



Security of e-payments

A Review of the Controls and Features

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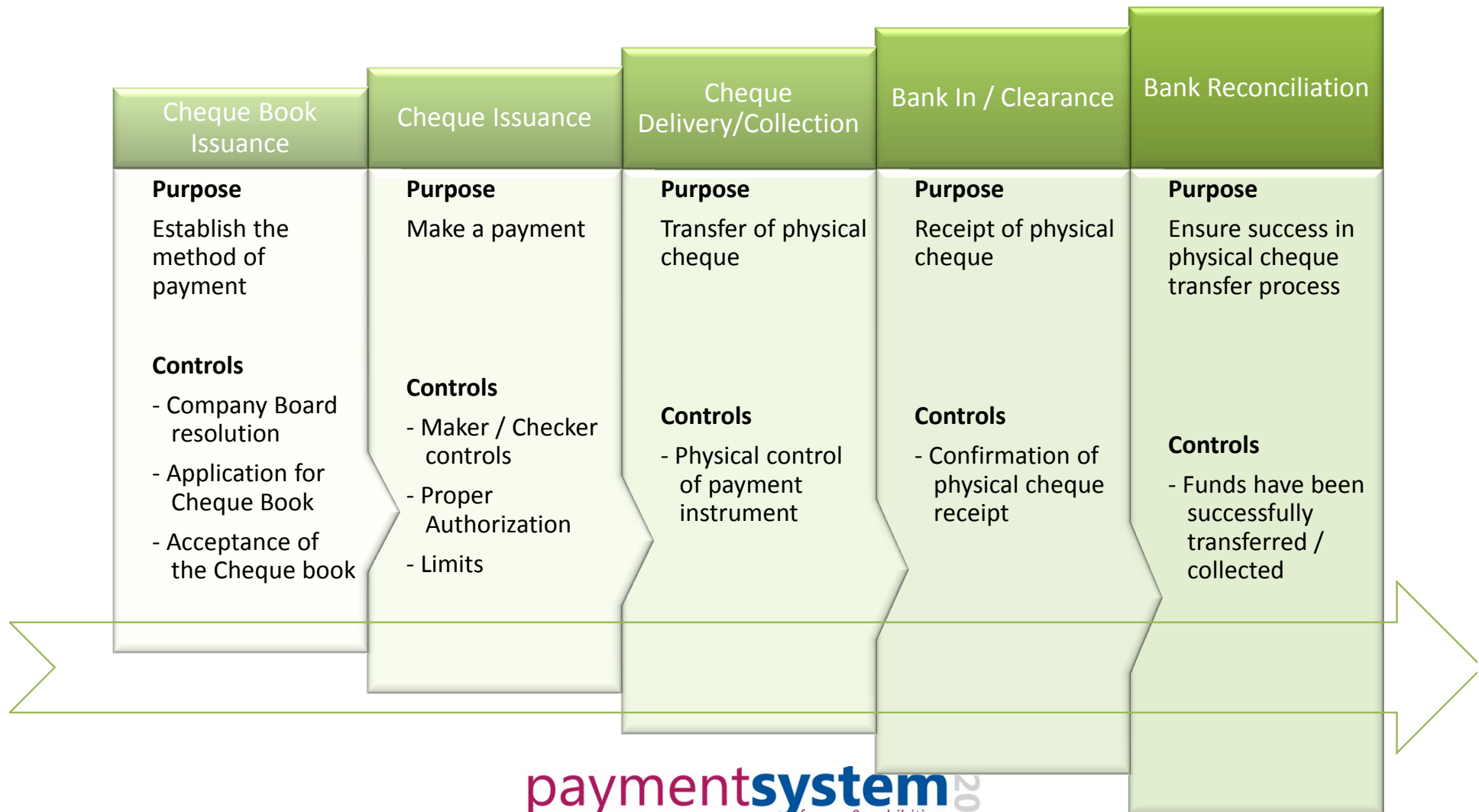


