

5. Annex A · Customer guidance, for publication

Using your Green Dot service safely

Green Dot protects its network. There are a few simple things you can do to protect what is on your side of it. None of them takes long, and together they prevent most of the trouble our customers actually run into.

1. Change the passwords on your router

- Your router has two passwords: one for the wireless network your devices connect to, and one for the router's own settings. Change both from whatever they came with.
- Use a long passphrase rather than a short complicated word. Three or four unrelated words are easy to remember and hard to guess.
- Do not use the same password anywhere else.
- If Green Dot installed and manages your equipment, we have already set a unique password. Ask us if you want it changed.

2. Keep your equipment and devices updated

- Turn on automatic updates for your phones, tablets and computers.
- If your router offers updates, apply them. If Green Dot manages your router, we do this for you.
- Equipment that is no longer supported by its maker cannot be secured. If yours is several years old, it may be time to replace it.

3. Protect your accounts

- Turn on two-step verification — sometimes called two-factor or multi-factor authentication — on your email first, then on banking and anything else that matters. Your email is the key to resetting every other password you have.
- Use a different password for each important account. A password manager makes this practical.
- If you learn that a service you use has been breached, change that password, and change it anywhere else you reused it.

4. Be careful with messages that create urgency

- Most fraud arrives as a message that wants you to act quickly — an overdue bill, a suspended account, a package that cannot be delivered, a prize.
- Do not click links in those messages. Go to the organisation's website yourself, or telephone the number on your bill or card.
- Be wary of attachments you were not expecting, even from someone you know.

- If a message appears to come from Green Dot and you are not sure, telephone us. We would far rather answer the call than deal with what follows.

5. What Green Dot will never ask you for

Anyone doing the following is not Green Dot, however convincing they sound and whatever number appears on your telephone.

- We will never ask for your password.
- We will never ask you to install remote access software because of a call you did not initiate.
- We will never ask for payment by gift card, cryptocurrency, or transfer to a personal account.
- We will never threaten to disconnect you within the hour unless you pay immediately.

If you get a call like that, hang up and telephone us on our published number.

6. Secure your wireless network

- Use WPA2 or WPA3 encryption. If your router offers WEP, do not use it.
- Do not broadcast a network name that identifies you or your address.
- If your router supports a guest network, use it for visitors so they are not on the same network as your own devices.
- Turn off remote management of your router from the internet unless you have a reason to use it.

7. For businesses

- Keep the network your customers use separate from the one your business systems run on.
- Give each member of staff their own login. Shared logins mean nobody is accountable and nothing can be traced.
- Back up your important data somewhere that is not connected to the machine holding the original, and check occasionally that the backup restores.
- Remove access on the day someone leaves.

8. If something goes wrong

Contact Green Dot if you think your service has been interfered with, if you are receiving traffic you cannot explain, or if you believe someone else has accessed your account. If your own devices have been compromised, disconnect them from the network and seek technical help before reconnecting.

If you have been the victim of fraud or a cyber crime, you can also report it to the Trinidad and Tobago Cyber Security Incident Response Team, and to the police.

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