Internet Banking Security

Ghana Commercial Bank Limited safeguards information according to established security standards and procedures in order to keep your financial information secure and confidential. In addition, we continually assess new technology for protecting information and have external vendors perform regular audits of our systems. The result is a "distributed security" network, one that ensures protection throughout the banking process, on your computer, during the transmission of information, and in the bank's own computer systems.

Distributed security means that, rather than rely on one security measure, Ghana Commercial Bank Limited uses many lines of defense to protect your account information, including encryption, firewalls, timed log off, virus protection, and a secure login process. Whether you're enrolling online for Internet Banking, transferring money or paying your bills, you can depend on your accounts and your account information being safe.

- Encryption
- Firewalls
- Timed Log Off
- Computer Virus Protection
- Secure Login

Ghana Commercial Bank Limited takes numerous steps to keep your accounts and personal information secure, but you also play a role in maintaining the security of your banking information.

1. Protect the confidentiality of your User ID and Password.
2. Log off when you are not using Internet Banking.
3. Use a current version of your browser.
4. Ensure your information is secure.

Encryption

Ghana Commercial Bank Limited uses Secured Socket Layer (SSL) encryption for customer online transactions, and each session uses a unique master key to encrypt messages. Encryption is a communications process that scrambles private information to prevent unauthorized access as information is being transmitted between your browser and Ghana Commercial Bank Limited. Once you sign off, the master key used for that session becomes useless, since it is only good for one session.

Before you are able to login to Internet Banking, you must be using an Internet browser that supports 128-bit encryption, the highest level of security available. Click here for instructions on how to ensure your browser utilizes 128-bit encryption and how to download the most current browser versions.

We recommend you use Netscape version 7.0 or greater, Internet Explorer version 6.0 or greater, or Internet Explorer for Macintosh version 5.0 or greater to access Internet Banking, as our experience has been that the service performs best with these browsers. In addition, these browsers also support the latest versions of security features utilized by our service.

Firewalls

Ghana Commercial Bank Limited's computer system does not connect directly to the Internet, as every system that interacts with the Internet is at risk of attack from hackers. To protect our systems that interact with the Internet, we use firewall technology to prevent unauthorized access. A firewall is a system that blocks unauthorized interactive access from individuals or other networks.

In addition, we use outside security experts to attempt unauthorized attacks, both internally and externally, to ensure our systems are secure. We also monitor our systems for unauthorized entries, and log any such attempts.

Timed Log off

If you forget to log off or if your Internet Banking session is inactive for more than 5 or 10 minutes, Ghana Commercial Bank Limited does it for you by ending your current banking session. Once the account has been automatically terminated, no one will be able to access your secure information. You will need to log back in with your User ID and Password to access your Internet Banking Service.

Computer Virus Protection

We use sophisticated tools to detect and prevent computer viruses from entering the bank's computer network systems.

Secure Login

You authenticate your Internet Banking session by entering your unique User ID and password, both of which are encrypted as they pass over the Internet and before they are stored on our system. When you enroll for Internet Banking, you select both the User ID and password, and we do not have access to your password to further increase security.

Customer Responsibilities

Ghana Commercial Bank Limited takes numerous steps to keep your accounts and personal information secure, but you also play a role in maintaining the security of your banking information. Here's what you can do:

Protect the confidentiality of your User ID and Password.

Before you can use the Service, you must obtain a User ID and Password. Our online enrollment form permits you to select a User ID and Password of your choice. For security purposes, each User ID must be unique and contain a combination of alpha and numeric characters. In addition, each User ID must be 7 to 15 characters in length.

The password is case sensitive and must be 7 to 30 characters in length. It must contain both alpha and numeric characters and at least one upper and one lower case character. Your password enables us to identify and authenticate your use of the Service. Because your Password will permit entry into the Service and allow transfers to be made from/to your accounts, you agree to keep your Password confidential.

