

SECURITY STATEMENT

Banco Pichincha – Miami Agency

We, at Banco Pichincha - Miami Agency (“BPMA”), understand that the security of your personal information is of critical importance and that our ability to properly serve you is dependent upon our ability to protect such information.

As such, we take a variety of different measures which enable us to provide you with quality service in a safe and secure manner.

Identification/Authentication

We use a multi-factor approach to authenticate our clients when logging to our transactional portal. The factors include but are not limited to shared secret images, customer chosen user ID and complex passwords and challenge questions. In addition for transactions authentication we used SM authentications codes, virtual and physical token, among others. We recommend to avoid the use of your social security number, address, date of birth, name of children, or any other known personal identification when structuring your access credentials. We also utilize a timeout function which automatically logs you out of a session after a period of inactivity.

Encryption

It is critical that private information being transmitted between your personal computer (PC) or Web Browser and BPMA be encrypted to prevent unauthorized access. Encryption is a method of protecting information by scrambling such information, thus making it unreadable unless the correct encryption key is used to unscramble the information. We achieve this encryption of information through the use of secure browsers.

Firewalls

In addition, we utilize “firewalls” as another level of protection. A “firewall” is a hardware/software system used to prevent unauthorized access to networks. Through the use of firewalls, we block unauthorized access to our systems.

BPMA utilizes the methods described above to help provide quality service without compromising the safety and security of your information. However, it is important to keep in mind that protecting information is a shared responsibility and thus requires your commitment as well.

Technical Support

Our services currently support Internet Explorer version 8.0 or higher as internet browser. Several other browsers may also work in a secure way such as Firefox, Safari, Chrome. BPMA requires most of its banking service customers to use browsers with at least 256-bit encryption.

If you have any questions, please visit us at www.pichinchamiami.com or call us at (305) 372-3601.