

First Commercial bank Internet Banking Information Security Statement

Protecting our customers and providing a secure online banking experience is top priority at FCB.

Firewalls

FCB has multiple levels of firewalls in place between our internal computer systems and the internet.

Encryption for Data Transmission

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.

Secured login using Customer ID, User ID , Password and One Time Password

Only customers using their Customer ID, User ID , Password and One Time Password, will be able to access the accounts. A customer's Password must be entered every time he/she logs into FCB Internet Banking. Under no circumstances will FCB store a customer's Password locally on his/her computer.

Log-on control

The Internet banking system will block other connection request while current session is alive.

Automatic Time Out

When there is no activity for a predetermined time set by FCB, FCB will terminate customer's secured FCB Internet Banking session to help protect against unauthorized access.

Transaction Protection Mechanism

FCB has implemented the two-factor authentication mechanism to safeguard high risk on-line transaction. If customer needs to inquire, transfer or remit using Internet banking, he must have one-time password token allocated by FCB and enter one-time password to finish the transaction.

Strict Protection of Customer Information

FCB has been certified by ISO 27001 Information security management system, and has been certified by ISO 20000 IT service management system, and has maintained

strict standards of security and confidentiality to safeguard the confidentiality of customer's information. Regular audits are conducted internally to uphold these standards.

Adherence to Regulatory Standards

FCB abides by all information security and Internet Banking regulations set by the authorities both here in United States and in Taiwan, with regular audits conducted to ensure compliance.