



Enterprise Information Security Office

Monthly Security Tips Newsletter

From the Desk of Deborah A. Snyder, Acting Chief Information Security Officer

Virtually every financial institution is using the Internet to communicate and allow customers to conduct transactions online. Customers today expect this convenience, and if done securely, these transactions can be as safe as those conducted in person.

Below are some helpful tips to get you started on keeping secure while banking online:

1. Secure Your Computer

Using an unsecured computer is like leaving the door to your house wide open making it easy for someone with malicious intent to enter. An unprotected machine can become infected with malware in a matter of moments - leaving you vulnerable to identity theft or other crimes.

Having up-to-date security software protection isn't an option; it's a requirement and should become as automatic as locking your doors when you leave your house. Be sure your computer is current with all operating system and application software updates. Anti-virus and anti-spyware software should be installed, running, and set to receive automatic updates.

Don't use public computers or public networks for financial or other sensitive transactions. You have no control over the security of a public computer or public wireless network.

2. Connect to the Internet Safely

Simply connecting to the Internet makes you vulnerable to a potential attack. Using a firewall helps minimize risks by blocking malicious traffic to your computer. Make sure you have a firewall, that it is turned on, and kept updated. New computers may be shipped with it on by default, but double-check.

When entering sensitive information into a website, look for the "https://" and check that the lock icon is present in the URL bar. This indicates that your communications are encrypted. Also pay attention to the browser you use to connect to the Internet. Keep it updated and patched, and set to auto update. If you are using a wireless network to connect to the Internet, make sure encryption is enabled and change the default network name and password that come with the wireless router.

3. Use Hard to Guess Passwords

Strong passwords don't have to be hard to remember, just hard to guess. A good password is at least 10 characters and uses a mix of upper case, lower case, and numeric or special characters. Each of your online accounts, especially financial ones, should have its own strong password so that if one is compromised, the attacker does not have automatic access to your other accounts.

4. Know What a Phishing Scam Is

Keeping your computer secure is only part of the equation when conducting online banking. You need to be alert for scams and the things you can do to protect yourself.

Phishing is one of the most common scams attackers use. A phishing scam typically consists of an email, trying to entice the recipient into clicking a link or downloading an attachment. A phishing scam targeting your financial accounts will consist of an email message notifying you of a “problem” with your account and ask you to click on a link to your “bank’s” website and submit sensitive information. This website however can be a very convincing fake version of the legitimate website. This website may then prompt you to provide personal information such as Social Security Number, bank account, or credit card numbers, and/or it may download malicious software onto your computer.

Instead of clicking on the link to your bank’s website embedded in an email, navigate to the financial institution’s website on your own by typing the address directly into your browser.

Beware of attached files included with an email. These attachments may contain malware. Open attachments only from trusted sources, and if you are in doubt, don’t open it at all. You may also consider using anti-phishing software to help block many phishing-related emails.

Remember, no legitimate financial institution will ever ask you to provide sensitive information in an email.

For More Information

Enterprise Information Security Office Website: <http://www.dhSES.ny.gov/ocs/>

Enterprise Information Security Office Newsletters: <http://www.dhSES.ny.gov/ocs/awareness-training-events/news/>

FDIC: Safe Internet Banking: <https://www.fdic.gov/bank/individual/online/safe.html>

Provided By:



The information provided in the Monthly Security Tips Newsletter is intended to increase the security awareness of an organization's end users and to help them behave in a more secure manner within their work environment. While some of the tips may relate to maintaining a home computer, the increased awareness is intended to help improve the organization's overall cyber security posture. This is especially critical if employees access their work network from their home computer. Organizations have permission and are encouraged to brand and redistribute this newsletter in whole for educational, non-commercial purposes.

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