- ## **SecureSite**

What is SecureSite?

SecureSite is New Zealand Home Loans online authentication tool. It provides an extra layer of security to help protect you while using the New Zealand Home Loans internet service. You'll set it up the first time you log in to your internet service, and each time you log in after that you'll need to answer a SecureSite question to access your accounts.

If you're having trouble using SecureSite, check out our FAQs or if you think it's a technical issue, try our trouble shooting section.

Using SecureSite gives you significant security advantages compared with using access number and password security only. It gives you added protection from key-stroke loggers, and because the added security occurs when you log in instead of on transactions, it helps lock out potential fraudsters from the start, protecting your privacy as well as your funds.

By using SecureSite with some commonsense security precautions, you're eligible for the New Zealand Home Loans Internet Service Guarantee.

SecureSite is quick and easy to use – and unlike some other authentication tools, you don't have to worry about having cell phone reception or carrying a token or card around.

SecureSite is **free** for all New Zealand Home Loans internet service clients.

How it works

SecureSite is a question and answer based authentication tool.

When you set it up, you'll choose or create at least three sets of questions and answers. We give you some preset questions you can use, and provide your own personal answers to, or you can make up questions yourself. Make sure the questions you choose are ones you can **easily remember the answer to** (including spelling), because each time you log in to your internet service, you'll have to answer one of the questions.

Your answer will be shown as empty boxes, two of which will be highlighted. You'll need to fill in the two highlighted boxes with the correct characters. So in the example below, if the correct answer is 'YELLOW', the characters you'd need to insert would be 'E' and then 'L'.
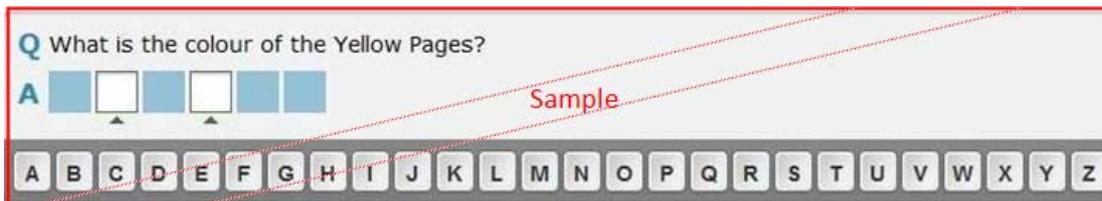
Instead of typing the characters in from your keyboard, you'll use the letters or numbers on the screen – using your mouse, click on the character you want to put into the selected box. Once you've entered both characters, click 'Proceed'.

SecureSite has been designed to provide added protection from spyware. Spyware can be placed on your computer without your consent or knowledge from anywhere in the world, allowing offenders to steal your internet service details. Although your family and friends might know the answers to your SecureSite questions, your access number and confidential password is the protection you have to keep your transactions private from them.

How to change your questions and answers

If you want to change your questions and answers at any time, log in to your internet service and go to the Your settings & services tab at the top of the screen; select 'SecureSite' from underneath the Security settings heading. Make sure you select questions and answers that are easy to remember and easy to spell!

If you can't remember the answer to your question when you're trying to log in to your internet service, you'll need to call our Client Care Team on 0800 333 238 and ask them to reset your answer.

Important:

- New Zealand Home Loans will never ask you what your questions are
- We'll never ask you for the full answers to your questions
- You must choose questions and answers that are particular to you. Don't choose questions where the answers can be found with a simple internet search
- Make sure you only access your internet service through the New Zealand Home Loans website
- The URL for our internet service login page should always be:
  https://www.nzhltransact.co.nz/login.asp. If it is anything other than this, do not proceed with logging on and contact us
- You should never be able to type in your SecureSite answer using your computer keyboard. SecureSite answers should only ever be keyed in using the virtual keyboard on screen.

• SecureSite FAQs

Using SecureSite

Q. What do I do if I'm having trouble using SecureSite?
A. If it's a technical issue, like only being able to enter one of the characters in your answer, try the relevant fix listed in our trouble shooting section. Otherwise, see the questions below and if they don't help, call us on 0800 333 238.

