

ALERT BULLETIN

Issue 04.07

Consumer Safety Tips for Online Banking

Fair Isaac's CardAlert Fraud Manager Team recently reported on the presence of POP-UP window scams (see Issue 04.05) that were designed by computer hackers to steal the personal information of consumers who perform banking and various other commerce related activities online. The positive feedback received from Issue 04.05 prompted the creation of the following list of online banking safety tips for consumers. This list contains information that can be used by any Fair Isaac member institution for the benefit of their customer's education. You may choose to use our list of tips with your own logo to be distributed as statement inserts or simply review the list for your own educational benefit. Many of these online safety tips have been created based upon our experience with the abundance of counterfeit debit card cases that are originating from internet related attacks all over the United States. **The following represents a partial list of our safety tips. The entire list can be viewed on our free member website under the "Industry News" discussion area:** <http://fraudforum.fairisaac.com/cgi-bin/yabb/YaBB.pl>.

Never save your password to your desktop.

Saving your password to your desktop may seem like a timesaver but it allows others to access your personal information without your permission.

How personal is your password?

Avoid using passwords that are relevant to your personal situation or are common words. Do not use passwords with your phone number, date of birth, or social security number. Create passwords that contain letters and numbers that cannot be easily attributed to you. Change your password every 60 days or as often as you feel comfortable. Keep in mind that the longer the password, the harder it is to break it. Also use a combination of upper and lower case letters and numbers.

Don't open email from unknown sources.

"Phishing" emails are those sent to your email address by cyber criminals who wish to steal your personal information. Be wary of any email that asks for PIN numbers, passwords or your credit or debit card information. Keep in mind that an organization will never ask you for this information via e-mail. Even though these letters often include the real registered logos of legitimate companies that you may already do business with or link to what appears to be the company's website, be aware that these sites are fraudulent "Spoof" websites that are designed only to capture your information for fraudulent purposes. Most 'phishing' emails do not even address you by your proper name because they are "blanket" emails sent out en masse to thousands of potential targets.

Read between the lines!

Emails do not have boundaries. You may be the recipient of a fraudulent email from any country in the world. Pay close attention to the finer details of any email that you receive. Are there typographical errors or unusual grammatical mistakes within the letter? Is there a hyperlink in the email that directs you to a website address that also bears noticeable errors in language and grammar? Use extreme caution. Do not input your personal information until you verify the website with your financial institution.

The entire list, including additional tips, can be viewed by visiting our free member website: <http://fraudforum.fairisaac.com/cgi-bin/yabb/YaBB.pl>. Copies of the Online Consumer Safety Tips may only be obtained on the website.

Please keep in mind that the CardAlert Fraud Manager Team deals exclusively with Financial Institutions and not the general public. We ask that you do not reference our organization in anything that you may share with your clients. Please do not reprint or forward the original document. All information contained in this Alert Bulletin® is considered proprietary and highly confidential for members of Fair Isaac's CardAlert Fraud Manager Service.

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