

Title:

How to Protect Yourself While Internet Banking

Word Count:

533

Summary:

There is no doubt about the fact that identity theft is on the increase. More and more people are losing their identities and money each year due to the efforts of a select few individuals who know how to use the Internet to their advantage.

Keywords:

banking, internet, online, protect, fraud, spam, emails, phishing, identity, theft, increase, crime

Article Body:

There is no doubt about the fact that identity theft is on the increase. More and more people are losing their identities and money each year due to the efforts of a select few individuals who know how to use the Internet to their advantage. Does that mean; however, that you shouldn't use online banking at all in order to avoid running the risk?

By knowing how to protect yourself while banking on the Internet you can reduce your risk of identity theft while still taking advantage of the numerous advantages and conveniences.

It is important to understand that financial institutions take every available effort to keep the transactions of their customers safe and secure. After all, they wouldn't be in business for very long if they didn't. Of course, it would seem that crooks and criminals get more and more creative every year in order to circumvent those security efforts. Just a few of the techniques they use include keystroke collection and phishing activities.

Phishing involves the use of trick emails and even some websites to collect personal information from individuals such as bank account numbers, credit card numbers, passwords, etc. With this information, criminals can then steal your money. So, it is incredibly important to be sure that whatever site you enter such information into or whoever you share such information with is secure and legitimate. In some cases phishing emails can look quite legitimate, as if they are indeed coming from your bank. Before responding such an email it's a good idea to always contact your financial institution to verify they actually sent

the email. If they can't confirm it, don't respond and certainly do not share any sensitive information.

Other techniques you can use to protect yourself while banking online is to use passwords that are extremely secure. The safest passwords should be at least six characters long and include both numbers and letters. Never duplicate passwords and try not to use numbers and letters that would be easy to figure out, such as numbers from important dates like birthdays, anniversaries, etc. or names of your children, pets, etc. Usernames should be likewise secure.

Keystroke collector programs work to collect important information such as passwords and usernames that can then be used by a criminal to hack into your online bank account information. To protect yourself from this threat, it is important to check your computer on a regular basis to make sure you do not have any spyware, such as a keystroke collector, installed on your system. This type of program can be installed on your system without you even knowing it and many people are often surprised to find out the amount of spyware that is on their system without their knowledge. Spyware can be detected and removed with spyware blockers.

Finally, don't forget to store all of your banking information in a very secure location. Never keep the passwords and usernames on your computer itself or even near it for that matter. If you forget your own password or username it's a lot easier to change it than to worry about losing your money to a computer hacker.