Q. What do I do if I can't remember the answer to a question?
A. You'll need to call our Client Care Team on 0800 333 238 and ask them to reset your SecureSite question. Make sure you choose questions with answers that are easy to remember and easy to spell.

Q. How do I use the virtual keyboard?
A. Use your mouse to select characters from the letters, numbers and symbols displayed on the screen.

Q. How do I change my questions and/or answers?
A. Log in to your internet service and go to the Your settings & services tab at the top of the screen. Select 'SecureSite', answer the question and then edit your questions and answers.

About SecureSite

Q. Does SecureSite give me a different level of security?
A. Definitely. Using SecureSite offers significant security advantages compared with using access number and password security only. By using SecureSite, with common sense precautions, you qualify for the New Zealand Home Loans Internet Service Guarantee.

Q. Is doing this step necessary for using the internet service?
A. Yes, you need to have SecureSite to be able to use New Zealand Home Loans internet service.

Q. Can the answers to my SecureSite questions include numbers and symbols?
A. Your SecureSite answers can include alpha-numeric characters eg A,B,C... and 1, 2, 3... You can also have multiple word answers eg Lower Hutt. However you cannot use symbols such as #,-,*.

Q. Why do I have to use the onscreen keyboard?
A. It adds security because it's harder for your keystrokes to be recorded via spyware.

Q. Why is SecureSite on the login page instead of when I'm making transactions?
A. At New Zealand Home Loans, we believe your privacy is important. That's why we've placed spyware protection on the front door, rather than letting offenders wander through your accounts. This means you're protected against more than just fraudulent transactions.

Q. Do I need to worry about all the other security stuff?
A. We recommend you continue to download updates for your operating system, and install virus and firewall protection for all internet use, not just for your internet service. By using SecureSite and taking these and other simple precautions, you qualify for the New Zealand Home Loans Internet Service Guarantee.

Q. Is SecureSite two-factor authentication?
A. SecureSite is New Zealand Home Loans online authentication offering. Although not a two-factor solution, we believe it provides significantly more security than using only an access number and password. You don't need to carry anything else around with you to use it, or worry about having cell phone reception. It's an easy, low-hassle solution.

Q. Should I be worried that family members and close friends know the answers to my SecureSite questions?
A. SecureSite has been designed with the aim of providing added protection from spyware. Your confidential access number and password is the protection you have to keep your transactions private from family and friends.

• SecureSite trouble shooting

You can try the fixes below if you're having problems with SecureSite, like being able to only enter one or no characters in your answer.
If you've tried the relevant fix and you're still having problems, please call our Client Care Team on 0800 333 238.

If you're having trouble with SecureSite, try this fix first:

Push Ctrl+F5

While in the SecureSite screen, try pushing the Ctrl and F5 buttons on your keyboard at the same time, then try again.
If that doesn't help, try this:

Clear your temporary internet files and cache

Every time that you open a browser to view a web page, your computer stores a local copy of that web page in a temporary file. If the size of the temporary internet files folder becomes too large, some display problems may occur. Removing all the temporary internet–related files might help resolve the issue.
Before doing this, you should log out of your internet service. To remove all the temporary internet–related files from your computer follow these steps for:

