

## First Commercial Bank, Ltd., Los Angeles Branch Internet Banking Disclosure

第一商業銀行洛杉磯分行網路銀行使用者注意事項

### **Important! Please read the following message before using Internet Banking System.**

#### **重要訊息！使用網路銀行服務前，請詳閱以下資訊**

While Internet Banking can bring you more convenience in terms of faster and easier access to your bank account(s), there are inherent risks that you need to be aware of. Due to the open nature of the Internet, web-based systems such as Internet Banking are inherently subject to risks such as those related to virus attacks, hacking, unauthorized access and fraudulent transactions. While we endeavor to ensure high availability of the internet banking, there may be isolated cases of data transmission interruption, slow speed, freezes etc. In such cases you may need to come to the branch to process your transaction.

當網路銀行可以讓您更加快速與容易使用銀行帳戶服務時，您必須了解到使用網路銀行存在某些潛在的風險。由於網際網路開放的特性，因此像網路銀行這類以網頁作為基礎的系統服務可能存有遭受病毒攻擊、駭客行為、未經授權存取，或者是錯誤的交易紀錄；除此之外，透過網際網路使用帳戶查詢或交易服務，也可能出現數據傳輸中斷、延遲、停頓等情形。當網路銀行無法正常運作時，您可改至臨櫃辦理各項交易申請。

While First Commercial Bank, Ltd. (hereafter “FCB”) has put in place the necessary security practices and measures to safe guard against these risks, in order to ensure the safety of Internet Banking transactions, you, as the end-user, also need to take necessary procedures to safeguard your account information.

針對各項風險，第一商業銀行已實施必要的安全控制以及應對措施，以確保網路銀行交易的安全。但身為系統使用者的您，也必須採取相關的措施，以保護您帳戶的安全。

To ensure your Online Banking sessions are secure, FCB recommends that you follow these simple security tips.

為確保您網路銀行線上交易的安全，第一商業銀行建議您依照以下簡單的安全秘訣進行。

#### **✓ Confirm the login address and certification.**



**確認您所登入的網址以及安全性**



1. Be sure to use our services from following links:

請務必以下網址登入各服務頁

FCB portal site: 第一商業銀行服務網頁 : <https://www.firstbank.com.tw>

FCB e-Banking main page: 第一商業銀行第 e 金網首頁:<https://ebank.firstbank.com.tw>

2. All data sent to and from FCB is "scrambled" and "reassembled" between FCB and your personal computer using the highest level of encryption commercially available. When you visit our e-banking site, there will be a yellow lock (like  or ) shows by browser. Please click it and check the certification information:

所有由第一銀行網路銀行所傳送的資料，以第三方機構所發行之加密憑證進行訊息傳輸通道加密，該技術為目前商業上可取得的最高等級加密傳送方式。登入網路銀行首頁時，於瀏覽器畫面左上方（可能依瀏覽器版本不同，位置會移動）會顯示一把黃色完整鎖頭（ 或 ），請點選後確認憑證資訊內容：

Issue to: 發給: [ebank.firstbank.com.tw](https://ebank.firstbank.com.tw)

Issuer: 發行者: TWCA Secure CA

Please verify the period of validity. 目前憑證之有效期限尚未過期

### ✓ Protecting Your Account

#### 保護您的帳戶

1. Check your account and transaction history details regularly.  
請定期檢查您的帳戶以及交易紀錄。
2. Under no circumstance will FCB ever send you an email asking for your personal information. You should **NOT** respond to such email or reveal your Password to anyone.  
第一銀行絕對不會主動寄發電子郵件詢問您的個人資訊。若收到該類電子郵件，您絕對不可回覆或洩您的密碼。
3. If any other people/group informs you that your personal information is leaked and need to check it with you, please call FCB in advance to confirm it.  
若有第一銀行之外之第三人向您表示個人資料外洩，並表示須與您確認個人資料者，請先依本行提供之分行電話或服務專線向本行求證，以免因此洩漏您的個人資料。
4. Do not use shared/public PCs for Internet Banking.  
使用網路銀行時，請避免使用分享/公用電腦登入。
5. Please logoff the Internet Banking System after you have completed your session to avoid misuse of your account.  
服務使用完畢時，請務必登出網路銀行服務，避免帳戶遭受誤用。

### ✓ Protect Your Password

#### 保護您的密碼

1. Please set your Password under the following guidelines:  
請依照以下規定設定使用的密碼：

- (1) Make sure your Password has a certain level of complexity. The length must be 8 to 12 characters and must be a combination of alpha and numeric characters, and have at least 2 letters and 2 numbers.

