

## ANNOUNCEMENT

# February 20, 2024 Cybersecurity and Electronic Services Consumer

### **Awareness Program**

Dear Valued Customers,

Mega ICBC- Manila Branch (or "the Branch") in alignment with BSP's Circular No. 1140 dated 24 March 2022 and M-2022-015 dated 22 March 2022 (please refer to **Annex A**), aim to educate our key stakeholders, e.g., customers, suppliers, the regulators, and others, on their roles and responsibilities in ensuring the security of their transactions and personal information in electronic delivery channels, if any.

As of date, the Branch does not have an electronic delivery channel, credit card, ATM machine, mobile phone/device banking system, and the likes. It does have an internal network and systems, data storage and backup, internal communication and e-mail, employee systems, and similar systems. However, for the provisions of BSP's Electronic Services Consumer Awareness Program stipulated in regulatory issuances mentioned, consumers are advised to keep their login ID and passwords secure by not disclosing them to anyone, regularly changing them, and avoiding easy-to-guess passwords. Personal information such as address, social security number, and bank account number should also be kept private, unless the information collector is reliable and trustworthy.

It is recommended that consumers keep records of online transactions by regularly checking transaction history details and statements for any unauthorized transactions. They should also review and reconcile monthly credit card and bank statements for errors. Consumers are advised to check for the right and secure website before doing any online transactions, ensuring that the website is secure by checking for the URL starting with "https" and a closed padlock icon. Software that encrypts or scrambles information should be used for sensitive transactions, and personal computers should be protected from hackers, viruses, and malicious programs by installing firewalls and anti-virus programs.

Consumers should not leave their computers unattended when logged in to internet banking sites, always remembering to log off and clear the memory cache after transactions. It is important to check the site's privacy policy and disclosures before providing any personal financial information, and to be cautious of sharing passwords or PINs via ordinary email. Other internet security measures include avoiding using shared or public computers for financial





transactions, disabling file and printer sharing features, and contacting the relevant financial institution for any security concerns or issues with online e-services accounts. By following said guidelines, consumers can protect themselves from online fraud and theft.

The Branch on its part shall remove clickable links in emails or SMS sent to its customers; prohibits any of the Branch officers or representative from obtaining or inquiring about critical authentication information such as password and/or one-time password/pin (PIN) from customers; has a dedicated customer assistance that deal with feedback on customer concerns including potential fraud cases on a priority basis; shall conduct regular customer education campaigns against online scams and phishing schemes with mechanisms to monitor their effectiveness and relevance (please refer to **Annex B**); and shall adopt a strong fraud surveillance mechanisms to ensure prompt responses in dealing with the growing threat of online scams.

If you receive any suspicious messages, please do not disclose your personal information, and immediately contact us: (632) 8811-58-07 to 14 Ext No. 109, 260, 241, and 264 or email at: b0b2pb01@megaicbc.com

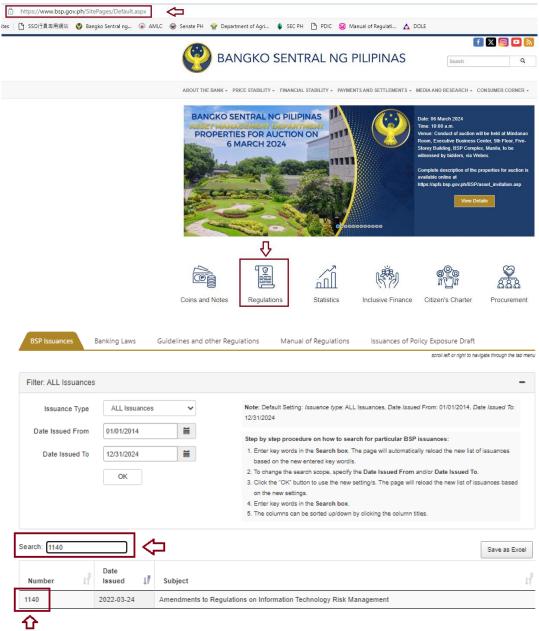
Thank you.





#### Annex A

The link for the Circulars are found in the Bangko Sentral ng Pilipinas (BSP) web page under Regulations.





#### Annex B

Please search Bankers' Association of the Philippines (BAP) and found in the BAP web page under Cybersecurity.

