card without sending you anything. They may promise you specific discounts/ items/ services and when you send your credit card information, you may never hear from them
- Beware of sudden disruption in your e-mail service from bank. In such situations, check with your bank if they had any recent request for a 'change of e-mail id', which you never did
- Keep a tab of your bank statements/ account balance regularly. In case of any fraudulent/ unusual charges, immediately report it to your bank
- Avoid banking online from a shared computer in public such as Internet cafes, etc
- When using shared computer, make sure to disable 'File and Printer Sharing' option in the computer, when connected to the Internet
- Every time you login to your online banking account, check your last login and logout record
- Once you are done with online banking, always 'logout' to exit from your account rather than just closing the browser. Do not forget to clear the cache and browsing history
- Avoid downloading/installing programmes from unreliable sources or opening suspicious files or e-mails



Use secured web site:

- Use a secured Internet connection
- While banking online through wireless network, ensure that your network security settings are in place
- Avoid accessing the bank accounts with the hyperlinks sent through e-mails. Rather access the bank web site directly by typing in the Web address directly in the address bar
- Always ensure that you use online banking services of the banks that have encryption technology and good privacy policy
- Never provide your account details, unless you are certain that you connect to the web site of your bank
- While banking online, check for URLs that begin with https, followed by a colon (:), and two slashes (//)
- Also, pay attention to the warnings by your Internet browser about unsecured sites
- Avoid using debit card for online transactions. Rather opt for credit cards/virtual cards

Smartphones

- When using Smartphone for online banking, make sure that your device has legitimate apps