



## RISKS AND RECOMMENDATIONS IN THE USE OF ONLINE BANKING



### RISK OF THEFT THROUGH UNAUTHORIZED TRANSACTIONS

The probability of becoming a victim of a robbery through unauthorized transactions increases if the user:

- Does not protect his credentials for access to online banking (user/password)
- Does not care his credentials for access to the email account, (user/ password) with he enrolled in online banking service and in which he receives various notifications and keys for transacting in the service,
- Uses easy-to-guess passwords
- Uses the same password for several services (mail, banking online, social networks, etc
- Maintains the same password for long periods of time.

To reduce the possibility of being victims of theft through unauthorized transactions, the JEP cooperative recommends:

The password is personal and should be known only by its owner.

It is not convenient to use as a password, data that other people can know. For example: important dates (birthdays, anniversaries, etc), names or nicknames, sequential or telephone numbers, dictionary words or phrases, etc.

Periodically change your password which must be at least eight (8) characters, including uppercase, lowercase letters, and numbers.

The user is responsible for handling the password/key in a properly and secure way.

The cooperative is not responsible for the effects arising from the use of the passwords/keys by one or other persons; the user assumes the obligation to safeguard and keep it in absolute reserve.

Among the mechanisms of fraud used by criminals are:

**Phishing (identity theft):** It is the method by which a criminal, through a supposedly real communication (email, SMS message, telephone call) requests information about access credentials (username/password), keys, account numbers, etc., to the victim. Once this information is obtained, the criminal uses the service by impersonating the real user.

To reduce the possibility of being victims of phishing, the JEP cooperative recommends:

On entering the page of "JEP online" check that it is a secure page, noting the padlock and green highlighted in the address.

 COOPERATIVA DE AHORRO Y CREDITO JUVENTUD ECUATOR PROGRESISTA LTDA [EC] <https://cash01.coopjep.fin.ec/>

Make your transactions from a secure computer; NEVER in public places with access to the internet, or in strange computers.

## KEEP IN MIND THAT:



• The JEP cooperative does not send emails to request updates or modifications of confidential information, such as: credentials of access (user/key/password), account number, debit card, or personal data. If you receive an email, please contact Customer Service calling 1800 537537 / 07 413 5000 ext. 10265 from Monday to Friday, or write to the following address: [jeponline@coopjep.fin.ec](mailto:jeponline@coopjep.fin.ec)