Mozilla Firefox for Windows

1.   Start Mozilla Firefox
2.   On the **Tools** menu, click **Clear Recent History**
3.   In the dropdown box next to **From the Time range to clear:** select the option **Everything**
4.   Select (tick) the following boxes:
     ▪ Browsing and Download History
     ▪ Cookies
     ▪ Cache
     ▪ Site Preferences
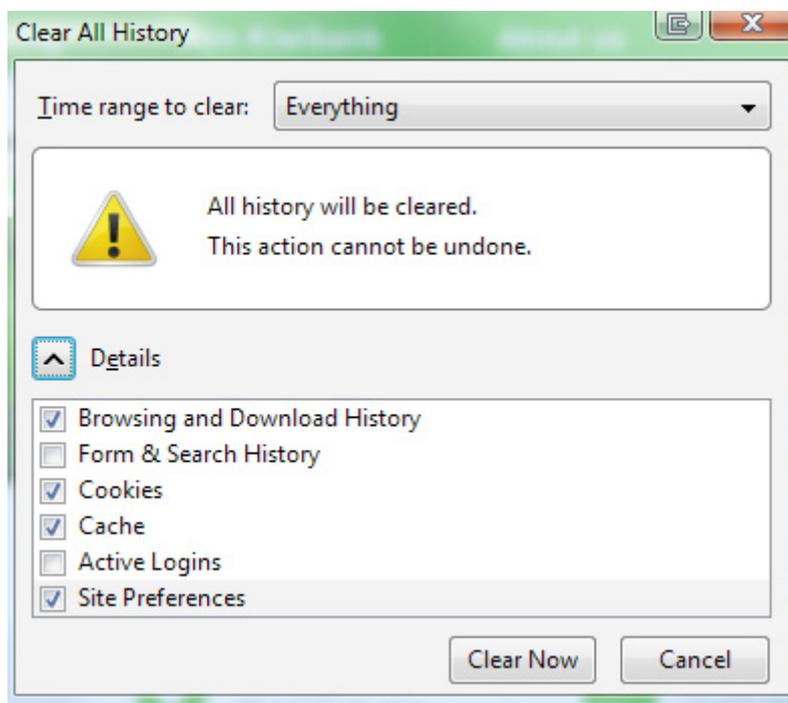
5.   Click **Clear Now**
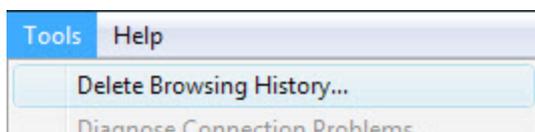
Internet Explorer 8

1.   Start Internet Explorer
2.   On the **Tools** menu, click **Delete Browsing History**
3.   Select (tick) the following boxes:

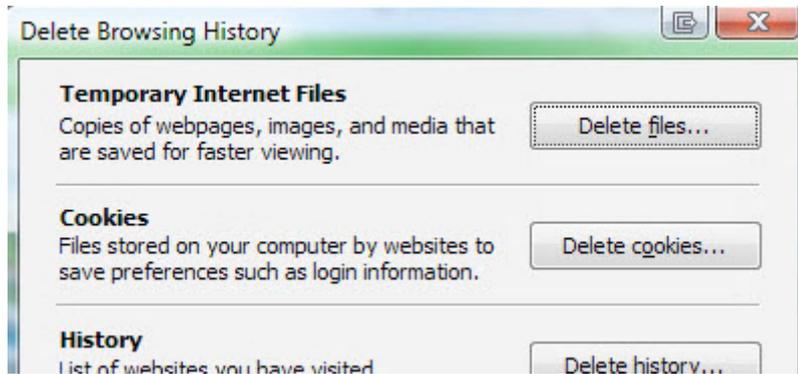   - Temporary Internet Files
   - Cookies
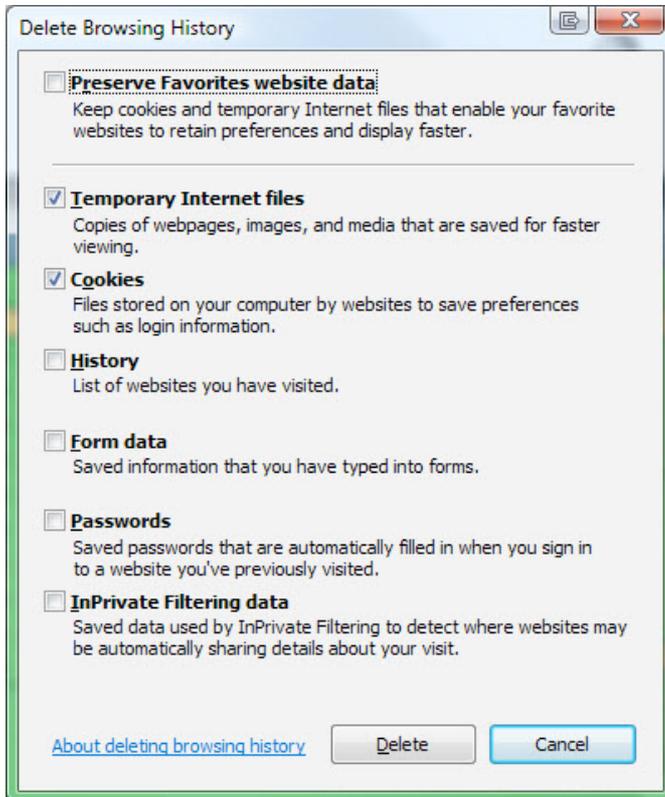
4.   Click **Delete**

