Frequently Asked Questions about Trusteer Rapport

- **What is Rapport?**

  Rapport is a security software application that provides online transaction protection and protection from online identity theft for consumers. You can use Rapport to protect your web browser sessions with any website that contains private or personal information. Examples include:

  - Online bank accounts
  - Mutual fund accounts
  - Online brokerage accounts
  - Email (such as Hotmail, Yahoo! Mail, and Gmail)
  - Social networking sites (such as Facebook, Myspace, Orkut, and Linkedin)
  - Insurance applications
  - Personal medical information
  - Online merchants (such as eBay, Amazon, Walmart.com, and Target.com)

  Rapport is entirely transparent and does not require you to change the way you work or sign into these websites. It does not require any configuration or maintenance; you simply install and browse safely. Rapport further protects specific identities and sessions.

- **Why do I need Rapport?**

  Did you know that 2 million legitimate websites download malware to your PC? 15,000 newly infected web pages are identified each day and 79% of them are legitimate websites that have been hacked. Even well-known websites such as Google and Yahoo have been reported to serve malware to users through ads. Even if you are very careful and only visit well-known websites, malware can silently find its way to your computer.

  Did you know that "a recent test of best-of-breed anti-virus vendors and Web browser anti-phishing filters revealed that more than half of active malware and phishing threats on the Internet go undetected, with an average detection rate of 37 percent for malware and 42 percent for phishing."

  Did you know that one in four personal computers in the US – or 59 million – is already infected with malware?

  Did you know that recent malware can silently record keystrokes, capture screen images and steal confidential financial information from your computer?

  Rapport’s protection is based on a revolutionary technology that is entirely different from the technologies used by other desktop security solutions. Rapport protects your username, password, and other sensitive login information and prevents malware and fraudulent websites from stealing this information. Rapport also protects your communication and prevents malware from tampering with your transaction (for example, transferring money from your credit union account to the attacker’s bank account)

  If you bank, trade, or shop online, Rapport can significantly reduce your exposure to the emergent threat of financial fraud and identity theft.
What is the user experience?

Download and installation is very simple. A few mouse clicks and Rapport can be installed and running on your desktop in under 30 seconds. You do not need to register, you do not need to type anything or submit information and you do not need to restart your browser or reboot your computer.

When you browse to a website in Internet Explorer or Firefox, the Rapport icon appears next to the browser’s address bar.

The icon is green when Rapport is protecting your communication with the website:

http://consumers.trusteer.com/installation-complete

And the icon is grey when the communication is not protected:

http://www.facebook.com/

Rapport comes preconfigured to protect certain websites who are working directly with Trusteer to give their valued customers the best protection possible.

Of course, you should have Rapport protect you on all websites where you login or where you can read or send sensitive information. You can add Rapport protection to any website with just two clicks. With Rapport, no predetermined settings are altered, no changes are implemented, and you encounter no interference with your online activity.

When Rapport identifies a security hazard it usually neutralizes the threat without having to inform you. In a few cases where Rapport detects some level of risk, Rapport may require a confirmation (i.e. Yes/No) from you before neutralizing the threat.

Is Rapport free?

Rapport is offered for free to Seven Seventeen members who have Online Banking.

Who is Trusteer?

Trusteer enables online businesses to establish a secure communication tunnel with their customers over the Internet that stretches from user’s keyboard into the company’s website. Trusteer’s flagship product, Rapport, allows online financial institutions, brokerages, retailers, and healthcare organizations to protect their customers from identity theft and financial fraud. Trusteer is a privately held corporation founded by senior Internet security industry executives with specific expertise in enterprise and consumer desktop security. Trusteer is well financed by U.S. Venture Partners. In 2008 Trusteer won the "Best of Web" award from the Online Banking Report and was covered by U.S. analyst firms Gartner and Frost & Sullivan.

Why do I need Rapport if I have other security solutions?

