

Protected data access

Identification numbers, passwords, PINs, mTANs and other means of legitimisation are important and effective obstacles against hacker attacks.

Multi-level log-in procedure

Financial institutions provide utmost levels of security for their customers as early as the log-in stage. They usually implement a multi-level log-in system. Attackers would have to be able to successfully overcome every individual security hurdle to obtain access to customer data and finances. Bank log-in procedures differ from each other in their details, constituting a security-related advantage - any attempts at attack cannot be transferred on a one-to-one basis from one to the next e-banking system.

The first step is user identification, employing an identification number (often the actual account number). The second step entails authentication by means of a personal password. Depending on each individual procedure, a further security code will be required, with such codes usually being time-limited and only ever valid for one single access attempt. By carefully handling such legitimisation tools, the log-in process therefore become impossible for attackers to bypass.

Our article [Log-in procedures for e-banking \(https://www.ebas.ch/category/23\)](https://www.ebas.ch/category/23) describes all the different procedures commonly used in detail.

Cutting-edge technologies

There are hundreds of thousands satisfied customers using e-banking in Switzerland. Billions of Francs are transferred daily. This requires the highest possible security standards, which need to be continuously developed further as attackers tend to continuously increase their know-how as well. Financial institutions make ongoing investments into new security systems to provide increased security - because the best protection consists of always remaining one step ahead of hackers.

Financial institutions use the most up-to-date security systems to comprehensively protect their customers' data and finances at any time.

[Secure data transfer \(https://www.ebas.ch/en/secure-data-transfer/\)](https://www.ebas.ch/en/secure-data-transfer/)

Protected data access

[Transaction monitoring \(https://www.ebas.ch/en/transaction-monitoring/\)](https://www.ebas.ch/en/transaction-monitoring/)

[Secure data storage \(https://www.ebas.ch/en/secure-data-storage/\)](https://www.ebas.ch/en/secure-data-storage/)