Internet Explorer 7

1.   Start Internet Explorer
2.   On the **Tools** menu, click **Delete Browsing History**

3.   Under **Temporary Internet Files** click **Delete files...**

4.   Click **Yes** to confirm

5.   Under **Cookies** click **Delete files...**

6.   Click **Yes** to confirm

7.   Click **Close**

Internet Explorer 6

1.   Open the Internet Explorer window

2.   On the **Tools** menu, click **Internet Options**

3.   Click the **General** tab

4.   Under **Temporary Internet files**, click **Settings**

5.   Click **Delete Files**

6.   Click **OK**

7.   Click **Delete Cookies**

8.   Click **OK**

9.   Under **History**, click **Clear History**

10.   Click **Yes**

11.   Click **OK**

Google Chrome

1.   Open Google Chrome

2.   On the **Tools** menu click **Clear browsing data**

3.   Click the tick box to select the following

        ▪Empty the cache

        ▪Delete cookies

4.   In the dropdown box next to **Clear data from this period:** select the option **Everything**

5.   Click **Clear Browsing Data**

Safari

1.   Open Safari

2.   From the **Edit** menu, click **Empty Cache...**

3.   A dialog box will open. Click **Empty**

Firefox for Mac OS X

1.   Open Firefox

2.   On the **Tools** menu, click **Clear Private Data**

3.   Click the tick box to select Cache

4.   Click clear **Private Data Now**

Still having problems? Try these additional trouble shooting options for your browser.

Internet Explorer 7

You should only reset your Internet Explorer Options if you have already tried clearing your temporary internet files and cache.