Conventional solutions, such as anti-virus software, anti-spyware software, personal firewalls and anti-phishing toolbars, rely on a list of known bad behaviors (a.k.a. signatures, heuristics, and black lists). These solutions are becoming less effective for financial fraud and identity theft, and targeted attacks that use new, sophisticated
techniques that go undetected by conventional desktop security solutions. These attacks are the most dangerous ones and can cause you serious financial damage.

"A recent test of best-of-breed anti-virus vendors and Web browser anti-phishing filters revealed that more than half of active malware and phishing threats on the Internet go undetected, with an average detection rate of 37 percent for malware and 42 percent for phishing." Cyveillance, February 2009

Rapport's protection is based on a revolutionary technology that is entirely different from the technologies used by conventional desktop security solutions. Rapport protects your username, password, and other sensitive login information and prevents malware and fraudulent websites from stealing this information. Rapport also protects your online communication and prevents malware from tampering with your transactions (for example, transferring money from your credit union account to the attacker's bank account)

If you bank, trade, or shop online, Rapport can significantly reduce your exposure to the growing threat of financial fraud and identity theft.

• **Do I still need my antivirus if I install Rapport?**

Yes. Rapport does not replace your antivirus and is not an antivirus solution. It works differently and prevents attacks that your antivirus solution cannot detect or remove. Antivirus and Rapport are two complementary security layers and Trusteer recommends using both for maximal protection.

• **Does Rapport store or send any information about me?**

Rapport creates an encrypted signature of your credentials on your computer. This information cannot be used to retrieve your credentials and is used by Rapport to identify any unauthorized leakage of your credentials. Rapport sends anonymous reports about security events and internal errors to a central server. This information is used to improve the product and the policy. You can specifically instruct Rapport not to send out any information.

• **If I install Rapport, can I still access my account from other computers which will NOT have the software?**

Yes. Rapport protects any computer you install it on. It does not prevent access from other computers.

• **How is Rapport different from my top-notch Internet Security suite?**

Rapport is very different from other Internet Security suites. An Internet Security suite consists of databases of malicious software and hostile websites which it uses to detect and remove threats from your computer. Internet Security suites' vendors constantly look for new malicious software and hostile websites in order to update their databases. Rapport uses a completely different technology. It can tell when you are accessing your credit union's website and can also tell when you are executing transactions, submitting login information, and reading sensitive account statements. During that time Rapport applies access control layers around your sensitive information and prevents malicious software and hostile websites from accessing or tampering with your sensitive information and transactions. An unauthorized access attempt, such as an attempt to read your password, or alter your transactions, is immediately blocked. **Rapport's access control policies are set by your financial institution.** Financial institutions that work with Trusteer build and maintain policies that define which information is sensitive and which operations on this information should be restricted. Unlike Internet Security Suites, Rapport does not need to maintain a database of malicious software and websites and can therefore block new threats and "under the radar" threats which Internet Security suites are not yet aware of. Your credit union and Trusteer work hard to keep Rapport effective against financial crimes that are currently targeting online bankers.
How exactly does Rapport protect me?

Rapport protects you against the following threats:

**Keylogging**
A Keylogger is a malicious software that resides unnoticed inside your computer. The keylogger records keystrokes (i.e. each time you type something on the keyboard) and then sends this information to the attacker. By grabbing your sign-in credentials and other sensitive information and sending them to the attacker, keyloggers enable the attacker to sign into your accounts. Rapport encrypts your keystrokes and prevents keyloggers from reading sensitive information.

**Malicious Browser Add-ons**
Browser add-ons (e.g. toolbars, BHOs, plug-ins) control everything that happens inside your browser. A malicious add-on is capable of reading sensitive information such as your sign-in credentials and passing them to the attacker. It can also generate transactions on your behalf, such as transferring money from your account to the attacker's account. Rapport prevents unauthorized browser add-ons from reading sensitive information and tampering with your transactions.

**Malicious Programs**
A malicious program can connect to your browser and control everything that happens inside your browser. Such a program is capable of reading sensitive information (such as your sign-in credentials) and passing them to the attacker. It can also generate transactions on your behalf, such as transferring money from your account to the attacker's account. Rapport prevents programs from connecting to the browser, reading sensitive information and tampering with your transactions while you are logged into protected websites.

