Silicon Valley Bank
A Member of SVB Financial Group

Top Online Banking Security Tips

Online banking creates great efficiencies. But just as in the physical world, there are people who attempt to exploit systems for gain. The greatest vulnerabilities in electronic banking tend to occur within banking client systems—and often can be countered through simple steps. Some of our top tips follow.

- **Require two to tango.** Separate duties so that it takes at least two people to complete a transaction—one who initiates and another who approves.
- **Structure your accounts.** Separate your operating accounts, rather than sharing accounts and access—and only allow access based on defined function.
- **Reconcile regularly.** Review accounts daily, and reconcile accounts weekly or at least monthly, so that anomalies are spotted.
- **Use a strong password.** These typically include letters, numbers and characters. Then change it frequently.
- **Make use of alerts.** SVBeConnect's alerts can be set to flag your attention to large and unusual transactions and activities.
- **Trust your eyes.** SVBeConnect provides visual cues, for example, displaying the last time you logged on, and a distinct look, and process. Contact us if anything seems amiss—if the last time logged in does not match your activity, or a page suddenly shows an unfamiliar form field or look.
- **Take advantage of the tools we offer.** SVB provides a balance between security and ease-of-use, through backend processes combined with client-controlled tools. These security tools range from such entry devices as a virtual keyboard, virtual slider, and text pad, to free download of Trusteer Rapport software. Learn more by logging in and visiting the "Security Preferences" area.
- **Stay current.** Read the banking bulletins and e-mails you receive. We don't send many—we are conscious of your busy in-box and we try to make them count. The subject line is the clue to significance—and we will never ask in an email for your password or account information.
- **Log out.** When you have completed your use of a site do not simply close the browser, make sure you actually use the log-out feature.
- **Contact us any time you have a question.** Our Client Services staff is here to help you.

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