Note: This will delete all temporary files, disable browser add-ons and reset all customised settings you may have changed.
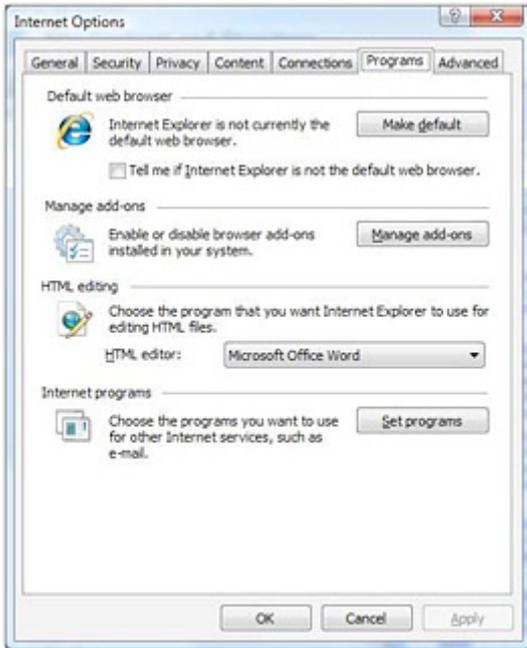
1.   Go to the **Tools** menu and select **Internet Options**
2.   Select the **Advanced** tab
3.   Select the **Reset** button
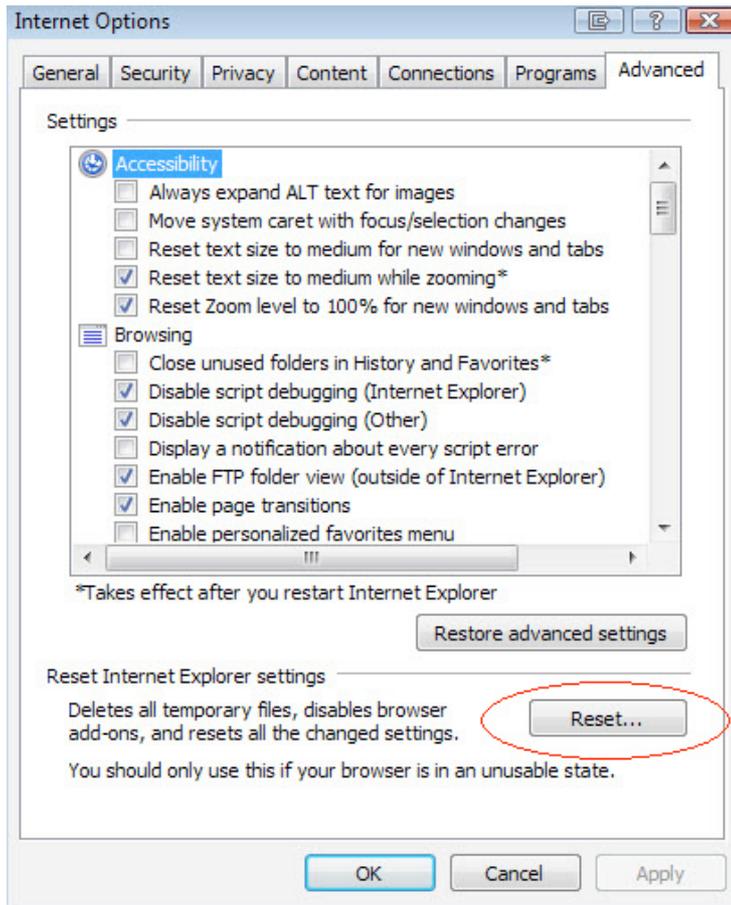
4.   Close Internet Explorer
5.   Open Internet Explorer and login to your internet service

How do I enable an add-on in Internet Explorer 7?

1.   Go to the **Tools** menu item and select **Internet Options**
2.   Select the **Programs** tab
3.   Select the **Manage add-ons** button

4.   **Select the add-on you want to enable** – a radio button will now become active under the Settings heading at the bottom left of the page.
5.   Select the **Enable** option
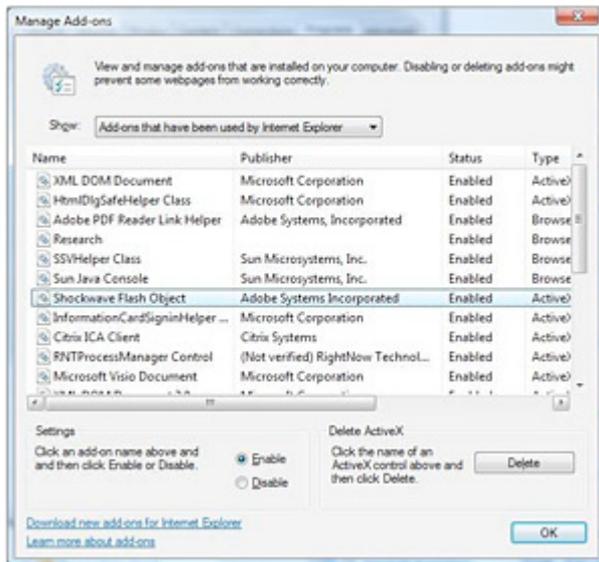
6.   Select OK

Firefox 3 (or higher)

If you've followed the instructions to Clear Private Data and are still getting an error message, the issue may be a result of a browser extension hiding the boxes. To disable extensions, try the following steps:

