The Hong Kong Association of Banks
香港銀行公會

www.hkab.org.hk

Internet Banking

Convenient & Safe

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Enjoy the Service

Internet banking services have made enormous strides over the past few years and have become increasingly popular. The introduction of Two-factor Authentication for conducting high-risk retail Internet banking transactions in mid-2005 was an important milestone significantly improving the security of Internet banking. To continue enjoying the convenience of Internet banking services, all you need to do is take a few simple safety precautions when using these services.

TWO-FACTOR AUTHENTICATION MEANS STRONGER SECURITY

Two-factor Authentication protects you from Internet banking fraud. It uses two elements to verify a user's identity:

THE BENEFITS OF USING TWO-FACTOR AUTHENTICATION

Protection for high-risk transactions – All high-risk Internet banking transactions (such as fund transfers to non-designated accounts) are protected by an additional authentication factor that is physically held by you alone.

Much more security – Computer hackers cannot steal something you have physically by way of the Internet.

For enquiries about this security feature, please contact your bank.

4 Safety Tips

TIP 1: SAFE LOG ON / SAFE LOG OFF

- Never access your Internet banking website from a public computer (e.g. in a cyber café)
- Close all browser windows before logging on to Internet banking to protect your personal information from unauthorised access from another website.
- Always log off after using Internet banking service.

TIP 2: SAFEGUARD YOUR IDENTITY

- Use safe passwords that are:
  - > different from your user IDs
  - > easy to remember only by yourself
  - > difficult to guess
  - > a combination of letters and numbers of at least 6 characters.
- Never disclose your online passwords to anyone (including bank staff and the police) and do not record them anywhere. Contact your bank immediately if you believe your passwords have been compromised.
- Do not use the same password for other online services, e.g. e-mail or Internet access, or for other Internet banking accounts.
- Change your passwords regularly.
- Disable your browser's **'AutoComplete'** function that remembers the data (including your online passwords) that you input. Refer to your browser's **'Help'** function for details.
- Your device for two-factor authentication, e.g. smart card, security token or mobile phone, is now a crucial part of your personal identifier. Never leave it unattended or lend it to anyone.

TIP 3: SECURE YOUR COMPUTER

- Make sure you are using supported versions of OS and applications. Enable the auto-update feature to obtain and apply security patches regularly from trusted sources.
- Install Internet security software with anti-virus, anti-spyware and personal firewall features to perform real-time detection of new viruses, spyware and intrusions on your computer. Enable the auto-update feature to obtain the latest virus and spyware definition files.
- Do not download any freeware onto the computer that you use to access Internet banking.
- Do not share computers: if you must share, set your own password to block access to your accounts.
- Always disconnect from the Internet when you are not using it.

TIP 4: BE ALERT

- Check your bank balance and transactions regularly and notify your bank immediately if you discover any errors or unauthorised transactions.
- Be wary of opening unexpected emails with attachments, and never click on a hyperlink in a suspicious email.
  - > Never use hyperlinks in emails or Internet search engines to log on to Internet banking. Always type the address into your browser or bookmark the genuine website and use that to access your bank account. The website addresses of banks can be obtained from the websites of HKAB and the HKMA.
  - > Never open an email attachment that contains a file ending with .exe, .pif, or .vbs as these are commonly used with viruses.
- When an email claiming to originate from a bank looks suspicious to you, e.g. if it says you have won a prize draw or there is an offer for you to make some easy money without any action on your part, contact the HKMA hotline on 2878 8222 or the police hotline on 2860 5012-3.

IMPORTANT

Banks and the Police will never ask you for your password or send you emails requesting that information. If you receive such a request, contact your bank immediately.

Enquiries

For any enquiries about Internet banking, please contact your bank.

Useful links

Hong Kong Association of Banks (HKAB):
www.hkab.org.hk
Hong Kong Monetary Authority (HKMA):
www.hkma.gov.hk
Hong Kong Police Force:
www.info.gov.hk/police/hkp-home/english/tcd/index.htm
Consumer Council:
www.consumer.org.hk
Investor Education Portal, Securities and Futures Commission
www.invested.hk/invested/html/EN/index.htm
INFOSEC, Office of the Government Chief Information Officer:
www.infosec.gov.hk/english/general/protect/index.htm

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