

What we do about security

Secure connections and encryption

When you log on to the website, all information that you send and receive is transferred through a Secure Socket Layer connection (SSL). SSL creates a secure link between your browser and our server. We use SSL with 128-bit encryption which is widely accepted as the industry standard. SSL encrypts your personal information before it leaves your computer and guarantees that:

- It is not altered between your computer and our server
- Unauthorised users cannot read it

You will always know when you are using a secure connection because a padlock icon is displayed on the status bar of your browser and the address will begin with 'https'. Depending on your browser setting, a pop-up window can appear to notify you that you will be entering a secured page.

Session time-out

If you forget to log off or your computer remains inactive for a period of time during a session, then our systems automatically log you off after 15 minutes. This is to minimise the risk of someone else using your session on a shared computer. You should, however, also remember to log off at the end of your online session and close the browser.

If your session is interrupted it may not be possible to recover exactly where you were in the registration process and you may have to re-key some information. Please do not close your browser until you reach the conclusion of your registration or an indicated 'Save point' within the process.

Technology

We use many layers of security - for obvious reasons we cannot disclose all of them, but the following are typically used:

- All our operating systems are immediately updated with the latest security patches.
- Our anti-virus software is updated regularly.
- Our systems have firewalls to prevent unauthorised intruders.
- Cardholder data is secured in accordance with PCI DSS 2.0 standards.

Authentication

We use User IDs and passwords to make sure we're dealing with you and not someone impersonating you.

When you register with this website, you get a User ID and a password. This is randomly generated and you will have the opportunity to change this to something more memorable later. You cannot subsequently access your data without supplying your User ID and password. We enforce a 'strong password' policy and your password needs to be:

- At least 10 characters
- At least 1 special character
- At least 1 uppercase character
- At least 1 number

Automatic logout

After a number of incorrect attempts to log in, we disable online access to your User ID in case someone else is trying to access your details. If this happens, you will be given instructions on what to do.

Accessing our website

Only access our website using the links from the Safe Move Scheme website; any other links could take you to a counterfeit website that may look exactly like ours.

Logging in

Ensure you enter your password without it being seen by others.

Logging off

Remember to log off and close your browser when you have finished your online activity.

Your Data

At the Safe Move Scheme we are always striving to protect the security and use of your data in line with industry best practice in our efforts against reducing Mortgage market fraud.

These standards include:

- PCI DSS 2.0
- ISO 27000
- Data Protection Act (ICO)
- Section 508

