

# PostFinance SecureBrowser – reliable protection for e-finance

User manual



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## 1. Overview and introduction

#### 1.1 About this manual

This manual is intended for users of the PostFinance SecureBrowser. It provides clear and simple answers to frequently asked questions by PostFinance Secure-Browser users. If you have any questions that are not covered by this manual, please get in touch with our Contact Center.

#### 1.2 What is the PostFinance SecureBrowser?

The PostFinance SecureBrowser is a reinforced Internet browser designed to safeguard e-finance. It is very easy to install and use. The PostFinance SecureBrowser only protects itself – by itself – and contains everything it needs to do so. No additional software (e.g. Java) needs to be installed. The PostFinance SecureBrowser is portable and can be stored and taken with you, e.g. on a USB stick.

#### 1.3 Why is the PostFinance SecureBrowser useful?

Not all the security settings on your home PC or Mac are always up to date. This is where the PostFinance SecureBrowser comes into play, as it was specially developed and optimized for secure online banking. With PostFinance SecureBrowser, you open your online banking page in an area that cannot be intruded from the outside. In this way, you browse in a protected zone that is beyond the access range of data thieves.

#### 1.4 What makes the PostFinance SecureBrowser secure?

The job of a normal Internet browser is to display any Internet page and play any video. In other words, a browser is the exact opposite of secure software, as it allows everything. The PostFinance SecureBrowser ensures that only the bank's relevant pages can be accessed. It recognizes each individual page required for banking by its address and the certificate used. All other websites are forbidden. Antivirus software tries to "detect all enemies" and sometimes fails. The PostFinance SecureBrowser, on the other hand, is based on the concept of "know your friends". Access to external, manipulated or unsafe websites is prevented from the outset. PostFinance SecureBrowser also has a number of security functions designed to detect and prevent attacks on the PostFinance SecureBrowser. These are so effective that the PostFinance SecureBrowser even allows online banking to be carried out securely on infected computers.

#### 1.5 What does the PostFinance SecureBrowser do to my computer?

The PostFinance SecureBrowser does not make any permanent changes to your computer or alter any system settings. The program does not require any administrative rights, does not install any background services or drivers, does not change the computer configuration in any way (e.g. Windows Registry) and takes up less than 300 MB of storage space on the hard disk drive.

#### 1.6 Update the PostFinance SecureBrowser

For security reasons, the PostFinance SecureBrowser displays the necessary updates and runs them automatically. After a few seconds, the update is completed and you can continue working on your computer as normal.

#### 1.7 How can I remove the PostFinance SecureBrowser from my computer?

To remove the PostFinance SecureBrowser from a Windows computer, simply drag the "SecureBrowser.exe" file into the recycle bin using your mouse. If you also want to delete the other downloaded programme parts, please carry out the following steps:

- 1. Close all running PostFinance SecureBrowser programs.
- 2. Press the Windows key and the "E" key on the keyboard at the same time. A new Windows Explorer window appears.
- 3. Enter "%LOCALAPPDATA%" in the address line using the keyboard.
- 4. Delete the "CORONIC" directory by right clicking on the mouse and selecting "Delete".

Under macOS, the PostFinance SecureBrowser can be deleted by dragging the program from the "Applications" folder to the Trash.

## 2. Installation and initial running of the program

#### 2.1 Download and use the PostFinance SecureBrowser

The PostFinance SecureBrowser can be easily downloaded from the PostFinance website: https://www.postfinance.ch/securebrowser

No installation is required under **Windows.** The downloaded "PostFinance Secure-Browser.exe" file can be stored directly on the user's desktop or in another writeable directory. The remaining files required are downloaded automatically on initial start. Under **macOS**, double click on the "PostFinance SecureBrowser.zip" file found in the download folder to unpack it as a "SecureBrowser.dmg" file. By double clicking on the "SecureBrowser.dmg" file, an installation dialogue box appears, in which the user can drag the PostFinance SecureBrowser.app file into the "Applications" folder found there. The installation is now complete.

#### 2.2 How do I start the PostFinance SecureBrowser?

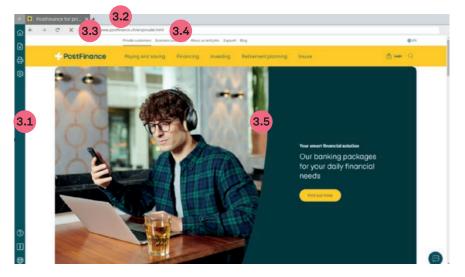
Under Windows, the downloaded PostFinance "SecureBrowser.exe" file can be started by double clicking with the mouse. The other options for starting programs under Windows can also be used.

Under macOS, the PostFinance SecureBrowser is located in the dock under "Applications" (or "Programs") and can be started with a single click. The other options for starting programs under macOS can also be used.

#### 2.3 Why does it take longer to start the program when doing so for the first time?

It takes a little longer to start the program for the first time under Windows because the PostFinance SecureBrowser needs to download additional program components (libraries). Once this has been done, no more downloads are required when starting the program again.

## 3. Description



The PostFinance SecureBrowser comprises five screen areas:

#### 3.1 The sidebar

The PostFinance SecureBrowser's sidebar has the following functions:



#### 3.1.1 Open the homepage

The PostFinance homepage opens when you click on the house icon.