Process Controls

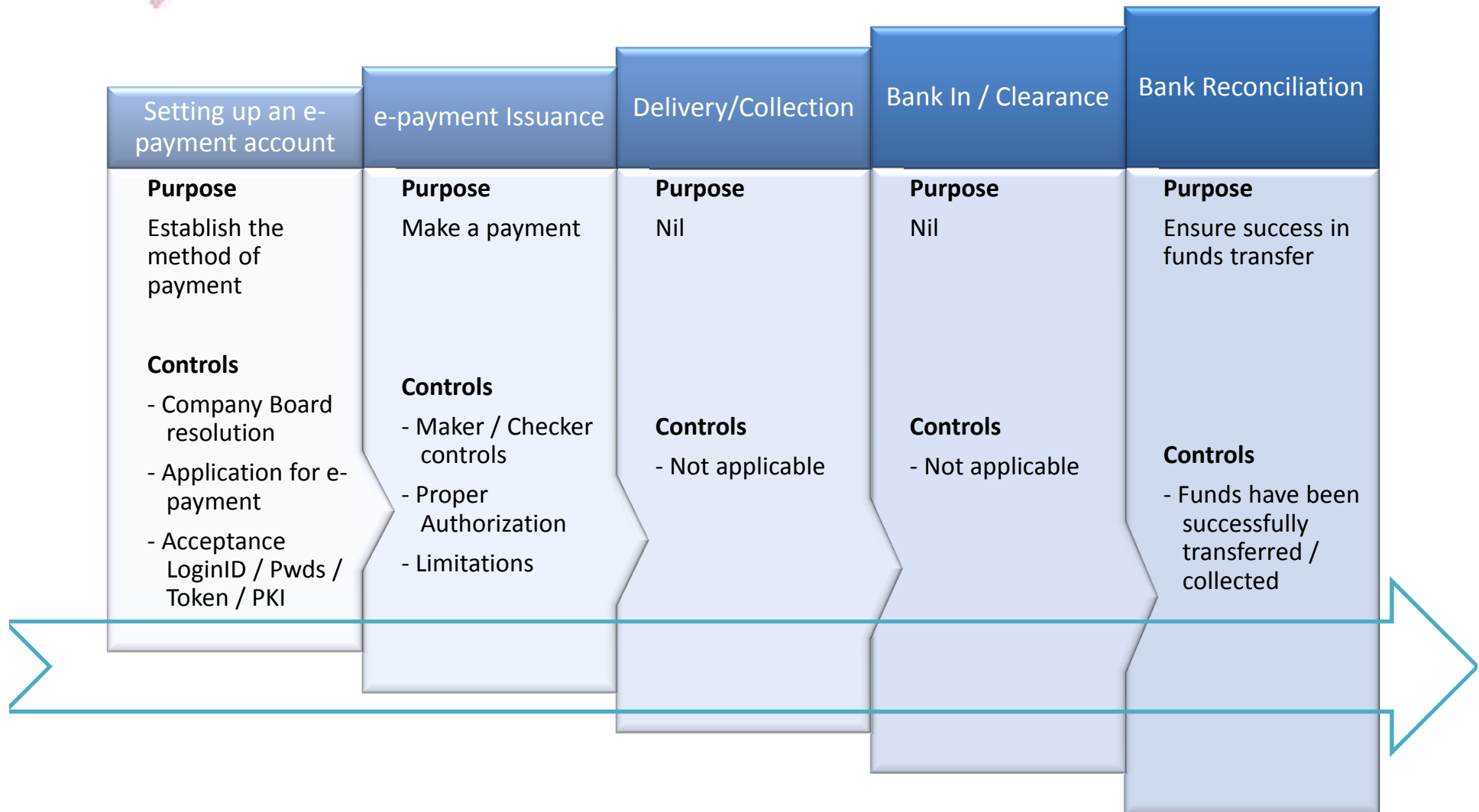
1. Process controls are key criteria of payment security
2. Computer systems can help enhance Process Controls to make it more efficient and instantaneous



