

Title:

Internet Banking - How Secure is it?

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326

Summary:

Internet banking is becoming more popular with each passing day

Keywords:

internet, banking, finance

Article Body:

The biggest concern that people have when they start using Internet banking is security. The media is full of scare stories about foreign hackers breaking into thousands of bank accounts and draining out all the money, leaving some poor old couple missing their life savings. Many people have even been scared out of signing up for Internet banking at all by these kind of stories, thinking that it somehow puts them at risk. However, as long as you take the time to learn a little about the Internet, nothing could be further from the truth.

Before we go any further, there is one thing that is absolutely the most important thing you can know about Internet banking security. It is this: there is absolutely no guarantee that emails are from who they say they're from. E-mail was designed back before people were concerned about Internet security (that's why you get so much spam), and if you know what you're doing, it's really very easy to make an email look like it came from absolutely anyone, anywhere. With this in mind, you should simply ignore any email that says it comes from your bank, and never click any links that the emails may contain.

That's the biggest risk out of the way, but there are still a few other things to watch out for. When you go to your bank's website, make sure that you've really ended up at the right place by looking for the address in the address bar towards the top of the screen - it should be the address of your bank's website, not anything strange. Also, make sure to look for the padlock icon in the bottom-right of your screen, as this tells you that your connection is secure. If you're ever in doubt, close your web browser and start again, copying the bank's website address carefully from a letter they sent you.