Security Information

TeleWeb utilizes the latest computer and security technology to ensure that all customer account information remains secure and accurate. There are two components of TeleWeb, the TeleWeb Controller that resides at the bank and the TeleWeb Server Network which resides in a secure location at AudioTel Corporation Headquarters, and both implement strict security controls.

Account Access Controls

TeleWeb maintains controls for the way in which a customer may access accounts. These controls are maintained through settings on the host software, downloaded to TeleBank, and within the TeleBank interface. Restrictions may be placed on account access and transfer rights. TeleWeb adheres to these restrictions on the TeleWeb Server Network and then verifies them on TeleWeb Controller.

Password Protection

A customer is only allowed to access account information on TeleWeb with a valid login consisting of a customer ID and 6 to 15 alpha numeric password. Only customers who have been enabled for TeleWeb will be allowed access and the only data for these customers will be transferred to the TeleWeb Server Network. After three simultaneous invalid password entries for a customer, access will be disabled for the customer preventing unauthorized access by a third party. Once disabled, only bank personnel may re-enable access through the TeleWeb interface.

Secure Communication

All communication between the customer and TeleWeb Server Network are conducted using the Secure Socket Lay (SSL) protocol. SSL provides data encryption, server authentication, and message integrity for the entire banking session. This assures that somebody will not be able to eavesdrop on the session, that the customer is connected with the TeleWeb Server Network and not an imposter, and that all information received will be accurate. Additional information on SSL may be found at https://us.norton.com/internetsecurity-how-to-ssl-certificates-what-consumers-need-to-know.html.

Account information is transferred from the TeleWeb Controller to the TeleWeb Server Network via the AudioTel Virtual Private Network (AVPN). AVPN is a secure private communication channel established over the public Internet. All data transmitted on AVPN is encrypted using keys known only to TeleWeb Controller and the TeleWeb Server Network. A large private key is used to establish this secure connection. Once this private key has been exchanged, a 128-bit session key is generated and used only for the remainder of the current session. After a secure TeleWeb Controller connection has been established, the TeleWeb Server Network authenticates the TeleWeb Controller with a unique Bank ID. These methods insure that all conversions are private between known parties and may not be intercepted or repeated.

Network Security

The TeleWeb Server Network is comprised of several components including a Firewall, Screening Router, Proxy Server, Web Server and Database Server. The Firewall and Screening Router work in tandem ensuring that only authorized requests are allowed to reach the Web Server. Any suspicious activity will result in access being denied and is logged for later review. The Proxy Server acts as an intermediary between the Web Server and the Internet. All requests are passed to the Web Server on behalf of the client and back to the client on behalf of the Web Server. This ensures that access directly to the Web Server is not possible, significantly reducing the possibility of unauthorized access. The Database Server, where all account information is stored, is only accessible through request made by the Web Server. Access to account information is only allowed through the Web Server Banking interface.