Protect Yourself Online

With technology becoming an integral part of our lives and Sri Lanka adopting these changing trends even in the banking sphere, it is apparent that reasonable steps need to be taken to prevent fraudsters from draining your funds from bank accounts. Whilst the bank will always take the maximum levels of precautions against any online thefts, it should be borne in mind that even you, as a user have a significant role to play in ensuring your money is safe.

The Main Types of Risks Sri Lankan Online Banking Users are Exposed to:

1. **Phishing:-**

Hoax emails, purporting to be from the bank are sent to clients, requesting certain personal and financial information such as passwords, date of birth, security information and account details. Usually the email will contain a link that takes the client to a hoax website which is identical or similar to that of the bank.

Tips on how to safeguard yourself against Phishing

I.   Type www.dvb.lk to the browser's address bar directly whenever you wish to login to the system
II.   Change your Vardhana eBanking password on a regular basis
III.   It is best that you do not respond to mails that request personal login information. DFCC Bank will not request any such details through email or any other means.
IV.   In the event you receive any suspicious email purporting to be from DFCC Bank, immediately forward the email to 'ebankinginfo@dfccvbank.com' or inform our Call Centre on +94-11-235-00-00.

2. **Keylogging**

Fraudsters install'keylogger' software on computers to obtain information that is fed into the same computer subsequently through the keyboard. Each keystroke is saved and later allows the fraudster to utilize the saved information to hack into your eBanking account.

Tips on how to safeguard yourself against Keylogging

I.   Avoid using public computers, such as those at cyber cafes or airports and computers which belong to others, when accessing your eBanking account.
II.   Ensure virus guards are up to date to protect your system.

3. Spyware and Adware

Spyware is a type of software that secretively collects information of the user while on the Internet.

Adware is a type of spyware used by marketers to track consumer habits for future advertising purposes.

It is possible that these types of spyware are downloaded by customers unintentionally.

Tips on how to safeguard yourself against Spyware

I.   Use up to date spyware to monitor your computer
II. Be cautious of banners and advertisements while browsing the web
III. Review the terms and conditions of free programs you install on your computer

4. Trojans

Trojans are a destructive form of viruses, which makes any computer vulnerable to hacking and spying. It annexes itself onto a program and is seemingly harmless.

Tips on how to safeguard yourself against Trojans

I.   Be cautious when opening emails that do not come from trusted sources
II. Do regular checks of your computer for Trojans or other viruses
III. Using firewall protection

Other Ways You Can Take Care Online:

I.   Password protect your computer
II. Once you have completed your transactions online, log out from the system
III. When creating passwords keep in mind the four 'R's
  - **R**etain in Memory – Passwords should not be penned down
  - **R**efrain from Sharing – Passwords should not be given/told to other persons
  - **R**egularly Change – The system will request you to change your passwords every once in 90 days, but if you can change them more often it is better
  - **R**eplication to be Avoided – It is best that the login password and the transaction password are kept different

IV. Secure your Wireless Connection
V.   Disable the 'Auto Complete' option on your browser

How You Can Take Care Offline:

I.   Inform the bank through your branch of any changes to your personal details such as postal or email address changes, name changes etc.

II.   Read your statements regularly and check for irregularities

III. Keep all your statements and other documents that contain personal details safe