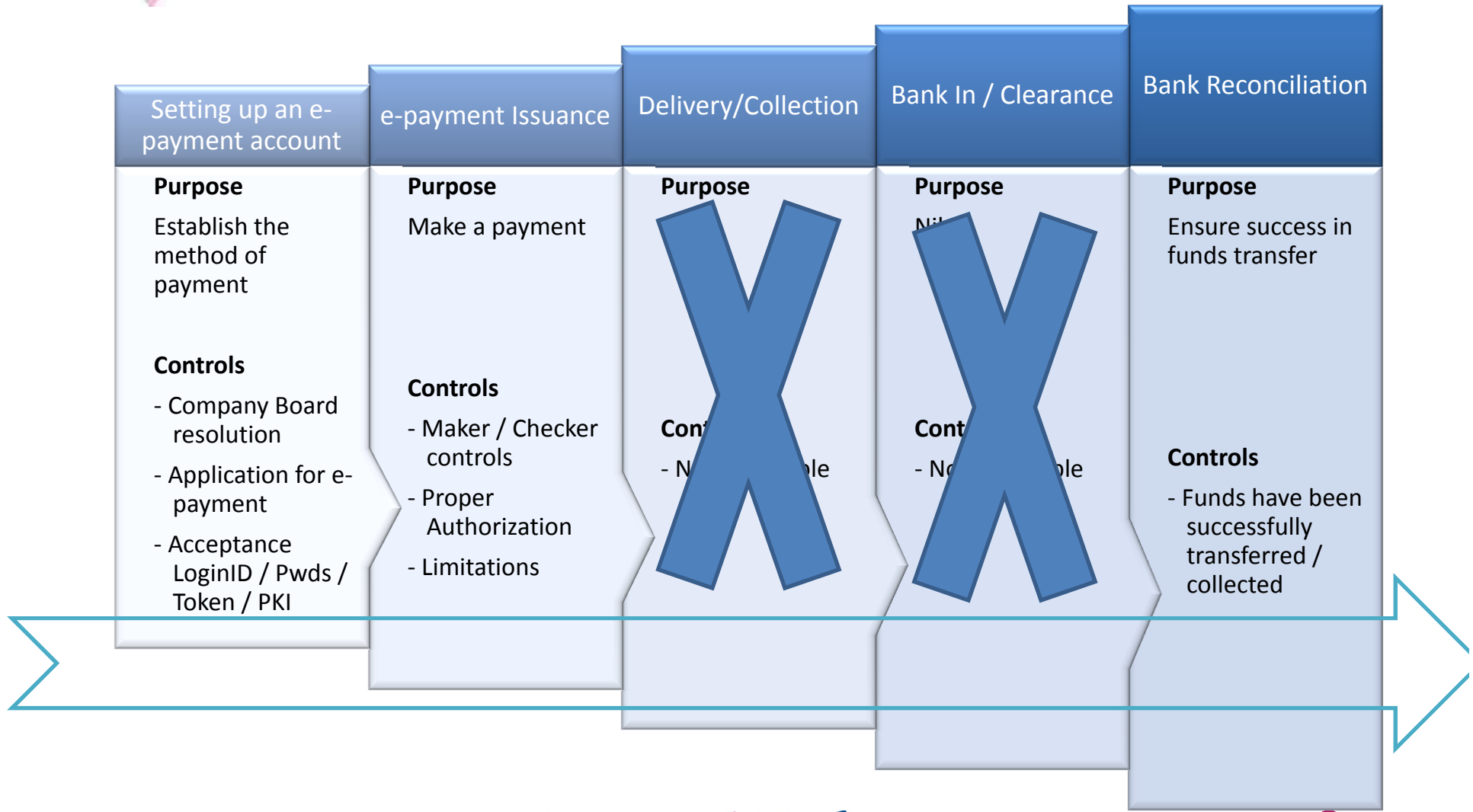
Controls in the traditional payment method (cheque payments)



