

## What is Phishing?

“Phishing” is a method of **identity theft** used by criminals to obtain personal/financial information from unsuspecting people by impersonating bank officials or customer service agents. This information is then used to fraudulently access the accounts and siphon off funds.


## HNB Virtual Branch: Warning about fraudulent e-mails and phone calls:

Please be wary of bogus emails that claim to be sent from an “Information Verification Service” of HNB, IT Division, E-Banking Unit or any other service provider, requesting you to update your particulars or validate your personal information. On some occasions, the fraudster may try to obtain your credit card information as well. This is known as “**Phishing**” for information.

Please do not, under any circumstances, enter your personal details into this or any other emails.

We have included below a sample of a possible fraudulent email:

<b>From:</b>	“... Verification Service” <customersupport@....com>
<b>To:</b>	[REDACTED]
<b>Sent:</b>	Tuesday, November 01, 2008, 7:00 A M
<b>Subject:</b>	...Verification Service

  
Dear online Customer!

For security purposes your account has been randomly chosen for verification. To verify your account information we are asking you to provide us with all the data we are requesting. Otherwise we will not be able to verify your identity and access to your account will be denied.

Please fill this form to verify your details and reply to the above email.

Thank you.

Online Web Account	<input type="text"/>
User ID	<input type="text"/>
PIN	<input type="text"/>

Or click on the following link to submit your details: <http://www.ukcubar.com/tmp/hnbvb.html>

In most cases, this bogus hyperlink will be “masked” by a misleading text such as “my account update” or “update my info”. If you do receive such unsolicited requests for information, please hover over the hyperlink (web address link) that is embedded in the email. Most likely, it will have similarities to a bank’s actual website address, but the spelling will be incorrect or there will be suspicious text included. Remember, it is advisable to not click on hyperlinks embedded in emails. . If you require to login to HNB Internet Banking or visit the bank’s website, please type the respective address in your address bar.

**Please note that any emails of this nature are of malicious intent and not from HNB or any of its service providers.** Please ignore such email and **do not** fill in the requested information. HNB would never request you to verify any **security details** by email

HNB wishes to reassure you that your online transactions happen within a secure environment using SSL mode with 128-bit encryption. Our site is certified by Verisign® and all credit card transactions through HNB Payment Gateways® are certified secure by both Visa and MasterCard International. You can click on the “padlock” sign to check the security certificate at any time.

**Account Takeover:**

Please also refrain from giving your credit card details to “Customer Service Agents” who call you up requesting to verify your personal information. They will usually ask for your card number, Expiry Date, CVV (the three digit code printed on the signature panel after the card number), and your PIN (Personal Identification Number). This information would enable them to perform fraudulent transactions over the Internet. Never give your PIN number to anyone.

However, if you do call our Authorization Centre for information the Call Centre Agents will verify your static data prior to giving you account information, but they will never ask for your PIN.

It is also a good practice to refrain from including your credit card numbers or account numbers in emails. If you require information regarding your account, first establish contact with the bank official only through designated emails, contact numbers provided to you at the time of opening the account.

We hope that this information will assist you in protecting your account information. If you do have any queries, please feel free to contact Ranjana or Dinesh at the HNB E-banking Unit on +94 11 266 0520 or by email to [ebanking@hnb.lk](mailto:ebanking@hnb.lk)

Yours faithfully,



**Roshantha Jayatunge**

Manager – Card Centre & Channel Services

HNB PLC