1.   On the **Tools** menu, click **Add–ons**
2.   Select the **Extension** tab
3.   Click on each extension and select **Disable** (this will not remove the extension from the list)
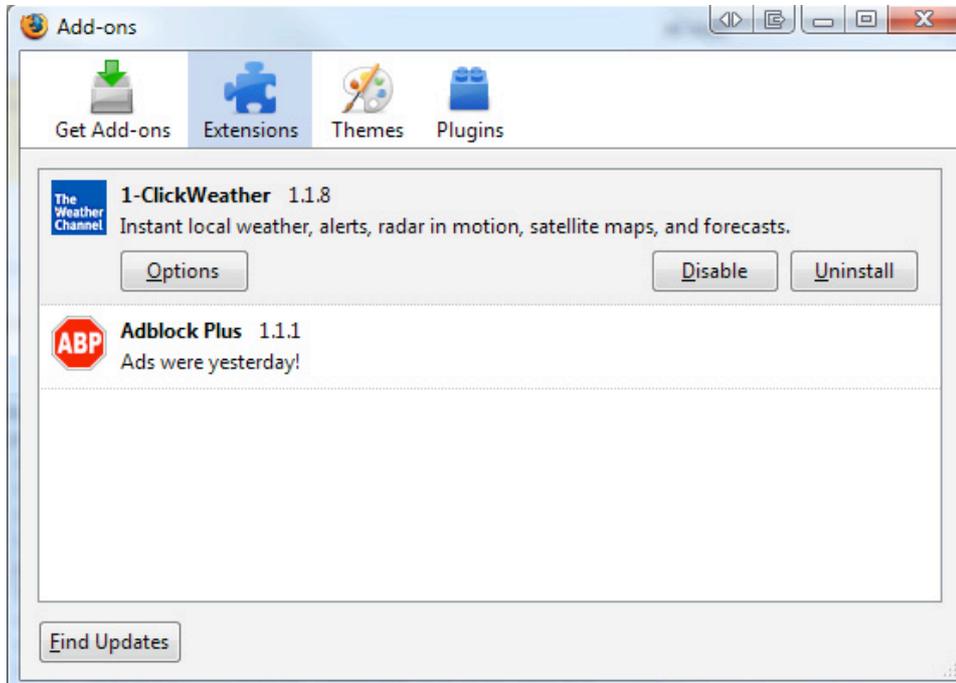
4.   Close Firefox
5.   Open Firefox and login to your internet service

Safari

If you've followed the instructions to Empty Cache and are still getting an error message try the following steps:

1.   From the **Edit** menu select **Reset Safari...**

2.   Select (tick) the following boxes:

- Clear history
- Reset Top Sites
- Empty the cache
- Clear the Downloads window
- Close all Safari windows

6.   Select the **Reset** button

What is a browser add-on?

Add-ons are installable enhancements to a browser. Add-ons allow you to add or improve application features, use themes of your choice, and handle new types of content.

Uses

- Adding features

Extensions are generally used to add functions to browsers. Examples of functions which an extension might add include RSS readers, bookmark organisers, toolbars, website-specific client programs, FTP, e-mail, mouse gestures, proxy server switching, or developer tools.

- Modifying how you view web pages

Many extensions can change the way content is displayed on a webpage. For example, Adblock extensions can prevent the browser from loading images that are advertisements.

• **Internet Service Guarantee**

New Zealand Home Loans guarantees to reimburse any money taken from your New Zealand Home Loans accounts if you're the victim of internet service fraud - as long as you use our SecureSite facility and take the common sense security precautions listed below.

Common sense security precautions

You must:

* install anti-virus software on your computer;

* regularly download updates to your anti-virus and operating system software;

* memorise your password and not keep any record of it;

* take extra care when keying in your password to make sure that no one else can see it;

* only log in to your internet service by using a bookmark or by typing www.nzhomeloans.co.nz into your browser, and clicking on the Client Care blue card;

* never log in to your internet service via a link from an email - including if the email looks like it's from us - or via a link from a website other than www.nzhomeloans.co.nz; and

* tell us as soon as you discover any unauthorised access of your New Zealand Home Loans accounts, or if another person knows (or might know) your password.