**Screen Shooting**
This malware takes screen shots and sends them to the attacker. Screen shots can include your account details, balance, and even credentials, if the website uses keypads in the login page. Rapport prevents taking screen shots while you are connected to protected websites.

**Session Hijacking**
This malware steals your session parameters with a specific website and sends this information to the attacker. These session parameters can then be used by the attacker to take over your session with the website and to bypass the authentication process that is required to log into the website. Rapport prevents access to session parameters while you are connected to protected websites.

**Phishing**
A phishing attack is when the attacker builds a website that looks exactly like a website you know and trust (for example your credit union's website). The attacker then convinces you to visit this website (for example by sending you a fraudulent email). When you arrive at the fraudulent website you mistakenly believe that this is the real website. As soon as you try to sign into this fraudulent website the attacker grabs your sign-in credentials and can now use them to sign into the genuine website on your behalf.

To protect you against phishing attacks Rapport learns the password (and sometimes even the username) you use with protected websites. Rapport then warns you each time you use the password or the username on a different website. Using this warning you can immediately understand that you are on the wrong website and prevent the password from being submitted.
Pharming or DNS Spoofing
A pharming or DNS spoofing attack is when the attacker causes your computer to go to fraudulent website each time you type a real website’s address in the browser’s address bar. The attack achieves this using various techniques such as infecting your desktop with malware or by compromising servers in your ISP’s network. Once you arrive at the fraudulent website and try to sign in, the attacker grabs your sign-in credentials and can now sign into the genuine website on your behalf. To protect you against pharming attacks Rapport verifies the IP address and the SSL certificate of the website each time you connect to a protected website. If the verification fails, Rapport terminates the connection and establishes a new connection to the real website.

- **Which attacks does Rapport protect against?**

Rapport protects you against the following attacks:

**Phishing**
A phishing attack is when the attacker builds a phony website (the phishing site) that looks exactly like a website you know and trust (for example your credit union’s website). The attacker then lures you to visit the phishing website (for example by sending you a fraudulent email). When you arrive at the phishing website you mistakenly believe that this is the real website. As soon as you try to sign into the phishing website, the attacker grabs your login credentials and can now use them to login to the real website, impersonate you and initiate fraudulent transactions.

**Pharming**
A pharming attack is when the attacker causes your computer to go to fraudulent website each time you type a real website’s name in your web browser address bar. The attack accomplishes this using various techniques such as infecting your desktop with malware or by compromising servers in your ISP’s network. Once you arrive at the fraudulent website and try to sign in, the attacker grabs your login credentials and can now use them to login to the real website, impersonate you and initiate fraudulent transactions.

**Keyloggers**
A Keylogger is malicious software that hides itself inside your computer. The keylogger records keystrokes (i.e. each time you type something on the keyboard) and then sends this information to the attacker. By grabbing your sign-in credentials and other sensitive information and sending them to an attacker, keyloggers enable an attacker to login to your accounts, impersonate you and initiate fraudulent transactions.

**Man in the Middle**
Man in the middle is an advanced variation of Phishing and Pharming attacks. In this particular attack you sign into the website and start working all the while entirely unaware that all the information exchanged between you and the website is passing to the attacker. The attacker can view any private information and can alter your transactions. For example, if you request to transfer a certain amount of money to a specific payee, the attacker can change the payee’s identity and have the money transferred to a different account.

**Man in the Browser**
"Man in the Browser" is malware that resides inside your browser in the form of an add-on (e.g. toolbar, BHO, browser plug-in). This malware controls everything that happens inside your browser. It is capable of reading sensitive information such as your sign-in credentials and passing them to the attacker. It can also generate transactions on your behalf, such as transferring money from your account to the attacker’s account.
Screen Capturing
This term refers to malware that takes pictures of your computer screen and sends them to the attacker. Screen shots can include your account details, balance, and even credentials when the website uses keypads for login.

