



## User guidance – information about security issues for OP NetBank users

### 1. Technical recommendations

- [Browser recommendations](#)
- [Browser window size](#)
- [Adobe Acrobat Reader program](#)
- [Cookies](#)

#### Browser recommendations

Any major browser newer versions (e.g. Internet Explorer 10, Chrome or Firefox) are suitable for using NetBank. The browser must have JavaScript support.

Service does not work with following browsers / devices:

- Windows XP: IE6-IE9, Chrome versions below 40, Safari 3.2.1
- Android browser versions below 4.4.2

#### Browser window size

Our website is best viewed in a browser window with a width of at least 1024 pixels. Increasing the size of your browser window will make it easier to use the service and to move around the pages.

#### Adobe Acrobat Reader program

To open forms and other PDF files on our pages you need Adobe Acrobat Reader program. You can download the latest version for free from Adobe.com.

- [Download Adobe Acrobat Reader \(adobe.com\) here](#)

#### Cookies

Our web service uses cookie technology, so your browser should accept cookies. Cookies are personalized identification codes created by the internet server and sent to the browser. The browser stores cookies in a special file. When the browser program (user) revisits the same site again, the content of the cookie also goes to the server.

Cookies are designed to identify the user in order to enable the adaptation of documents. The content of a cookie may, for example, be the summary of a survey result in which the user has participated.

### 2. General principles of information security

- [Virus protection](#)
- [Firewall](#)
- [Operational system and browser software](#)
- [Data confirmation / backup copies](#)
- [Printer and disc sharing](#)
- [E-mails from unknown senders](#)

#### Take care of anti-virus software

- Updated anti-virus software is obligatory in any internet-connected computer and it must be always turned on.
- Anti-virus software must be updated on a regular basis according to the guidelines provided by the manufacturer. Only updated anti-virus software can provide protection against new viruses.

#### Use a firewall

- Firewall software additional protection from so-called rogue software.
- You can obtain firewall software together with anti-virus programmes and operational systems.

#### Update your operational system and browser software

- Viruses and rogue software are often spread through the security holes in the operational systems. Therefore the operational system and browser should be updated on a regular basis by all data security patches issued by the manufacturer.

#### Data verification / backup copies

- Remember to make regular backup copies of your important data to safeguard against computer crashing or even against virus infection.

#### Printer and disc sharing

- Discs, parts of discs and printers of home computers can be shared via network with other users. E.g. an apartment association may have its own local area network connecting the computers of separate households. Please ensure that your settings are in order so that for instance you would not accidentally print you account information on the neighbour's printer.

#### Do not open strange e-mails

- Do not ever open strange e-mails even in case they seemingly originate from known sources. Suspicious e-mails should be deleted immediately. By forwarding those e-mails the receiver's computer may also become virus-infected.
- While forwarding e-mails, try to make sure that the receiver can conveniently see that this not an inappropriate message. E.g. you should provide your e-mail with a clear subject associated with the content matter of the message.

For more details on security related issues click: <https://www.viestintavirasto.fi/en/cybersecurity.html>

### 3. Security instructions for NetBank users

This chapter provides information on the secure use of NetBank.

- [Entering a service](#)
- [Service log in](#)
- [Session cancellation](#)

#### Entering a service

Enter the NetBank by typing your address on the browser address line or select the address from the link list of a reliable service provider. Do not click links or addresses in the attachments of e-mails.

In case you are not sure that the link used is reliable, please ensure before entering your NetBank access code that your NetBank's SSL settings are correct according to the procedure under the title SSL protection.

#### Service log in

Upon completing a contract providing the right to use the NetBank, you will be granted your personal Means of identification. NetBank means of Identification comprise a user name, PIN calculator and PIN calculator initial access PIN or personal ID Card. Means of identification allow you to settle your banking tasks over NetBank.

#### Store and use your Means of identification with care

- Store your user name, PIN calculator and PIN code as well as ID Card and its PIN codes separately.
- While switching on PIN calculator for the first time, you will be asked to change PIN code. Remember to change your PIN code also later quite often, e.g. once in three months.
- To change your PIN code, please follow the instructions delivered to you upon receipt of the PIN calculator.
- While logging in to the NetBank, ensure that your name is on the upper side of the account information.

#### Remember that the Means of identification for NetBank are personal

- Do not surrender the Means of identification to any other person. No legitimate party shall ever ask for your NetBank Means of identification. These are intended purely for your personal use.
- The bank or officials never contact you via e-mail or by telephone asking for your NetBank Means of identification or PIN codes.

### **Blocking your Netbank access**

- In case your Means of identification are lost or stolen, notify your bank immediately, phone: +3726630845
- If you have lost your ID-card call the ID helpline 1777 (when calling from abroad +3726773377) at the first opportunity and request that your certificates be suspended.

### **Cancelling a session**

- End the use of a NetBank service by selecting Log out and close all browser windows.
- Browsers use cache memory in order to speed up the retrieval of webpages once displayed. The browser software stores the pages in the caches memory hence the pages of NetBank may be also recorded in the computer cache memory where they can be retrieved e.g. by pressing the browser Back button. In case you do not want that other computer users learn what pages have you visited, empty the cache memory before cancelling network connection or finishing the use of computer.

### **Multiusers computers**

- In case you are using NetBank from any other multiusers computer (e.g. in a library, internet cafe, computers in common use at workplace), remember to select Log out for ending your service session. Clean cache memory and page history of browser.

## **4. Other issues related to NetBank service security**

### **SSL protection**

- NetBank is secured by the SSL encryption. SSL data link control is supplied with two attributes to protect your banking activities over NetBank:
  - SSL encrypts communications so that no third party can see your confidential information by observing the connection. The functioning of SSL encryption is shown with a lock icon in the address bar or bottom right-hand corner of internet browsers on the protected pages containing confidential information.
  - With the help of SSL certificate you can also ensure that no attempt is made to mislead you using the name of OP Bank. The use of NetBank is completely secure in case it is assured that connection is made to the right service.
- The authenticity of the service can be checked by verifying the SSL certificate of the web browser before logging in the Internet service as follows:
  - Certificate data can be seen by clicking the lock symbol. The data of the OP Bank certificate can be found in the interleaf of the window "Certification Path" and the correct data are:
    - Certification Path: VeriSign, under that the following text must be found
      - Symantec Class 3 EV SSL CA - G3
      - www.op-bank.ee or netbank.pohjola.ee
    - And in "Certificate status:" window text 'This certificate is OK'

Do not yield NetBank identification means in case the data are not explicitly right. Immediately connect OP Bank in case you suspect the authenticity of data.