Banking security notes

Fraud monitoring

We're here to give you peace of mind with your finances. That includes when you're spending your money.

We monitor your account and raise the alarm if we spot any suspicious transactions. Suspicious behaviour can include logging onto online banking from a different device or IP address, or making high value transactions which are not chip and PIN.

If we see any suspicious account activity our anti-fraud automated call service will call you asking you to confirm the transactions. If you don't recognise the transaction(s), you'll be put straight through to one of our team.

If we can't get in touch with you, we'll leave a message, or send you a text message to let you know we're trying to contact you, and to ask you to contact us as soon as you can.

This really does help to stop fraud in its tracks. That's why we're not the only bank that uses this service. Plus, the automated system is much quicker than ones which use customer service agents.

Please note: to protect your money, some suspicious transactions may be declined or referred until we can contact you.

The system will never ask you to reveal your security number, passwords, card expiry date or card security number

Some scams involve fraudsters who attempt to convince you to make transactions yourself. These transactions are harder for us to spot as suspicious as they often involve you using your PIN, verifying your security details, or using your normal device. If you've any suspicions over the legitimacy of a request please call your bank immediately before you make any payments.

What does 'this page contains both secure and non-secure items' mean?

This message occurs when your secure banking webpage (the security is indicated by the https:// before the web address) has a non-secure element in it, such as a picture. You should click 'yes' to view the page. Your financial details with cahoot are completely secure and in no way compromised.

Banks will never send you an email asking you to enter, reconfirm or change your security details or other personal information. As an additional security measure every customer email sent to you by banks' will be addressed to you personally. If you receive an email claiming to be from them that you are suspicious about, please forward it to phishing@bankname.com. If you believe that that you may have disclosed your details in any way, please call your bank immediately.

Don't be a victim of phone fraud

Telephone scams - where fraudsters pretending to be banks, building societies or the police - try to get people to reveal their financial information, are on the rise. We'll never ask you for information such as your 4-digit card PIN or to withdraw or transfer money to a new account. To learn more about what we'll never request on the phone, take a look at the joint declaration published by UK banks and the police on the ActionFraud website.

Stay aware of common threats

More than ever banks are seeing an increase in incidents where criminals are using ingenious ways of persuading customers to part with their personal details, their credit and debit cards and ultimately their money.

Prevention through awareness is the best way to avoid becoming a victim of a scam. If you think you've responded to a scam email or given your details to the wrong people, call your bank immediately.

Strengthen your defences against online identity theft

Online fraudsters are using more sophisticated methods to commit online fraud. They use hard to detect techniques to steal your online identity, when you bank online. They do this without you even being aware that it's happened.

While it's important to have anti-virus software and firewalls installed on your computer, they can't always protect you from these attacks, as fraudsters are developing more sophisticated ways of stealing your online identity.

Get added protection when shopping online with Rapport

This service gives you added protection when you are shopping online using your card. From time to time you may be prompted to provide some additional information when you make a purchase at a participating retailer.

Rapport security software
stay safe when you bank online

We strongly recommend you download the free Rapport security software to help guard yourself against internet banking identity theft and fraud. It can be used alongside your existing anti-virus and firewall protection to strengthen your defences.

Rapport has been developed by the financial security experts at Trusteer and has been described as 'a major boost in fraud prevention' and 'Best of the Web' by the Online Banking Report.

Download now

Futher details below

How Rapport works

Rapport strengthens your online security by 'locking down' the connection between your computer, keyboard and cahoot internet banking. It helps stop your data going to counterfeit sites, so you can be safe in the knowledge that nobody else can view your account, or make transactions in it.

Anti-virus software helps to stop threats by scanning your computer and looking for suspicious files, whereas firewalls hide your computer from attackers, and help stop criminals getting data in and out of your computer.

Rapport doesn't replace the benefits of anti-virus and firewall software or your unique image and phrase when accessing our internet banking - it works alongside them to provide increased protection when transacting online.

why choose Rapport?

- **safeguard your identity**: identity theft is one of the fastest-growing threats in the UK.
- **peace of mind**: Rapport tells you that you really are connected to your bank, and not a fraudulent website.
- **protect your passwords**: helps stop fraudsters accessing on your online banking details.
- **well proven**: Rapport was developed by the online security experts at Trusteer.
- **easy to use and install**: it's a simple and free download to each computer you use to bank online. Technical support is also available.
- **specially configured for cahoot**: it's ready to help protect your online banking with cahoot.
- **flexible**: you only need to download Rapport once and you can set up the software to protect any website that uses private or personal data.
- **ahead of the game**: Rapport doesn't rely on constant updates to stop fraudsters.
- **fast**: Rapport is a small piece of software. It's designed to let your computer work just as quickly as before.
- **compatible**: works alongside your existing valuable anti-virus and firewall protection.

Using Rapport

To download Rapport simply click the download link above and follow the onscreen instructions. The software is specially configured and ready to use with cahoot internet banking.

You should download it to each computer you use for online banking to ensure that you're protected at all times. If you want to download Rapport to a work computer, check with your employer as some don't allow downloads.

When you download Rapport, you'll never be asked to provide any of your personal details.
Look out for the Rapport icon, which appears next to your browser's address bar.

 If the icon is green, you're protected and your information is safe:

 If the icon is grey, then Rapport is not safeguarding your information:

If you need help once you've downloaded Rapport you can email support@trusteer.com

Which browsers and operating systems are supported by Rapport?

Details of supported browsers and systems can be found on the Trusteer website.