Controls in the e-payment method



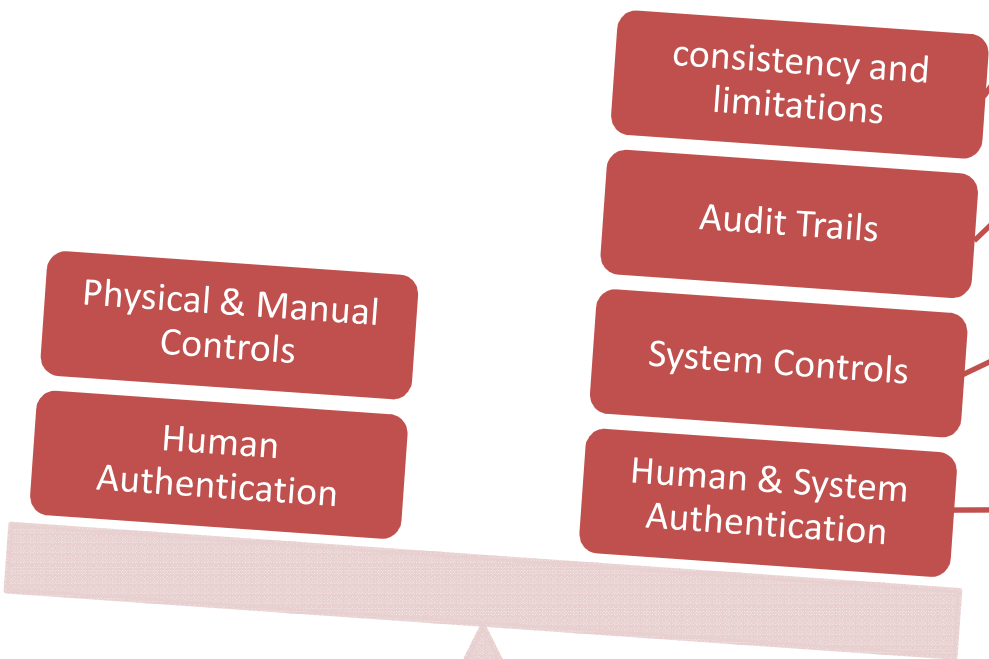
Controls in the e-payment method



Security Features

Cheques

e-Payments



Payment limits can be set at the user-group level as well as by account as a payment control mechanism.

Each individual user's access and navigation through the system is captured in an audit trail for reference.

