

Security

How should you protect your computer when using Raiffeisen Online?
It's very simple! You just have to follow and apply the rules below!

A. On-line security in general

B. Protect your computer

- Use a firewall
- Use an anti-virus program
- Block any spy programs
- Avoid online frauds

A. On-line security in general

In order to render your transactions an optimal security, Raiffeisen Online uses an encrypted system at 128 bytes.

The Internet creates new opportunities, but nevertheless, in order to protect your computer, you have to protect yourself against hackers. We have all heard about on line frauds; beware not to use your card at the so-called "phantom" ATMs. Things are the same when using the Internet: you have to take some basic measures of security and we are telling you the procedure.

We would like to assure you that Raiffeisen Online was designed based on advanced security technologies and requirements, but we cannot have access to your personal computer; this is entirely your responsibility.

Very important when you connect to Raiffeisen Online:

- ✓ **Input the URL address: www.raiffeisenonline.ro directly from your keyboard in order for you to connect to or use the bank's web address: www.raiffeisen.ro;**
- ✓ **Always verify the digital certificate on the server you are connecting to (double-click on the key locker from the right side down). In addition, always verify that you are on a secure connection, namely https, and not http;**
- ✓ **Do NOT save the password or other information related to the security of the service Raiffeisen Online in the memory of your computer;**

- ✓ **Do NOT tell anyone the password or other information related to the security of your accounts; the bank will never contact you in order to ask you such type of information; in case you are contacted by e-mail or by phone and asked this type of information, it is for sure a fraud!**
- ✓ **You should IMMEDIATELY change the Password and the User Name if you suspect that another person knows them;**
- ✓ **Do not use familiar words when defining the Password (eg: your name or your pet's name);**
- ✓ **Do not use on a regular basis the computers located in public places, such as Internet café as they do not provide you enough security;**
- ✓ **Do not set or change your Password from a public computer;**
- ✓ **Verify your accounts on a regular basis!**
- ✓ **In case you notice doubtful transactions, please contact immediately the Client support service for Raiffeisen Online! (Telephone numbers: 021/306.55.55 or 021/306.55.56);**

B. Protect your computer!

➤ Use a firewall

1. What is a firewall?

It is a program that blocks undesired traffic between your computer and the Internet.

2. How does it work?

Take it as a well-armed soldier that sits between your computer and the Internet. It's you who decides what are the programs and the applications that may connect to the Internet. For example, you can allow the access of the authorized program *Outlook Express*, but you can restrict very easily the access of a doubtful program.

3. Do I need a firewall?

Yes! Everybody should use a firewall. This denies the access of viruses that can attack your computer and block the access of unauthorized programs from the Internet.

4. I'm not an expert in computers, can I really learn how to use it?

Yes. Once installed, this program does not need too much attention and beside this, most firewalls are provided with a set of instructions to be followed "step by step" (you can use *ZoneAlarm Internet Security Suite* or *Norton Internet Security*).

➤ **Use an anti-virus program**

1. Do I need such a program?

Yes! Each time you connect to the Internet, you expose yourself to the danger of viruses. They can attack you by means of sites, e-mail attachments or they can simply spread from one computer to another.

2. I have an antivirus already installed ; am I now protected?

Only if the anti-virus you use is updated; given the fact that each month thousands of new viruses appear, it is important to permanently update the program (some programs are automatically updated, other need to be updated by you periodically visiting the sites of the largest producers of anti-virus).

3. What harm can a virus do ?

Some of them are only annoying, but most viruses are destroying. For instance, some viruses can cause malfunction of your computer, can spread to other computers too or can allow the hackers' access to your own files and personal information on your PC.

4. Is it difficult to learn how to use it?

No. Most programs are provided with a manual or you can ask an expert or a friend with better computer skills if necessary.

5. Do I have to pay for an anti-virus?

You can buy an anti-virus or you can download it for free from Internet if you use it in personal purpose. Do not use more anti-viruses simultaneously! The security is not doubled and, in addition, the programs can cause problems to each other.

➤ **Block any spy programs**

1. What is a spy program?

It is a program hidden in your computer that can invade all your personal files. It collects information about you and spreads it on Internet, without your approval. Sometimes it can attack your web-browser and display undesired pop-up adds.

2. Is it harmful?

Yes. In the luckiest case, it can only slow down your computer and the Internet connection, but in the worst case it can copy confidential information (number and PIN of your card, the User Name or the Password for Raiffeisen Online if you save them in the memory of your computer) and put them at the hackers' disposal.

3. Is this an intimacy violation?

Yes. Sometimes it is installed in parallel with another program (used for downloading music from the Internet) or it can install itself without asking for permission. It is very difficult to get rid of it without an anti-spy program.

4. How do I realize whether my PC is affected by spy programs?

The typical symptoms are a slowing down of your computer's speed and of the Internet connection, unexpected changes of the web browser and the undesired pop-up ads. Some spy programs can remain undetected as long as they copy your information so that to be absolutely sure you have to install an anti-spy program and scan your computer on a regular basis (you can use AdAware program).

➤ Avoid online frauds

1. What means "phishing"?

"Phishing" means to fraud bank information. Usually it occurs under the form of a false message from the bank in which you are told that you have to communicate or input your personal information in such a way that are captured as a fraud by unknown or worse-intended persons (Password, your card number, etc).

2. Where do they have my e-mail address from?

Lists with e-mail addresses are circulating on the Internet and are frequently exchanged between hackers.

3. Where do they know which is the bank I work with?

They don't know, but if they send a lot of messages, they can find for sure some persons that have a weak system of security.

4. What should I do if I receive a doubtful e-mail?

The best thing you can do is to delete it, especially if it also contains links or other attachments. Do not download programs from the Internet if the source is not a trustful or secure one.

5. My computer is working; why do I need to protect it?

Hackers are looking for new ways of attacking your computer. When a new vulnerability is discovered, software companies launch on the market a soft designed to get rid of the threat ("patch").

6. Is it risky not to protect my computer?

Some programs aim at essential aspects; if you do not have them, your computer is open to the hackers and this is a risk that you cannot assume.

7. Why should I protect if my anti-virus is updated?

Maybe you are right, but if you are protected you can obtain better performances from your computer and an improvement of the security of your information. You also protect your computer against viruses that cannot be detected with the anti-virus programs that are installed on your computer.

8. How often should I check for this protection?

You should check the protection of your computer on a monthly basis, although some programs are automatically updated.

Attention!

- **Raiffeisen Online will never ask you to input all digits of your debit card number;**
- **Raiffeisen Bank employees will never ask your Password or User Name. If this is the case, please contact immediately Raiffeisen Online clients support service (telephone numbers: 021/306.55.55 or 021/306.55.56)**
- **Raiffeisen Bank will never send you e-mails in which you are requested to access URL addresses or other links in order to connect to Raiffeisen Online**