NEWSLETTER

You can bank safely online with a few simple precautions

4 Simple Tips to Keep Your Internet Banking Safe

Online banking has boomed in the past few years to become the new norm. Branches are out and apps are in. Half the time when you visit a branch, you're steered towards a computer for a DIY transaction – with optional assistance. But is internet banking really safe? You're always told to keep your financial details private, but now also to jump on board the online banking train – talk about a push/pull scenario! The good news is you CAN bank safely online with a few simple precautions.

Always type in the website address

Many attackers will attempt to trick you into clicking a fake link to your bank website. Usually sent as a 'phishing email', they'll claim there's a problem and ask you to click through to your bank and correct it ASAP. The link points to a fake website that looks almost exactly like your real bank site and is recording your private account info. You can avoid scams like this simply by accessing your bank by manually typing in the website or using a bookmark.

Avoid public computers and networks

Jumping onto a PC at the library or mall might seem like a quick and easy way to check your account, but public computers are often targeted by scammers. In just a few moments, they can install keyloggers to record usernames, passwords and other private data, then sit back as all future user details are emailed to them. The same problem applies with free, unsecured Wi-Fi. You're better off using an ATM or a data-enabled smartphone.

Use a strong password with 2- factor authentication

Create a unique password for your online banking, something you've never used anywhere else. Mix up words, numbers and symbols to create a complex password that can't be guessed easily. Avoid giving attackers a head start with data they can find on Facebook, like kids names, pet names, birthdates, etc and really think outside the box. And of course, never write it down anywhere near your wallet, phone or computer. If remembering is likely to be an issue, you might like to consider a secure password manager app. Many banks will also help boost your security with two-factor authentication, sending random codes to your phone (or a special LCD device they provide) to verify any activity.

Check page security before entering data

Finally, take a micro-second to spot the small padlock icon before you enter any data. You're looking for a padlock appearing as part of the browser itself, not just an image on the webpage. It will be either in the bottom corner or next to the URL. The address will also start with http**S**:// instead of http://. If you don't see these things, the page is NOT secure and you shouldn't log in.
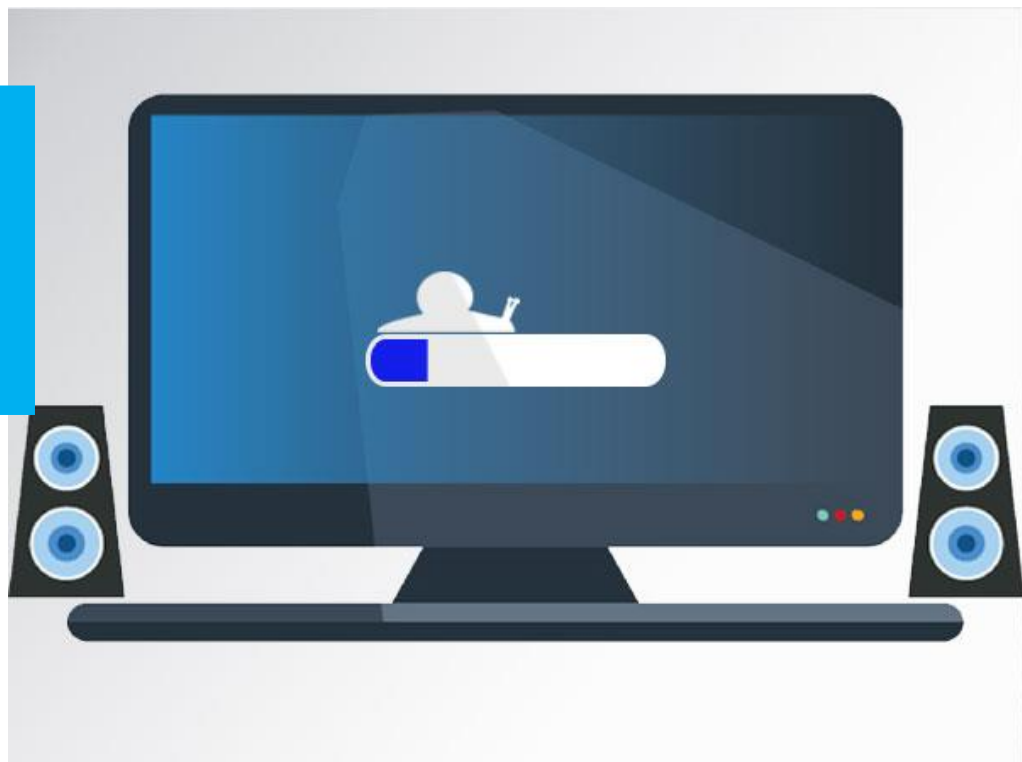
Need some help securing your system against scammers? We can help. Call Us at 0113 2579992

In this issue, we cover a few tips to make your internet banking more secure. And also discover three common causes why your computer is slowing down.

Why is my Computer Running so SLOW?

Woah, who slammed on the brakes? Your computer used to speed through startup and let you open almost everything at once, but now it's struggling to crawl along! Everything takes so much longer or crashes without warning. Something isn't right. If it's gotten so bad that you've found yourself drooling over the idea of a new computer, even though your system isn't that old, we've got some good news: you can get your whizzy speeds back with a little TLC.

Computers generally start slowing down within 12 months, but it's not because their parts are broken. And it's not because they're faulty. It's not even because you have so many browser tabs open that you lose count. Slow computers have a number of causes, but the most common ones are easily fixed.

Background programs

Whenever your computer is turned on, it's running programs in the background. You didn't start them and they may not be essential to operation, but off they go anyway. You can't even see some of them, they don't have windows or anything to look at. A good example is your antivirus program. You don't need to see it all the time, but you know it's running in the background, protecting you. Over time, more and more programs might slip into the background and casually suck up your resources, like iTunes helper, Acrobat updater, Cortana listening, Skype or Spotify. We can speed up your system by setting these background programs to run only when you need them, or remove them completely.

Application bloat

How do you improve last year's version of a program? Add more features! The problem with this is the applications become bloated with features you may not need (or even know about), but that keep needing more and more resources. Each time the developers review their programs, they assume you've bought the latest and greatest computer and can run whatever they release. This means a slow computer can sneak up after an auto-update. You may not even know the update happened, just that your computer is suddenly making you very unhappy. Eventually, your system grinds to a halt. We can remove unused applications or increase your computer power as required.

Slow hard drives

Your data is stored on a part called the hard drive. It's usually a mechanical type that works like a record player, with a spinning platter and a 'needle' reading it. If your data is spread out across lots of places on the platter, the hard drive head 'needle' has to go backwards and forwards thousands of times just to retrieve a single file. Unsurprisingly, that takes more time to bring up your file. We can optimize your data to give the hard drive head a break, but an even better solution is to upgrade to an SSD. That's a Solid State Drive that stores data in memory chips, like your USB drive, and has no moving parts. Without the physical need to move a hard drive needle, your computer can access data much faster.

Unfortunately, once your computers starts slowing, for whatever reason, the problem only gets worse. The background programs will continue to multiply, the bloat keeps coming, and the hard drive begs for relief. Rather than buy a whole new system though, it's completely possible for your current computer to go back to being lightning fast – and for a fraction of the cost.