

# Straight2Bank Security Features

Straight2Bank is a fully integrated and secure online banking platform, and we take protecting your finances seriously.

#### CYBERSECURITY MEASURES

# **Preventing Cyberattacks**

We use smart tools such as Distributed Denial-of-Service (DDoS) mitigation tools to defend against cyberattacks that could disrupt your online banking experience.

## Keeping Your Software Up-to-Date

We regularly update our systems with the latest security patches to keep you safe from new threats.

# **Data Protection with Encryption**

We use advanced and industry standard encryption technology - Transport Layer Security (TLS 1.2/1.3) to protect your data when using Straight2Bank. This means all data, while traveling between devices and our servers, remain safe.

#### PREVENTING UNAUTHORISED ACCESS

# **Multi-Factor Authentication (MFA)**

We offer an extra layer of security with MFA. This means you will need more than one factor to access your account, making it extremely difficult for anyone to get in without your permission.

#### **Strong Security Walls**

We have multiple layers of security (De-Militarised Zones) to keep your information safe from any unauthorised access.

#### ONGOING MONITORING

## **Detecting Suspicious Activity**

Our advanced tools and security team watch for any unusual logins or activities, and they will send out an alert if something does not seem right.

#### **Transparency with Audit Trails**

We keep a record of your online banking activities for any future investigations.



# RECOMMENDED ACTIONS & KEY CONSIDERATIONS TO ENSURE A SAFE AND SECURE ONLINE BANKING EXPERIENCE

#### Individuals

- Stay vigilant and avoid opening emails or clicking on links from unknown senders.
- Take control of your online privacy by managing your cookie preferences when accessing Straight2Bank.
- Ensure that you establish MFA/2FA for added security layer to access your Straight2Bank account.

# **Account / System Administrators**

- Periodically review user access rights on digital banking platforms to make sure only those authorised have duly assigned access.
- Implement adequate segregation of duties and apply least privilege principle
- Set up notifications and alerts for unusual activities.
- Have regular training on fraud awareness and internal controls for all staff.

# **Technology & Cybersecurity Teams**

- Enable Domain-Based Message
   Authentication, Reporting & Conformance
   (DMARC) which filters spam/phishing emails
   from reaching employees' inbox.
- Install latest anti-virus and anti-malware software.

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