



Nesda Technologies Ltd.

Network Support Web Services Custom Software

613-966-5593 www.nesda.ca

Online Banking Safety

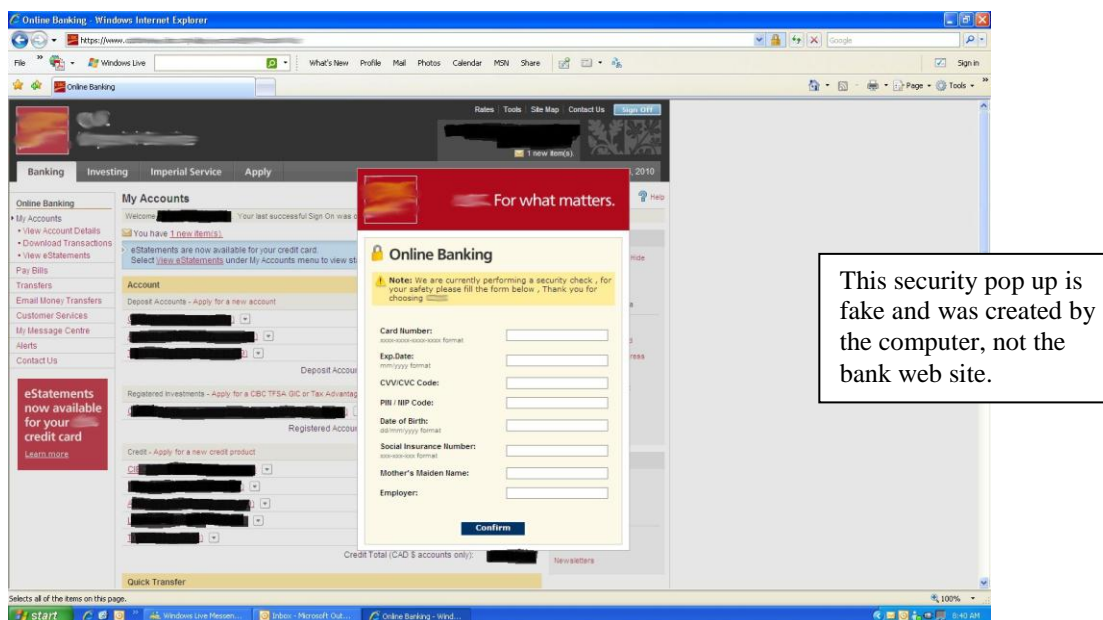
Banking or purchasing online means that there are risks. Most businesses online are reputable and are safe. There are, however, others which are not safe. There are many ways criminals will attempt to steal your identity/information.

This is an amazing example of an online trap designed to steal banking information.

THE PROBLEM:

This computer was infected with a program which detected the visit to a banking web site and popped up a second browser windows with bogus security check once the user had *legitimately logged on to their banking website!*

Look carefully at this screen shot:



The web page in the background is real.

The pop up security check in the foreground is NOT REAL. It is a web page from another site with all menus and control bars hidden so that it appears to be a security dialog.

Note: Once you have logged onto a secure web site, you will generally not be prompted again by a web site for security information.

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Look carefully at the security dialog pop up:

Online Banking

Note: We are currently performing a security check, for your safety please fill the form below, Thank you for choosing

Card Number: **OK**
xxxx-xxxx-xxxx-xxxx format

Exp.Date:
mm/yyyy format

CVV/CVC Code:
ONLY FOR ONLINE PURCHASES

PIN / NIP Code:

Date of Birth:
dd/mm/yyyy format

Social Insurance Number: **NEVER**
xxx-xxx-xxx format

Mother's Maiden Name:

Employer:

Confirm

Two sections of the pop up include information for which you MUST understand what you are providing:

- The orange area is information you may be asked for when making an on line purchase – but NEVER online banking.
- The red area is information YOU SHOULD NEVER, EVER PROVIDE ON LINE.

REMEMBER – THIS WEB PAGE POP UP IS NOT FROM THE BANKING WEB SITE – IT IS FROM ANOTHER (UNIDENTIFIABLE) WEB SITE ...

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THE IMPLICATIONS:

- Knowing your bank card number and PIN gives a criminal **full access** to your online banking web page where someone can:
 - Make payments and transfers.
 - Add payees.
 - Change your account information.
 - Record all you bank account information.
- Knowing your Credit card number, expiry and CVV code gives a criminal **full access** to your credit card.
- Knowing your personal information such as SIN numbers, maiden names, employer, a criminal can:
 - Use the information to change/reset passwords to continue to access your online banking.
 - Obtain new credit cards in your name.
 - Obtain false documents.
 - Misrepresent you in other ways.
- Having to replace bank/credit cards and other forms of I.D. is a time consuming /expensive process.

ADVICE

We cannot say this enough – **Internet transactions are safe, but, ONLY if you fully understand the process.**

When banking or shopping online *IT IS CRUCIAL* that you completely understand the following:

- Where you are and who you are dealing with (web site).
- What information you should (or should not) provide.
- What seems normal.
- What seems unusual.

NEVER provide personal information of any kind to a web page, no matter how convincing.

ALWAYS phone your bank's support hotline *immediately* if you have ANY pop ups, questions or other unusual experience on their website.

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Review your bank statements and credit card statements for unexpected activity.

Protect your computer:

- Use good, current threat protection software on your computer.
- Do not install or use 'cracked' (illegal) copies of software
- Do not use file sharing programs (source for viruses).
- Seek good/trusted advice for your business network so that you are safe.

Feel free to share this information with others.
Get an electronic copy at <http://www.nesda.ca/resources.php>

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