# Internet Devices & Safe Online Banking

## An integrated security approach is the answer!

Online banking and remote access to financial accounts is part of daily life now — with connections through internet devices such as smartphones, laptops, readers, tablets or desktops — account information is a click away.

These same devices are used to connect to many other things; like baby monitors, TVs, healthcare data, doorbell cameras, news & information, refrigerators and other household items. And, frequently they are interconnected by a home network that shares all this information and allows internet access.

Without proper security for each device, your personal information is at risk.

## Secure all your internet devices

There are several software security packages that offer protection for *all* your interconnected internet devices including your wireless router. Here are the first steps that are essential to an integrated approach to secure your internet devices.

**Passcodes and Passwords:**

Internet device suppliers allow you to reset passcodes or passwords. The strongest passwords use a combination of letters (upper and lower case), numbers and symbols and should be at least 10 characters in length to provide the best protection. Importantly, each of your devices requires a separate password — that way if one device is lost, stolen or compromised then not all are affected.

**Key Point –** *Never allow your passwords to be remembered by your browser software!*

**Security Software:**

Purchase and install software that detects, prevents and removes all viruses, malware or spyware found on your internet devices. Many manufacturers offer an entire suite of anti-virus security software to protect all your devices. Just remember that different internet devices have different operating systems — one security solution may not protect all your devices.

**Key Point –** *Each device requires specific security software protection!*

**Software Updates:**

Manufacturers of internet devices update their software constantly to provide faster service and more secure products. Some of these software updates provide a needed fix for security weaknesses — so sign up with the software manufacturer to receive any updates automatically and install them on a regular basis.

**Key Point –** *Software updates provide the best defense against online threats!*

**Wireless Networks:**

Your home network connects to the internet using a router that comes with a default user ID and a pre-set password from the manufacturer. Reset the manufacturer settings for both immediately. The router ID renamed by you and a strong password are essential protections for a home router. Choose the highest level of security available for your router and activate it. Also, enable the pre-installed firewall protection hardware for added safety.

**Key Point –** *The router serves as the pathway to the internet for all your devices!*

## Device use and best practices

Security experts have developed best practices for everyone to follow when using any internet device.

1. Wi-Fi hotspots that are public and shared by many users are not secure.
2. Always log off by following the financial institution's secured area exit procedures.
3. Back up your data regularly to your personal cloud storage account or external hard-drive.
4. All your internet devices should auto-lock with a short time period.
5. When not in use shutdown or turn off your devices.
6. Enable each device to have your data erased or wiped remotely.

## More connections and more things are coming

The ability to conduct safe online banking, purchase things and remotely access, monitor and control home appliances through internet devices offers great convenience for everyone.

In the coming years experts predict rapid growth in the number of interconnected things — doubling by 2020. Make internet device security your number one priority!

## Resources

1. **Stopthinkconnect.org**
2. Federal Trade Commission: **www.ftc.gov**
3. Identity Theft Resource Center: **www.idtheftcenter.org**
4. Federal Deposit Insurance Corporation: **www.fdic.gov**
5. National Credit Union Administration: **www.ncua.gov**
6. On Guard Online: **www.onguardonline.gov**
7. Financial Fraud Enforcement Task Force: **www.stopfraud.gov**

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