Creating a good password and keeping it a secret is essential to keeping your computer account secure. As you are responsible for what occurs with your User ID, it is strongly recommended that you follow these guidelines to prevent someone from obtaining your password and abusing your account.

- Make your password unique to you and change it regularly. You should never use a password that would be easy for others who know you to guess, or one that a common password cracking utility could find.
- Memorize your password. Your online password authenticates you when you begin an Online Banking session. You should memorize this password and never write it down anywhere or reveal it to anyone.
- Change your password regularly. It's important to change your password regularly, which you can easily do when you begin an Internet Banking session by clicking on Other Services.
- Do not share your password with anyone. Sharing your password or PIN with another is the same as giving that individual authority to use your name in a transaction.
- Do not say your password out loud.

If you forget your User ID or password, you can contact our Internet Banking Customer Service at (+233) 232757 or (+233) 257606 between 0800 and 1700 GMT, and they will be able to find your User ID and reset your Password so you may choose a new one.

Log off when you are not using Internet Banking.
We recommend Internet Banking users complete online transactions and log off before visiting other sites or turning off their PCs. We also suggest they do not visit other sites when logged on to the Internet Banking Service.

In addition, you may not always be at your own computer when you bank online. Therefore, it's important to sign off when you're finished banking. If you forget to do so, Ghana Commercial Bank Limited automatically signs you off after 5 or 10 minutes of inactivity.

Use a current version of your browser.
As mentioned above, we recommend you use Netscape version 7.0 or greater, Internet Explorer version 6.0 or greater, or Internet Explorer for Macintosh version 5.0 or greater to access Internet Banking, as our experience has been that the service performs best with these browsers. However, if you choose not to use one of these browsers, please be sure your browser complies with industry security standards, such as Secure Socket Layer (SSL). In addition, we recommend the following to maintain the security of your Internet Banking Service:

- Use your browser's built-in security features that browsers provide. Choosing certain security settings and options will help protect the privacy of your accounts and personal information.
- Always update your browser when new versions are released. They often include new security features.
- Check your browser for built in safety features that you may or may not elect to use.

Ensure your information is secure.
Sending sensitive information such as your social security number, account number, or other personal data over the Internet can be dangerous if you can not validate the reputation of the company you are doing business with and communicate over a "secure" means of transmission. Before sending private information on the Internet, make sure you are using a "secured" connection.

When you sign in to Internet Banking from the Ghana Commercial Bank Limited web site, your user ID and password are sent over the Internet from your computer to ours using Secure Socket Layer (SSL) technology. SSL encrypts your personal information before it leaves your computer, ensuring that no one else can read it.

Once you have signed in, you can check that your Internet Banking session is secure in two ways:

- Look for the small padlock icon usually located in the lower right hand corner of your Web browser window. A closed, or locked, padlock indicates a secure connection.
- Look for the letters "https://" at the beginning of the Web site address or URL in your Web browser. The "s" means secure.

In addition, we suggest you do not keep sensitive information on any of your hard drives, and keep financial data on a removable diskette in a secure location.

As explained in Ghana Commercial Bank Limited's Internet Banking Service Agreement, you are responsible for keeping your online password, account numbers, personal identification information, and other account data confidential.

1. Do not give or disclose any part of your User ID and Password to anyone. Bank employees will request your User ID when accessing your account profile, but should never ask for your Password.
2. Do not have your account information, including your computer screen, out in an open area accessible by others.
3. Do not send your User ID and Password or account information over any public or general e-mail system.
4. Do not release any personal information on the phone, in the mail, or over the Internet unless you initiate the contact or are certain you know whom you're dealing with.
5. Contact us immediately if there are charges on your account you don't recognize.
6. Do not leave your computer unattended while you are connected to the Internet Banking Service.
7. Be sure to log off of the Internet Banking Service when you have completed your session. If you forget to log off and there has been no activity for 10 minutes, Ghana Commercial Bank Limited will automatically end the session. After your service has "timed-out," you will need to log back on with your User ID and Password.