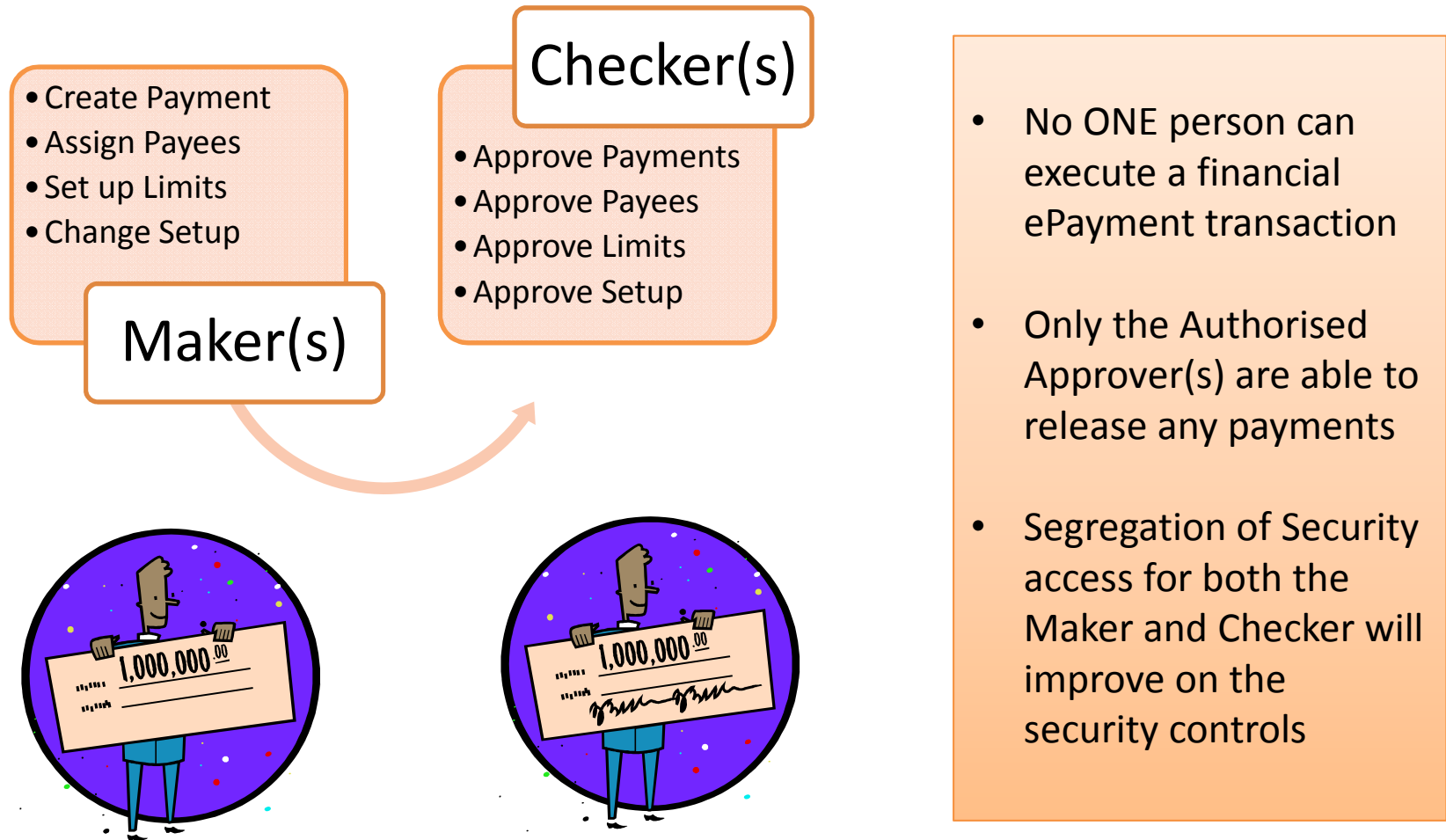
Complex encryption & hash totals – Amount & number of items in a file cannot be changed. Built-in verification features to check against double crediting or duplication

Authorisation – access control, limits built in & additional security layers using Passwords, tokens, digital signature, TAC etc





Maker-Checker Controls





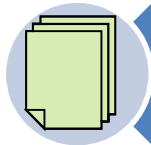
Online Banking Value-Added Features



Real-time online payment consolidated report



Easy access on accounts information/reconciliation



Payment notification via email or SMS



Easy to integrate



Customize transaction matrix according to your requirements

- Simple to Complex case



Security Features



Equipped with Internet Security Features

- Industry standard 128 bits SSL protocol
- 2 factor authentication (username, Password + OTP)



