



## security tips for online bill payment

When it comes to paying your monthly bills, you have three main options. You can (1) pay in person with cash or a check; (2) mail in a check using traditional mail; or (3) pay your bills online using some form of electronic bill payment and presentment. When considering these choices, it is important to understand the risks associated with each, and the ways to reduce those risks.

For most people, the first option of paying bills in person is unrealistic, due to the time and effort involved. That leaves two remaining options—paying either by check or online.

Paying through traditional mail may seem attractive, but this option carries a higher risk of identity theft. Identity thieves can access mail to collect information from account statements or bills. Worse yet, mailed checks can be stolen or altered. To reduce this risk, do not leave outgoing mail with checks in an unsecured location.

Paying bills online also involves risks, but many are preventable. Generally speaking, there are two ways to pay your bills online: through our Online Bill Pay which is part of our internet banking service, or by logging in to a biller's website and using a credit or debit card. Regardless, the following six tips can help protect personal information while using online technology:

- 1. Do not use a public computer.** If you are using a computer that others have access to, thieves can easily install a key (logger software) that can collect your user ID, PIN numbers or credit/debit card information.
- 2. Do not use a public Wi-Fi network.** All it takes is a moderately tech-savvy criminal and a low-cost scanner, and your information can be plucked out of thin air. Note to travelers: Be aware that hotel Wi-Fi networks are not secure.
- 3. Keep your browser up-to-date.** No matter what browser you are using, make sure you keep it updated. If you are not updating your browser, your security could be compromised. When those pesky boxes pop up telling you to update your browser, take the time to do it. Also look for a secure connection, as evidenced by a secure padlock located in the address bar or in the bottom right-hand corner of your browser—this symbol indicates that your information is encrypted. Last, make sure that any page you use to pay bills online has “https” in the URL (address), signifying a secure connection.
- 4. Use anti-virus/anti-malware.** If you use your own personal computer to access the Internet, you need to have anti-virus and anti-malware software running and current.
- 5. Passwords, passwords, passwords!** Don't even think about using “1234” or “abcd” as your password. Take the responsibility to secure your information with a strong password. It is very important to change your password on a regular basis. A strong password should contain uppercase and lowercase alpha characters (but no words or names) and numeric characters, and be at least eight characters long. Use a special character as well, if the site allows one. If you are having problems managing your passwords, consider using password management tools, such as KeePass Password Safe.
- 6. Don't click on links.** Either bookmark the website in your browser, or type in the website address. Do not click on a link provided by your bank or a biller in an email. These links can lead you to fake websites that attempt to capture your information when you log in using your ID and password.

By following these six security tips, Online Bill Pay is not only cost-effective and convenient, but also reliable and secure.

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