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The number of clients who prefer the Internet for using banking services (when and where they want) has grown considerably.

Aware of this, the Millennium bcp has constantly sought to bring enhance online access to the Bank, adapting its products and services to our clients' needs and expectations. Special attention has been given to all topics related with security, in particular with security in the use of direct channel, specifically the Internet.

One of the main purposes of the creation of this very Newsletter is to divulge better computer security practices.

In this edition, in "**Basic Principles of Security**", you can find advice on the use of public wireless networks.

In "**Highlights**" you can see that the Millennium bcp was voted by Global Finance as the "Best Internet Bank". Amongst other prizes we would also mention "Best Information Security Initiatives".



## Highlights

### "Best Information Security Initiatives", awarded to Millennium bcp!

Since June 2004 the Millennium bcp's site has an area called **Security**, and it was also at this time that the first Security Newsletter was sent by e-mail with the objective of providing Clients of the Millennium bcp with access to important information on online security and to a series of procedures which will give them adequate protection against viruses or other attacks which can harm their computers and devices before it is too late.

The provision of this service was recognised by **Global Finance**, an acclaimed international financial magazine, and a study made of the "World's Best Internet Banks" awarded the Millennium bcp the prize "**Best Information Security Initiatives**" for Europe.

An international jury elected the Millennium bcp's portal as the best site for companies in Portugal for the fourth consecutive year - "Best Corporate/Institutional Internet Bank», and the best Internet Bank in Portugal for private individuals, awarding it the prize "Best Consumer Internet Bank».

Other prizes awarded to the Millennium bcp's Internet banking area related with the "World's Best Internet Bank Winners 2006», were for "Best Bill Payment and Presentment», and "Best Online Deposits Acquisition».

The Bank Millennium, in Poland, also obtained the recognition of Global Finance by being voted the "Best Consumer Internet Bank" in that country.

- ✦ "Best Information Security Initiatives", awarded to Millennium bcp!
- ✦ Using public wireless networks more securely

The study "World's Best Internet Banks" will be published in Global Finance's September edition, while the prize giving ceremony will be held in New York in November.



## Basic Security Principles

### Using public wireless networks more securely

Following on from our previous Newsletter and given that it is the holiday period, we thought it was pertinent to give some advice on the more secure use of public wireless networks.

If you have a portable computer with a wireless connection, either built-in or in a wireless network card, you can surf the Web while in a café, at the airport, in your hotel and even in a restaurant using public wireless networks, or WiFi.

Here are some quick suggestions for you to enjoy the convenience of WiFi and to help protect your privacy:



#### 1 Use a firewall

A firewall is a protection barrier which controls and restricts information which travels between the computer and a network or the Internet. If the computer uses Windows XP and has the most recent service pack installed, then this has a new and improved firewall built-in which is activated by default. With just a few clicks you can easily configure the Windows firewall to provide better protection when you use a public wireless network. If your computer does not use Windows XP, go to:

<http://www.microsoft.com/portugal/athome/security/protect/windows2000/firewall.msp>.



#### 2 Hiding files

In order to protect a domestic wireless network with different types of encryption with variable efficiency. If you use a public WiFi network, the encryption of the network is often out of your control. Check the privacy statement on the website of the network to find out more about the type of encryption they use. If they do not have a privacy statement, it would perhaps be better not to use that network.

If you keep a lot of personal or financial information on your computer, you may consider investing in an operating system which includes file protection. Windows XP Professional has the tools indicated to protect information through encryption.



#### 3 Do not write credit card numbers or passwords

The measures indicated above provide a basic form of protection against casual hackers who might attack wireless networks. To be safe, avoid writing any other financial information on you computer, when you use a public wireless network.



**Suggestion:** If you have to enter credit card numbers while you are using a public wireless network, check that you can see an icon with closed lock in the lower right-hand corner of the browser window and check that the web address begins with **https**: ("s" for security).





"Best Corporate/Institucional Internet Bank" Empresas em Portugal - "Best Consumer Internet Bank" Particulares em Portugal - "Best Bill Payment and Presentment" na Europa - "Best Information Security Initiatives" na Europa - "Best Online Deposits Acquisition" na Europa