User access control

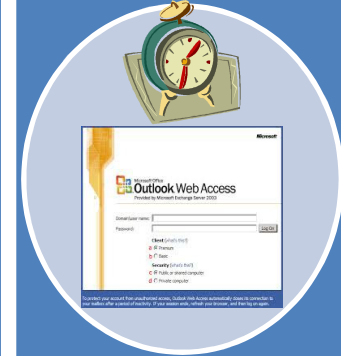
- Maker & Checker
- Limit



Secured website



Account number & 2nd ID verification

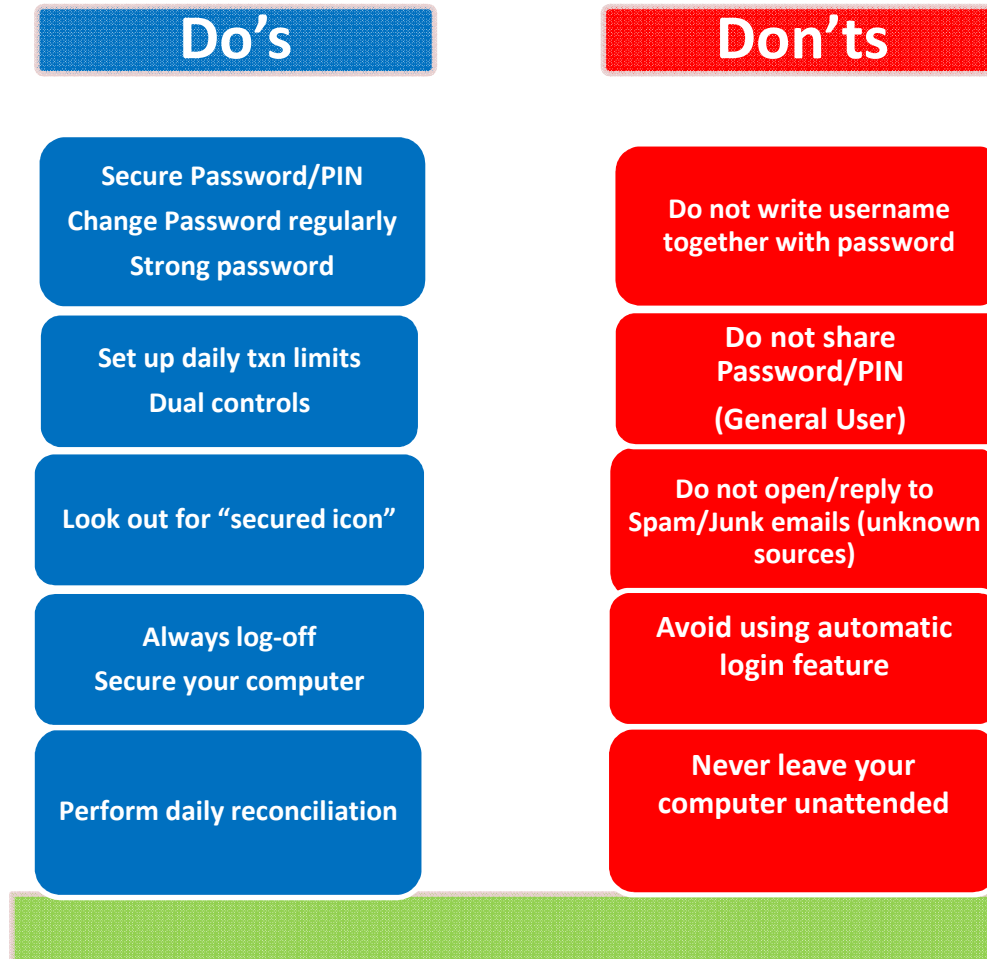


Automatic 'Time-out' feature





Practical Advise



Perception

Belief

- Pricey
- Funds availability
- Hassle
- Unsecure
- Inadequate information

Truth

- Fee is now RM0.10
- Same day (within 2 hours)
- Simple & Convenience
- Highest level of security, 128 bits SSL
- Standard Payment Reference – “remittance details on both payers”





Thank You!



Appendix

Velocity - Windows Internet Explorer
https://bbmy.ocbc.com/baliweb/59046/site/defaultskin/en_US/html/static/logon_box.htm

OCBC Bank
Internet Banking

Welcome to OCBC Bank and OCBC Al-Amin Internet Bank

Website Identification

VeriSign has identified this site as:
bbmy.ocbc.com

This connection to the server is encrypted.

Should I trust this site?

View certificates

Internet Explorer 11 - Use in Compatibility View
If you wish to use Internet Explorer 11 with Velocity@ocbc, you will have to add ocbc.com.my in the browser compatibility view settings.
It's easy - you can [see how to do so here](#).

Firefox 21 & above: Intermittent login issue with Velocity@ocbc
If you are running Firefox version 21 & above, you may experience difficulty logging on to Velocity@ocbc intermittently and we are currently looking into this issue. In the meantime, please downgrade your Firefox browser to access Velocity@ocbc. To know how, please refer to [guide for Mac](#) or [guide for Windows](#).

Security Advisory : Security Alert on Malware in Circulation (15 March 2013)
We would like to bring to your attention that there have been recent reports of new malware attacks on internet banking websites. Please click [here](#) to find out more.