Session Hijacking
This term refers to malware that steals your session parameters with a specific website and sends this information to the attacker. These session parameters can then be used by the attacker to take over your session with the website and to bypass the authentication process that is required to log into the website.

• Is Rapport hacker-proof?

Unfortunately, no security solution is. Rapport adds a very important and unique security layer that allows your credit union to better protect your sensitive information and promptly react to threats aimed directly at you. With Rapport you are more secure and your credit union has better mechanisms to protect your money. However, security is a constant battle and Rapport, as your antivirus solution or any other security product you use, makes it harder for criminals to commit crime.

• I keep getting offered to download Rapport

If you didn't install Rapport:

Seven Seventeen will present the Rapport Trusteer download offer a set number of times. After the introductory period has expired, you will not be offered the software again, but may later follow the download link on our Online Banking page

If you did install Rapport:

Please make sure you are using a supported browser.

If you are not, then you will not see the green Rapport icon in the address bar and this is why you will keep being offered to download Rapport.

If you are using a supported browser and you see the green Rapport icon but still get offered to download Rapport, please check that your browser accepts cookies:

On Mozilla Firefox - Click "Tools" > Options > Privacy > Make sure Firefox is set to "Remember history"

On Google Chrome - Click the "Tools" icon (wrench shaped) > "Options" > "Under the Hood" > "Content Settings" > Select "Allow local data to be set (recommended)"

On Internet Explorer - Click "Tools" > Internet Options > Privacy > Make sure Settings are set to "Medium-High" or lower and under "Advanced" make sure the first checkbox is cleared (un-ticked)

If you are using a supported browser and cannot see the green Rapport icon, or if you can see the icon and still get Rapport offered despite having cookies set correctly, please contact Trusteer Support at http://www.trusteer.com/support/submit-ticket.
• Can I install Rapport on my computer at work (where I'm not an administrator)?

Rapport is intended for your personal computer. However, if your employer agrees, it can be added to your computer at work. The best way to install software at work though is to contact your system administrator and request adding Rapport to your desktop computer.

• If I am technically knowledgeable, do I still need Rapport?

Technically knowledgeable people may be less likely to fall prey to simple attacks such as phishing. However, some of the attack techniques that are widespread in the world today, such as pharming and man-in-the-browser, are very sophisticated and have become almost impossible to detect and prevent even for the most technical internet user.

Rapport provides an important layer of protection that is always "on" and continuously protects you against those attacks that cannot be easily spotted.

• If I lack any computer knowledge, can I still use Rapport?

Absolutely! Rapport is extremely easy to use. There is absolutely no technical background or process required, other than installing Rapport with a few mouse clicks. Rapport does not require configuration, does not change the way you work, does not alter browser behavior, does not require anything from you, and unlike most conventional security solutions, does not ask you technical questions when it encounters a security threat. Rapport is the most powerful yet convenient security solution on the market.

• What is the difference between Rapport and SSL?

Rapport and SSL are complementary protection layers, performing different internet security duties. SSL protects the information flowing between you and the web site you are browsing, by encrypting the communication channel you use. SSL protects communication and runs on both your computer and the site you are browsing. Rapport prevents identity theft, which can be done regardless of the security of your communication channel (i.e. even if SSL is used). Rapport protects your sensitive personal information, and runs only on your computer.

• From where can I download Rapport?

During the introductory period, Online Banking members will be presented with the offer to download Rapport when they log into their accounts. After the introductory period, they can download the software from our Online Banking page.

• Does Rapport protect me against "Zeus"?

Yes, Rapport is capable of detecting, blocking and removing the Zeus malware. Please be sure that you see the green Rapport icon in your browser in order to verify that Rapport is running properly. If you do not, please contact support.

• Is 'TrusteerMobile' a genuine part of Trusteer Rapport?

Please note that although the Android app "TrustMobile" uses Rapport's icon, it is not related to Rapport or Trusteer whatsoever.

