

# Online Security



Your world, now digital.

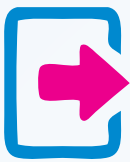
## How we protect you

Nations Trust Bank has taken measures to safeguard its banking systems, by implementing the best security technology currently available. Wherever you are, Nations Trust Bank allows you to manage your money online, with confidence in a secure manner. Please read the following to understand the measures taken by the bank, to safeguard your online transactions:



### Firewall and Encryption

State-of-the-art firewalls protect the Banking Systems, from external threats and potential risks. All customer data that moves between Nations Trust Bank and our customers are protected by encryption, with strong algorithm mechanisms. If the data is captured during transit, an advanced encryption method ensures the data can never be recovered.



### Automatic Log Outs

For your security, automatic logouts have been activated to logout the user after a minimum of 5 minutes of idle time on the site. This measure aims to minimise the risk of third parties, gaining access to your account.



### Advanced Authentication

Advanced encryption methods used by Nations Online Banking, ensures that only you are the sole authorized user to access your account.

- Nations Trust Bank has enabled 'Advanced Two Factor Authentication' (2FA); that requires you to key in your user name and password, as well as a unique 'One Time Password' (OTP). For every transaction, an OTP will be generated and sent to your registered Mobile number as a SMS, in addition to your registered email address. Each OTP will last for only 180 seconds. After which it will be automatically deleted.

You will be provided with only three unsuccessful login attempts in any isolated circumstance, upon the fourth unsuccessful attempt, your user account will be temporarily disabled. This precautionary measure, is to prevent a third party from guessing your password. To re-activate your account, you may call us on our 24/7 customer service hotline on 011 4711 411.



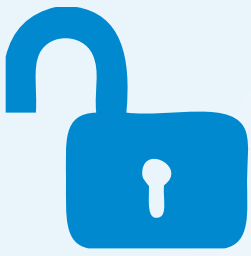
### Secure & Safe Systems

#### 1. SMS Alerts

- We send you SMS alerts each time you login to Nations Online Banking
- You will receive SMS alerts for every transaction performed on your Credit Card(s) and or Account(s). (Kindly ensure you inform the bank in writing, whenever you change your mobile number and or email address used for this service).

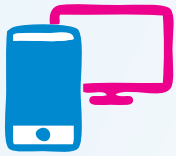
#### 2. Secure Transfers and Bill Payments

- The bank has set default limits for Fund Transfers and Bill Payments



## Tips to protect your self

Nations Trust Bank has taken measures to safeguard its banking systems, by implementing the best security technology currently available. Wherever you are, Nations Trust Bank allows you to manage your money online, with confidence in a secure manner. Please read the following to understand the simple measures you could take to protect yourself.



### Secure Your Devices

Different operating systems and web browsers have their standard security measures in protecting your privacy and information. However, you may want to add a few more layers of security to your computer and portable devices.

#### Keep your devices and systems updated and protected

Ensure the devices such as personal computers, laptops, tabs, mobile phones, web browsers and operating systems that you use to access Internet Banking and Mobile Banking; are updated with the latest software available.

The following are a simple checklist of tips to keep your electronic devices safe and secure:

##### 1. Activate personal firewalls

Personal firewalls will keep your internet connection and personal computer safe. It prevents unauthorized access to your data. Common operating systems such as, Windows and MAC have their own built-in firewalls.

##### 2. Lock your screen when idle

Do not leave your computer screen idle and unattended. Make sure to lock your screen or put a screen saver that requires a password to login.

##### 3. Install anti-virus software

Anti-virus software plays a key role in securing your personal computer or handheld devices. Numerous downloadable virus guards have viruses or adware's that pose a serious threat to your electronic device. Instead, download a good virus guard from a trusted source if your computer or handheld device is not secured with anti-virus software. Please consult your device manufacturer or your service provider.

### Protect Your Mobile

Nations Trust Bank remains committed in assisting you to manage your financials in a safe manner, on the go. The following are some tips on how to ensure security, when accessing your financial information on your mobile phone.

All customer data that moves between Nations Trust Bank and our customers are protected by encryption with strong algorithm mechanisms. If the data is captured during transit, an advanced encryption method ensures the data can never be recovered.

#### 1. Protecting your Mobile

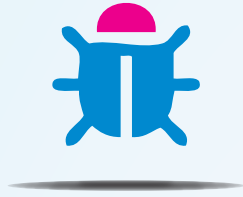
Smart phones play a significant role in our lives today, and the use of them in conducting regular banking and mobile payments is on the rise. Therefore, it is crucial that you apply the same security measures to your phone; that you would normally apply to your personal computer or laptop.

- Download apps to your mobile only from trusted sources.
- Always ensure to keep your mobile operating system and apps updated.
- Activate a screen lock, password or PIN to gain access to your mobile phone.
- Never store passwords or PIN numbers in your mobile.
- Try to limit the amount of personal information saved on your mobile. This prevents you're your personal information from falling into the wrong hands, example a fraudster who can take advantage of your information to gain access to other accounts.
- In the case you lose your mobile device, immediately report the loss to your service provider. In addition, if you have Nations Mobile Banking installed on your phone, immediately de-activate the service by calling our 24/7 customer service hotline on 011 4711 411.
- Always keep a note of your mobile phone's IMEI number (dial \*#06# to obtain the IMEI number of the phone). This makes it easy for you to get the assistance of the service provider to track your mobile phone, in case it's stolen.
- Never leave the Nations Mobile Banking app or Nations Online Banking running in the back ground. iPhone and Andoird users should always log out immediately from the Nations Mobile Banking app after use.

#### 2. Making Smart Mobile Decisions

Having a well-protected smartphone does not ensure that your device is 100% protected, unless you use the device smartly. Ensure you follow the below rules which will ensure your mobile device and its information, are safe from fraudsters;

- Never respond to unsolicited communications –including emails, phone calls, and texts.
- Be careful when sharing personal information on your phone in public places.
- Refrain from giving your mobile phone to a complete stranger.



## Report a problem

### Be in control of online security

Nations Trust Bank will never request you for your account information and passwords over the phone, email or SMS. The bank will never direct you to a website that will ask for your User Name and password. Ensure the site is secure with SSL (i.e. the URL begins with https:). Do not reveal your user name and password to anyone.

If you think you have mistakenly revealed your personal financial information to a suspicious third party please call us immediately on 011 4711 411.

### Scam email

If you receive a suspicious email claiming to be from Nations Trust Bank, forward it with the attachments included to [customerservice@nationstrust.com](mailto:customerservice@nationstrust.com), so we may track its origins.

Always ensure to ;

- Immediately contact your Bank and report it.

- Do not click on any link to enter your User Identity and Password

- Inform Sri Lanka CERT / CC in order that action can be taken to disable fake websites.