Browser Compatibility Update
To ensure maximum compatibility, it is advisable to use the recommended browser platforms and withhold any upgrade until it has been certified for use.
Please refer to the [latest list of compatible browsers](#).

Security Alert
If you have received an email requesting that you click on a hyperlink to verify your Internet Banking Account information and details, please do not respond. For more details, please click [here](#).

Learn how to clear your cache
To refresh your cache:
Windows users: Press [CTRL]+[F5]
Mac users: Press [Command]+[R]

Login

User Name

Password

Organisation ID

Login

Secured area [I have forgotten my Password!](#)
[I have problems logging on](#) | [How do I protect my Password?](#) | [FAQ](#)

Important: Financial Services Act 2013 and Related Provisions from Central Bank
It is important for you to ensure the correctness, accuracy and completeness of the information provided to facilitate payment transactions via Velocity@ocbc, in compliance with the Financial Services Act 2013 and related provisions. Any failure to do so may result in delay to the processing of your payment transactions or the Bank may reject your payment transactions without any recourse to the Bank. [Please visit Central Bank of Malaysia official website for more information.](#)

Revised IBG Cut-off Time
The cut-off time for interbank funds transfers (IBG) is now 12noon. Transactions performed after this time will be treated as having taken place the next business day.

Reduction of Interbank GIRO Fee to 10 sen (effective 2 May 2013)
With effect from 2 May 2013, Interbank GIRO fees for transactions via internet banking is reduced to RM0.10 per transaction (from up to RM2 previously). We encourage you to convert to electronic payment as soon as possible as effective 1 April 2014, all banks will charge a cheque processing fee of RM0.50 to the issuer of each cheque in addition to the existing RM0.15 stamp duty for each cheque.

OCBC Group | Home | Contact Us
You are in : Malaysia

Local intranet | Protected Mode: Off
86%
11:01 AM
12/2/2013



Welcome to Hong Leong Online

Secure User Login

Please login with Company ID, User ID and Password to login to the system.

Company ID :

User ID :

Password :

- > [Forgot Password](#)
- > [Request Forms](#)

Important notice

- > Please specify the recipient reference (ie salary, claims, payment or etc) in the REMARKS column for bulk payment and RECIPIENT REFERENCE column for single payment as it will be a mandatory field w.e.f. 30 June 2013, in line with BNMs guidelines.
- > Please be informed that effective 02 May 2013, the IBG funds transfer fee via HLOB will be reduced to RM0.10 per transaction. Register and start performing all your banking needs via Hong Leong Online Business today to enjoy greater convenience and savings!
- > Thank you for using Hong Leong Online (Business). To assist you in accessing to our system, please download the User Manual available at the < User Manual > hyperlink once you have successfully logged in to the system.
- > Our online banking services are available from 7:00 am to 11:00 pm daily, 7 days a week.
- > After some time of inactivity, the system will log you out automatically and ask you to log in again.

Need assistance?

Please call us at:
+603-2773 0200 or **+603-2773 0511** during office hours or emails us at cmp@hlbb.hongleong.com.my and we will respond to your message as soon as possible

User ID and Password Guidelines

1

Create a “strong” password with at least 8 characters that includes a combination of mixed case letters, numbers, and special characters “!@#%&^*(){}<>”.

OK Password:

ilovemypiano

ihateliverandonions

mypuppylikescheese

julieloveskevin

ieatcarrots

Better Password:

ILoveMyPiano

1Hat3liver@ndonions

MyPuppyLikesCh33s3

JulieLovesKevin

IeatCarrots

Excellent Password:

ILov3MyPi@no

1Hat3liver@Onions!

.MyPuppyLikesCh33s3

Jul1eLovesK3v1n

I34tcarr0ts:

2

Change your password frequently preferably each 60 days.

3

Never share username and password information with anybody.

4

Do not use account numbers, your social security number, or other personal information when create user name and password.

5

Avoid using an automatic login feature that saves usernames and passwords, such as the one below:

Microsoft account [What's this?](#)

someone@example.com

Password

Keep me signed in



Sign in

[Can't access your account?](#)

[Sign in with a single-use code](#)