

## Banking In Virtual Space



To log in, for most of us, is to be up and about for the day. As we spend hours with our computers, it would be a great idea to integrate our routines into them. Internet banking allows us to connect with our bank through our computers, and complete our banking routines at the click of a mouse.

### User ID



Internet banking allows us to log into our bank account, using a user ID and password provided to us by our bank. We can register for the Internet banking facility with our bank, and receive the password by post.

### Log In



Always log into our Internet banking account only through the official website of the bank. E-mails that are masked to appear authentic, with your bank's logos and colours, are always spam, as banks will never ask a customer to reveal his user ID and password. The Internet banking website of the bank will have the words 'https:' where the letter 's' indicates that it is secure. Secure sites also have a padlock icon on the tool bar.

### Password



Our password is the key to our account. It is important to not leave it around with the user ID. Creating passwords that are tough to guess for others, but easy to remember for us, is the key. Avoid the obvious, and add some numbers or characters to make the password difficult to guess.

Changing the password frequently is a basic precaution.

### Anytime, Anywhere



Apart from routinely checking our balances and latest transactions and completing our payments for bills, EMIs and credit cards, Internet banking enables us to do much more. We can monitor excess cash and convert it into deposits. We can get alerts and reminders for what is due to be paid and plan our cash flows better. We can also query our account for information we may need. We can stay in touch with our bank account from wherever we are and at any time.

### Up-to-date Information



Our Internet banking account lets us check and confirm transactions and detect any errors immediately. Our transaction details are always up-to-date, without our having to wait for periodic printed account statements. This means we are not only doing our own transactions, but also monitoring them closely.

### Security



Internet banking carries several security features. Online activity does not

### SMS CONTEST

#### Question

It's recommended that you change your Internet banking password \_\_\_\_\_.

#### Answer

- A. once a year
- B. at frequent intervals
- C. not even once

To answer, SMS DISHA A, B or C to 53030 and win a 2N 3D holiday.\* Contest open for the day of publication.

\*Terms and conditions apply. Visit [www.dishac.org](http://www.dishac.org) for details and winners.

leave a trail in the history folders; so our account cannot be accessed after we have logged out. If multiple attempts are made at guessing the password, the account is locked out after a few tries. An account left unattended for a few minutes also gets inactivated.

### Best Practices



Always access your account from the bank's website, by typing the URL in the browser window. Keep your user name and password well guarded. Avoid accessing your account from a public or shared computer. When you end a session, always log out and close the browser window.

There is a world of speed, safety, convenience and efficiency to discover through your Internet banking account.

Center for Investment Education and Learning

### DID YOU KNOW?

Always have a formula to create your password. That way, you will not forget your password and others will find it tough to guess.

### FAQs

I received an e-mail where the 'From:' field carried my bank's name, asking me to confirm my user details, since records were lost in a natural calamity. I gave the details only to find later that my account was wiped clean. How did this happen?

Frauds take place routinely, with fraudsters trying to get gullible users to part with their user IDs and passwords. This is called phishing. The sender would have used the user name and password provided by you, to access your account. Never provide your user ID or password to anyone. Your bank will never ask for it. Also, your Internet banking site is not designed for access through a link in an e-mail.

I have forgotten my Internet banking password. How can I access my account?

You should call the customer service unit of your bank and place a request for a new password, which will be sent to your mailing address. Also, you can visit the bank's website and place an online request for re-issue of password.

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at [www.icicibank.com](http://www.icicibank.com) or send an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

SMART  
BANKING

Protect your  
Internet Password.



Log off and close  
your browser after  
using Internet banking.

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