"TrustMobile" by "Gameshastra" is a malicious application, and we suggest you remove it immediately from your system.
• **Does Trusteer Rapport work with Quickbooks browser?**

Trusteer Rapport does not support the Quickbooks browser and you will not be protected by it when using this browser. Additionally, your credit union's website may present a request to download Trusteer Rapport when using Quickbooks, even though Rapport is already installed - this is because Rapport is not working in Quickbooks and not protecting it.

In order to work with Quickbooks when required to use Trusteer Rapport, please follow these steps:

1. Sign into your account using a browser supported by Trusteer Rapport.
2. Select Download Account Information to: Quickbooks (All Versions)
3. Select the accounts and or transaction timeframe.
4. Select Download to QuickBooks button.
5. You can then choose either "Save" or "Open" and import the transactions file, so you can use it with Quickbooks.

• **Which browsers and Operating Systems are supported by Rapport?**

***Browsers subject to change***

For **Windows Operating Systems, 32-bit and 64-bit** (Windows XP, Vista, Windows 7, Windows Server 2003/2008), Rapport supports:

- Internet Explorer 6, 7, 8 and 9
- Firefox 9 and 10
- Google Chrome 16 and 17

**Recommended Service Packs:**

- Windows XP SP3
- Windows Vista SP2

For **Mac OS X** Leopard (10.5), Snow Leopard (10.6) and Lion (10.7) Rapport supports:

- Firefox 9 and 10 (Including 64-bit version)
- Safari 4, 5.0 and 5.1 (Including 64-bit versions)

**Recommended Hardware (PC or Mac):**

- CPU: Intel Pentium 800MHz or better
- Memory: 512MB RAM (or more) for Windows XP, 1024MB RAM (or more) for Windows Vista / Windows 7

You can still have Rapport running even if most of your browsing is done using an unsupported browser. Rapport does not interfere with your browsing. You can always choose to switch to a supported browser when you log onto a sensitive website such as your online banking website.
• **Can I use Rapport with AOL browser or Opera browser?**

Unfortunately, Rapport does not support these browsers at the moment. We are constantly adding more platforms to our supported list, but there is no current time frame for support of these browsers.

In the meantime, you can use Internet Explorer with Rapport for your sensitive operations and transactions.

• **How do I install Rapport?**

Installation demos for the various operating systems that are supported by Rapport are available at the Trusteer Learning Center at: [www.trusteer.com/learning-center](http://www.trusteer.com/learning-center).

• **Are there any known conflicts between Rapport and other security products?**

There are known issues with the following products:

- PrevX SafeOnLine
- Comodo Internet Security or Firewall with Defense+ prior to version 3.13, when used with Firefox
- iAntiVirus on Mac OS X
- CA Internet Security Suite 2009 when used with Internet Explorer
- Panda Internet Security / Global Defense on 64-bit Operating Systems
- BitDefender Total Security 64-bit when used with Google Chrome
- PC-Tools ThreatFire + Comodo
- EMET (Enhanced Mitigation Experience Toolkit)

We're working with these vendors to resolve the issues. Until then you can either stop Rapport or stop the conflicting tool.

The following free antivirus solution works well with Rapport: [http://www.microsoft.com/Security_Essentials](http://www.microsoft.com/Security_Essentials)

• **Can I install Rapport on my iPad?**

Trusteer Rapport for the IPad, iPhone and iPod platforms is currently in development.

• **Does Rapport support PowerPC?**

Platforms: Mac

Unfortunately not. Only Intel-based platforms are supported.

Power PC is an old processor (pre-intel processor) used in PowerBook Macs. Common models are G4, G5, G6.

Rapport cannot run on these computers - the installation may seem to complete successfully, but Rapport will severely malfunction.

• **Does Rapport support screen readers?**

Yes, Rapport's latest version now supports screen readers, magnifying software or other assistive technologies.

Please note that you will have an option to install Rapport in screen reader compatibility mode.
Where can I get more information about Trusteer?

Check out the user guide at:
https://www.trusteer.com/user-guide/3.5.1105/index.htm#1019.htm