

# Sun East Federal Credit Union Browser Requirements and Security Safeguards

## Browser Requirements

Online Banking has been developed to function best with Microsoft Internet Explorer 6.0 service pack 1 or higher. You may obtain the latest version at [www.microsoft.com](http://www.microsoft.com).

Your browser must support 128-bit encryption to access Online Banking. In addition, we highly recommend that you download the latest version of your browser software to ensure that you operate with the most functionality and the most recent security measures. You can access websites for the three most common browsers by clicking one of the links below. (Please be sure to select the 128-bit encryption version).

*Attention Mac Users:* We recommend that you use Mac OS X 10.2 or newer, and Netscape 8 or newer, Safari, or Firefox 2.x.

For free browser downloads, visit

[Internet Explorer](#)

[Firefox](#)

[Netscape](#)

## Security

One of the main concerns we heard from members as we developed this product was privacy of transaction data as well as protecting the Credit Union's internal network and member data. **NOTE:** If utilizing SunEast@net via TCP/IP, we recommend placing behind Firewall or DMZ. We also recommend site authentication via Verisign utilizing port 443. Explanation to follow:

## Member Security

For the member's protection of confidential data, Online Banking employs two forms of security:

1. Dual PIN/Password verification
2. 128-bit Data Encryption

The Credit Union has the option to utilize one or both. However, the National Credit Union Administration (NCUA) highly recommends implementing both security measures.

**Dual Password Protection** requires the user to enter a password, in addition to a PIN number, to ensure account information is not accessed by unauthorized users.

**Data Encryption** is a process that transposes account information, which is sent from our host server to your browser. The coded data cannot be interpreted or altered without using a defined “key.” The “key” deciphers the information from our server, which in turn allows you to view your account information securely at your desktop.

Currently, the level of RSA data encryption that our server will provide is 128 bit. The 128-bit encryption is the highest form available with Internet Explorer 6.0 or higher and is the recommended data encryption to secure all your transactions.

### **Network Security**

The second facet of our security is protection of the Credit Union’s internal network and member information from access by unauthorized Internet users. (Host to server is strictly via a serial connection unless utilizing TCP/IP then a firewall is required as discussed above). Internet transactions are rerouted to the Credit Union from the client via a T1/Frames Relay/ISDN or dial-up connection. When requests reach the Credit Union router the traffic is either sent to the Online Banking server (a specific, secured port address), or to a proxy server. The proxy server allows us to isolate our local network from the public Internet. The SunEast@net Banking server is connected via a serial port or TCP/IP to the main computer that houses the account information. Only a valid transaction request from the member via a PIN and password can cause information to be downloaded from the Credit Union host computer back to the client via the Internet. Utilizing these methods will disallow unauthorized access to our network, including all member information. The SunEast@net server does not store PIN, password, or specific account information. It is solely a pass thru via a serial connection from the host server, unless utilizing TCP/IP it then will be defended via a proxy/firewall device.