

SECURITY ASPECTS FOR E-BANKING USE

USE OF PASSWORD

Once you apply for using e-banking services, the Savings House will grant you a one-time password through your Internet address. After the initial login, you need to immediately replace the password with your own. It is recommended that the password be complex, i.e. it has at least 8 characters in its content - (numbers, letters and special characters). Make the new password complex, and at the same time easy for you to remember. That way, if you are targeted, the complexity of the password will disable it to a certain extent, or at the very least slow down the entry into your account.

The importance of the one-time password is 24 hours, after which it will become inactive. After the expiration of the validity of the one-time password, in order to be able to re-assign you a new one-time password, you need to call in Moznosti, from where you will get clear directions on how to proceed.

For passwords, never use your name, surname or name of your loved ones, the initials, the date of birth, or the usual phrases or words that are easy to guess.

It is recommended that you change your password from time to time. If you suspect that someone around you has come in any way to your password, change it as soon as possible.

Your password should be unique and only use it to use this service, or do not use the same one you use for other networks - e-mail, social networks, internet portals, forums, etc. Do not keep your password written on paper in a public place, in the wallet, in the phone book of the mobile phone, or any other part of your personal belongings, but try to remember it.

If you are logged into e-banking, never leave your computer running. If you do this in a place where other people often pass, you have left the potential fraudster to all doors open to access your financial information.

Under conditions when you temporarily leave your computer, you must lock your workstation. Please note that the e-banking application will automatically log off your session only after 15 to 20 minutes of inactivity pass.

PROTECTION OF THE COMPUTER FROM WHERE YOU ACCESS

Make sure that your computer or the computer from which you access the e-banking system of the Savings House Moznosti has previously installed appropriate protection software such as antivirus, firewall, antispam, etc. It is necessary to update (regularly) (on a daily basis) such prevention systems installed on your computer with the latest security updates offered by the manufacturer. Regularly install the security patches on your operating system, thus protecting it from compromising it.

APPROVAL AND USE OF E-BANKING

When accessing the e-banking system of the Savings House Moznosti, use it only on your computer, mobile phone, tablet. Do not use logins from Internet cafes, libraries, alien phones, or tablets, and do not use the system by logging in via an unverified WI-FI network.

Do not use the free Hot Spot network that can be found in shopping malls, airports, cafes, and so on.

There is always an open option for the computer that is not your property to be infected with a malicious code. If you decide to use a computer that is not yours, then after the end of the activity, you must delete the browser's cache and close the application.

For access to e-banking, use the official website of Moznosti and make sure you are using the https protocol that you can see in the URL bar in your browser (eg [https://www.e-click.moznosti.com .mk](https://www.e-click.moznosti.com.mk)).

E-banking access through links received via e-mail or exposed to third-party sites, whether it is online newspapers, social sites (Facebook, LinkedIn, Instagram, Twitter, etc.), blogs, etc., basically bear the risk of completing the network of fraudsters and become the victim of the theft of your digital identity.

After completing the e-banking activity, always log out and do not leave the system to unsubscribe yourself. Use Log off, that is, close the session and thus prevent access to any possible malicious code abuse.

E-MAIL MESSAGES AND CONTACT WITH THE SAVINGS HOUSE

According to the savings house policy, it will never send you an e-mail message through which you will be asked to provide information about your username and password from the e-banking system. In the event of such an email or message with suspicious content, immediately contact the Savings House's services through the publicly available telephone numbers from which they will give you additional directions.

If you receive a phone call from the Savings House, your employees will never be asked for your e-banking access password. If you suspect that the call is from the Savings House, immediately terminate such a call and establish the call through publicly available phone numbers from the telephone directory or corporate website.

MONITORING YOUR ACCOUNTS

By opening a user account for the electronic banking of the Savings house Moznosti, you are able to regularly and promptly monitor your credit and savings accounts.

If you notice a change that you have not made, although it was on a very small amount, contact the Savings House for further information.

The e-banking system of the Savings House Mozhnosti is a secure environment for using and accessing as long as you comply with the recommendations outlined above.