You must not:

* have acted fraudulently;

* choose a password that would be easy to guess or discover;

* tell anyone else your password;

* tell anyone else your password in response to an email request - including if the email looks like it is from us;

* log in to your internet service from a shared computer, for example, a computer in a library, shop or internet café, or;

* leave your computer unattended while logged in to your internet service.

Conditions

New Zealand Home Loans terms and conditions apply.

Staying Safe Online

We work in partnership with you to keep your money and personal details safe. Here's what you can do.

Anti-virus software

Scan your computer with up-to-date anti-virus software at least every 30 days. The software detects and eliminates computer viruses.

You must also scan downloaded files and attachments before opening them.

New viruses are appearing all the time, so you should regularly download updates to your anti-virus software from your software supplier or set your computer to automatically update your anti-virus software.

For more information on anti-virus software, go to the Symantec and Norton AntiVirus website or the McAfee VirusScan website.

Anti-spyware software

Scan your computer with up-to-date anti-spyware software at least every 30 days.

Spyware secretly gathers information from your computer and passes it on to advertisers or other parties. It can even capture details such as your password and user name.

Spyware can be installed without you knowing, as a result of visiting a website or through clicking on an option in a deceptive pop-up window. It can also be carried in viruses or installed along with other free software downloaded from the internet.

Again, new spyware appears all the time, which means you should regularly download updates to your anti-spyware software from your software supplier or set your computer to automatically update your anti-spyware software.

For more information on anti-spyware software, go to the Lavasoft website.

Firewall hardware and software

Make sure you have up-to-date firewall hardware or software installed and set it to work on incoming and outgoing traffic.

A firewall controls your connection to the internet by filtering the information that's passed to and from your computer.

You should regularly download updates to your firewall software from your software supplier or set your computer to automatically update your firewall software.

For more information on firewall software, see the Symantec and Norton Personal Firewall, the McAfee Personal Firewall or the Zonealarm Firewall.

Operating system security updates

Software suppliers often issue updates to fix problems found in operating systems and browsers. It's a good idea to regularly check for updates to your operating system and browser.

If you have a Windows operating system, use the built in update tool to keep Windows up-to-date.

If you have an Apple computer running OS X, run the Software Update tool regularly.

To watch a video about protecting your PC, go to the Microsoft website.

Double check the website address

Double check that you're on the official New Zealand Home Loans internet service website before logging in - www.nzhltransact.co.nz.

We use digital certificates from Verisign that verify that you're connected to our official internet service website. These certificates also confirm that all communication between you and New Zealand Home Loans is encrypted and therefore secure. Encryption is a mathematical method of coding information.

Use caution when using public or shared computers

Computers at public places like internet cafés and libraries may not be as safe as your personal computer.

In general, if you're unsure whether the computer has the required firewall and virus detection, it pays to wait and do your online transactions on a computer you know has the necessary protection.

Tips for password safety:

- Keep your password safe
- Memorise your password and then destroy any record of it
- Take extra care when entering your password to make sure that no one else can see it
- You should use different passwords for different electronic transacting services
- Don't choose a password that would be easy to guess or discover
- Don't use parts of phone numbers, birthdays, names, addresses, series of numbers or letters such as '5678…' or 'abcd…' or parts of any other numbers or personal information that people could easily get hold of
- Don't tell anyone else your password

- o   Don't leave your computer unattended while logged on to your internet service.

• Suspicious emails

A suspicious email is any email, or a link within an email, that asks you to disclose any of your transactional information.

The most common type of spam email targeting New Zealand is a phishing email, where the sender tries to steal sensitive information by pretending to be a trustworthy organisation. If you've received a phishing email, your email address was **not** sourced from New Zealand Home Loans.

New Zealand Home Loans will NEVER ask you to disclose your internet service login details by email or by clicking on a link within an email.

Important:

- If you haven't clicked on the link or submitted your details you're not at risk. Just delete the email.

- If you're a New Zealand Home Loans client and have clicked on a link and submitted your internet service login details from an email, please change your password and contact us **immediately** on 0800 333 238.

- We'll never ask you what your SecureSite questions are

- We'll never ask you for the full answers to your SecureSite questions