密碼之設計請儘可能具有一定之複雜度，密碼長度請多於8至12碼，並為英文、數字混雜，且至少需有2個英文字母及2個數字。

- (2) Do not choose a Password that is easily guessed, like your telephone number, date of birth, User name, or other associated data.

請避免使用過於容易猜測的密碼，例如您的電話號碼、生日、使用者代號，或者是其他相關的資料。

- (3) Never use the same Password for other financial or non-financial services.

請避免與其他財務或非財務性的使用同樣的密碼。

- (4) Avoid using sequential numbers or the same letter or number more than twice.

請避免使用具有序列性的編號(如流水編號)或者是連續使用兩碼以上相同的文字或數字。

2. Avoid saving Customer ID, User name and Password to your Brower.

請勿設定自動儲存使用者帳號、使用者代號與密碼。

3. Do not reveal your Password to anyone or share your Password with others.

請勿將您的密碼暴露於他人或與他人分享。

4. Memorize your Password. Do not write down your Password or store it in computer hard disk, diskette, mobile phone or other insecure means.

請記住您的密碼。請勿將您的密碼寫下或儲存於硬碟、軟碟、手機或以其他不安全的方式儲存。

5. Do not use your Password when someone else can see you keying it in.

請避免在其他人可看見您鍵入的字母時，使用您的密碼。

6. Change your Password regularly by using the “Change Password” service.

請透過變更密碼功能，定期變更密碼。

7. Change your Password immediately if you suspect it has been exposed to others or the moment you suspect any unauthorized access.

若發現密碼可能已經暴露於其他人所知或者是您發現已經有未經您授權的存取紀錄時，請立即變更您的密碼。

## ✓ **Protecting Your Computer**

### **保護您的電腦**

1. Protect your PC from viruses and malicious programs.  
請保護您的個人電腦，避免病毒或惡意程式入侵。
2. Install antivirus software and update it with the latest virus definitions.  
請安裝防毒軟體，並隨時將病毒定義檔更新至最新狀態。
3. Do not open email attachments from unknown senders, install software or run programs of an unknown origin.  
請勿開啟由陌生人所寄送的電子郵件附件檔、安裝來源不明的軟體或程式。

✓ **Alert Bank Officers Immediately If Any Warning Signs are Visible**

若有任何可疑跡象，請立即通知本行

1. Inability to log into Online Banking.  
無法登入網銀。
2. Dramatic loss of computer speed.  
電腦速度驟降。
3. Changes in the way things appear on the screen.  
連結網銀之畫面異常。
4. Computer locks up so the user is unable to perform any functions.  
電腦遭受外部控制，無法自行操作。
5. Unexpected rebooting or restarting of the computer.  
電腦非預期地重新啟動或開機。
6. Unexpected request for a Password in the middle of an online session.  
非預期地要求輸入密碼。
7. Unusual pop-up messages, especially a message in the middle of a session that says the connection to FCB system is not working (system unavailable, down for maintenance, etc.).  
不尋常地跳出視窗顯示網銀無法運作(或無法提供服務或維修中等)的訊息。
8. New or unexpected toolbars and/or icons.  
非預期或新的工作列或按鈕。
9. Inability to shut down or restart the computer.  
無法關機或重新啟動電腦。

✓ **Relative Link**

**相關網站連結**

User rights and interests, and information about internet banking crime and terrorism can be found on the following link:

使用網路銀行之相關權益或相關網路銀行詐騙案例與資訊，可連結至以下機構查詢，以確保自身權益：

## United States 美國

- The Better Business Bureau’s website on Data Security Made Simpler:  
<http://www.bbb.org/data-security>;
- The Small Business Administration’s (SBA) website on Protecting and Securing Customer Information:  
<http://community.sba.gov/community/blogs/community-blogs/business-law-advisor/how-small-businesses-can-protect-and-secure-customer-information>;
- The Federal Trade Commission’s (FTC) interactive business guide for protecting data:  
<http://www.ftc.gov/bcp/edu/multimedia/interactive/infosecurity/index.html>;
- The National Institute of Standards and Technology’s (NIST) Fundamentals of Information Security for Small Businesses:  
<http://csrc.nist.gov/publications/nistir/ir7621/nistir-7621.pdf>;
- The jointly issued “Fraud Advisory for Businesses: Corporate Account Takeover” from the U.S. Secret Service, FBI, IC3, and FS-ISAC available on the IC3 website  
(<http://www.ic3.gov/media/2010/CorporateAccountTakeOver.pdf>) or the FS-ISAC website (<http://www.fsisac.com/files/public/db/p265.pdf>)
- NACHA – The Electronic Payments Association’s website has numerous articles regarding Corporate Account Takeover for both financial institutions and customers:  
[http://www.nacha.org/c/Corporate\\_Account\\_Takeover\\_Resource\\_Center.cfm](http://www.nacha.org/c/Corporate_Account_Takeover_Resource_Center.cfm)

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## Taiwan 台灣

- Financial Supervisory Commission：金融監督管理委員會銀行局  
(<http://www.banking.gov.tw/>)
- The Bankers Association of The Republic of China：臺灣中華民國銀行公會  
(<http://www.ba.org.tw/>)

### ✓ Minimum Requirements for Using e-Banking Service

#### 使用網路銀行之最低設備要求

1. General 一般設備
  - (1) Internet access
  - (2) A modem (56 kbps or higher recommended) or broadband connection
  - (3) A browser that supports strong encryption, such as Microsoft Internet Explorer.
2. Windows Operating System 視窗作業系統
  - (1) **Windows 7, Windows 10**
  - (2) **Internet Explorer 9 and higher, Firefox, Google Chrome , Mac Safari**

### ✓ The Internet Services Hour:

#### 網路銀行服務時間

Clients who apply for internet banking can use the Inquiry function. If you need to use the transfer function, please fill out “First Commercial Bank, Ltd., Los Angeles Branch e-Banking Service Application Form”, provide the authorization account, and deliver to Los Angeles Branch. The service time is as follows:

申請本行網路銀行之客戶預設可執行歸戶查詢(含授權帳號)、利率查詢及匯率查詢交易。若要執行轉帳、匯款交易，則需填寫「第一商業銀行洛杉磯分行第e金網業務申請書」至洛杉磯分行辦理約定轉出轉入/匯出匯入帳號。各交易之服務時間如下：

1. e-Banking Inquiry 歸戶查詢

24 hours (Services will not be available during the system maintenance period).

24 小時提供服務（除系統維護時間外）

2. Intra-Branch Account Transfer Services 分行內轉帳業務

Same currency same branch transfer 同幣別同分行轉帳：

Available every business day from 0:00 a.m. to 05:30 p.m. PST (transfer initiated after 3 p.m. PST must be set as a reserved transaction effective on the business day within **a year**).

每營業日 0:00 a.m. to 05:30 p.m. (惟每日下午三時後輸入之轉帳交易將被視為預約轉帳，可預約隔日至未來一年內營業日之轉帳交易)

3. Outward Remittance Service 匯款業務

Available every business day from 09:00 a.m. to 03:00 p.m.

每營業日 09:00 a.m. to 03:00 p.m.

4. Scheduled fund transfer/Schedule Outward Remittance 預約業務：

24 hours (Services will not be available during the system maintenance period).

24小時提供服務（除系統維護時間外）

✓ **Contact Us**

**聯絡方式**

If you have any question, please contact us during business hours. Contact information is as follows:

如您有任何疑問，請於營業時間內立即與本銀行聯絡。聯絡方法如下：

Telephone: 電話號碼：+1-213-362-0200

Fax: 傳真號碼：+1-213-362-0244

Address: 地址：600 Wilshire Blvd., Suite 800, Los Angeles CA 90017.