

Is It Safe to Bank Online?

The answer is a qualified "yes." Using the Internet to bank, buy music, or shop is as safe as visiting brick-and-mortar locations, as long as consumers take precautions and know what to do if they notice any suspicious activity. Banks have some of the most sophisticated mechanisms in place.

1. Only visit your bank's website through a bookmark or by typing the address in your browser. Never click on a link to get to your bank's website. A common way attackers get into someone's bank account is by tricking a user into thinking they're logging into their account. This technique is known as phishing and is often done through e-mail.

2. Make sure the page is secure.

Any time you visit a web page that is encrypting information a small lock will appear either in the bottom corner of the window or next to the address bar and the URL will start with https:// instead of http://. If you do not see this, your data is not secure and anything you enter into the page could be captured and read by someone.

3. Never send sensitive information (passwords, etc.) through e-mail.

No bank will ever request for you to send personal information via e-mail. Never send your username, password, PIN, account information, or credit card numbers over e-mail. E-mail is generally unencrypted and if intercepted by a third-party could be read.

4. Be cautious where you log into your bank.

When on a wireless network it's important to realize that all information being sent to and from your computer to the wireless router can be intercepted and read by someone nearby. If you need to log into your online bank page while on a wireless network make sure the network your connecting to is secure. Never log into your bank from a public or unfamiliar computer.