

## **Information About ebanking Online Banking Security**

TDBL is committed in ensuring that your online banking is both safe and secure. With the state of the art security infrastructure in place, online access to customers' accounts is both confidential and protected. Nevertheless, it is advisable to implement a proactive stance when it comes to online banking system.

### **Your Role**

While TDBL works to protect your banking privacy, you can also play a role in protecting your accounts. There are a number of steps you can take to ensure that your banking experience on the Internet is safe and secure.

### **Ways to protect yourself**

- First and foremost, don't reveal your online password to anyone else, even family members. Do not reveal them to anybody, not even to a Bank employee.
- Your online password will protect the privacy of your banking information only if you keep it to yourself. If you think your online Password has been compromised, change it immediately online.
- Don't walk away from your computer if you are in the middle of a session.
- Once you have finished conducting your banking on the Internet, always log off before visiting other Internet sites. Do not just close your browser.
- If anyone else is likely to use your computer, clear your cache or turn off and reinitiate your browser in order to eliminate copies of Web pages that have been stored in your hard drive. How you clear your cache will depend on the browser and version you have. This function is generally found in your preferences menu.
- Avoid accessing your Internet Banking account from a cyber cafe or a shared computer. However, if you happen to do so change your passwords from your own computer.
- To access TDBL Internet Banking, always type in the correct URL <http://www.tdbl.com.np> or <https://online.tdbl.com.np> into your browser window. Never click a link that offers to take you to our website.
- TDBL never requests customers to provide their passwords.
- TDBL never send links in email for any reason.
- TDBL never asks for transaction password in the login screen.
- If your Customer Code or passwords appear automatically on the sign-in page of a secure website, you should disable the "Auto Complete" function to increase the security of your information.

### **Do & Don'ts Of E-Banking**

You should be vigilant, cautious and make security a priority. In doing so, you will eliminate the threats of cyber crime and enjoy a safe online environment. Common measures that one should practice to enjoy safe e-Banking experiences are as follows:

### **Do's**

- Make sure you keep your password and account login information in a safe and secure place. Never share this information with anyone through an email.
- Always visit TDBL e-Banking site through the URL <https://online.tdbl.com.np> directly (or) through TDBL's home page <http://www.tdbl.com.np>.
- Use your USER ID and Password only at the authenticated login page.
- Before using your USER ID and Password, Please ensure that the page displayed is an https:// page and not in http:// page. Please also look for the lock sign at the right bottom of the browser and the certificate from the verification authorities.
- Do Check your account statement regularly and ensure that it is correct in every respect. In case of your discrepancies, immediately contact the Bank.
- Please remember that the Bank would never ask you to verify your account information through an e-mail.
- Update your PC with latest anti-virus and spyware software regularly.
- Do report any erroneous entries to Bank immediately if you observe any discrepancy.
- We recommend that a suitable firewall may be installed in your PC to protect the contents from outsiders on the internet.
- Always completely log off your online banking website. Don't simply close the webpage.

### **Don'ts:**

- Do not provide any information on a page which might have come up as a pop-up window.
- Never provide your password over the phone or in response to an unsolicited request over e-mail.
- Don't use your birth date, telephone number and others as password which is easier for others to guess.
- Always remember that information like password/PIN etc. is strictly confidential and are not known even to employees/service personal of the Bank. You should therefore, never divulge such information even if asked for.
- Don't do transactions like banking on a public computer/computer you're not familiar with (such as computers at cyber cafes).
- Don't disclose personal information which includes: Telephone Number, Bank Details and Physical Address, unless you know who is collecting the information, why they are collecting it and how they will use it.
- Don't give payment information to businesses you don't know or trust.
- Don't give your password or payment information to anyone online - not even your Internet Service Provider(ISP).