#### 3.1.2 Download PDF file

The PostFinance SecureBrowser allows you to easily download and save Internet pages as PDF files.

- Open the Internet page you want and open the "Save as" dialogue box by clicking on the "Document symbol".
- Select the location on your PC where you want to save the file and click on "Save".

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#### 3.1.3 Print document

- Open the page you want to print.
- Click on the printer symbol.
- In the window that appears, select the printer and change the print settings as required.
- Then click on Print.

#### 3.1.4 Edit settings

#### Auto Login

If you activate Auto Login, the e-finance number and password as well as user ID will be saved. Logging in to e-finance is then automatic. Your data is securely encrypted and stored only on your PC. Your data will not be passed on to third parties. The data can only be decrypted again on your PC. Your PC's hardware features are, so to speak, the bunch of keys needed to open the safe again. This means that only the person who has physical access to your PC can carry out decryption on it. If you deactivate Auto Login again, all data will be deleted.

#### Manage Auto Login

When you enter your e-finance number, password and user ID on the login page, you will be asked if you want to save the data. If so, click on "Save".

#### View or delete saved entries

- Open the PostFinance SecureBrowser on your computer.
- Click on the settings icon in the sidebar.
- Under "Saved entries", the website for which you have saved your login is displayed.
- If you want to delete an entry, click on the three dots to the right of the entry and click on "Remove".



#### 3.1.5 Visit the help section

View the page with tips, tricks, answers to FAQs – and help.



#### 3.1.6 Display program information

Displays information about the PostFinance SecureBrowser, such as conditions of use, data protection notices, program version, etc.

#### 3.2 Tab bar

Use the tab bar to navigate between different loaded pages. Click on the tab to access the page's content. To open a new tab, click the + action button on the tab bar. To close a tab, move the mouse over the tab and click the X action button.

#### 3.3 Navigation area

- ← Back Go back one page.
- → Forward Go forward one page.
- C Reload/Stop Reload or stop the current page.

#### 3.4 Address bar

In the address bar, Internet addresses can be entered or modified so as to open them directly. When the PostFinance SecureBrowser is started, your bank's Internet address is displayed in the first tab's address bar.

#### 3.5 Content area

The website's content is displayed here. Here you can interact with the PostFinance website, for example by sending a transfer, setting up a standing order or viewing the account balance – and much more.

## 4. System requirements

To use the PostFinance SecureBrowser, the following system requirements must be met:

#### 4.1 Windows

- Windows 10 or 11 (from version 22H2).
- An active Internet connection that is not restricted by a firewall.
- Any directory with write permissions for storing the PostFinance SecureBrowser Starter program, for example on the desktop.
- 300 MB free hard disk space on the C drive.

#### 4.2 macOS

- macOS from version 11.
- An active Internet connection that is not restricted by a firewall.
- 300 MB free hard disk space.

## 5. Support

#### 5.1 PostFinance SecureBrowser isn't running correctly. Why?

The PostFinance SecureBrowser is a highly specialized security software product to protect online banking. This is why the PostFinance SecureBrowser contains extensive protection mechanisms to safeguard against manipulation attempts by unknown software. If unknown software attacks or attempts to manipulate the secure browser are made, a warning message is generated. This means it is no longer safe to continue working on the PC. In some rare cases, malware or security software may attack the secure browser so severely that it becomes impossible to open or the browser even crashes. This is not a program error from the PostFinance SecureBrowser, but a warning that you should under no circumstances carry out any online banking on the PC, but should first ensure – with the help of antivirus programs or other measures – that all malware has been removed from the PC.

#### 5.2 No Internet connection – program update not possible

If the PostFinance SecureBrowser is unable to establish a connection to PostFinance, it displays an error page indicating "No connection to the update server". This could be due to a number of reasons. Either there is no network connection or there was a problem finding the Internet name (DNS resolution). The following solutions often help to restore Internet access for the PostFinance SecureBrowser:

- Restart the network or the computer.
- Check whether the computer has an active Internet connection and that the connection is not restricted by firewalls or proxies (e.g. by searching for any website of your choice using a standard Internet browser).
- Check whether the firewall or anti-virus program is up-to-date.
- Delete the PostFinance SecureBrowser from the list of trusted or familiar programs in your anti-virus software, then add it again.

#### 5.3 Update cancelled

If the PostFinance SecureBrowser cannot connect to the update server to update itself when the program is launched, an error message is displayed. In most cases, the cause of the problem is no Internet connection. The following solutions often help to restore Internet access for the PostFinance SecureBrowser:

- Restart the network or the computer.
- Check whether the computer has an active Internet connection and that the connection is not restricted by firewalls or proxies (e.g. by searching for any website of your choice using a standard Internet browser).
- Check whether the firewall or anti-virus program is up-to-date.
- Delete the PostFinance SecureBrowser from the list of trusted or familiar programs in your anti-virus software, then add it again.

#### 5.4 Access to website blocked

The PostFinance SecureBrowser displays an error message as soon as you access a page that is not authorized for the PostFinance SecureBrowser. Access was therefore blocked for security reasons. The user can only return to the previous page here by pressing the back button ("go back to previous page") in the toolbar.

#### 5.5 Unauthorized memory manipulation

If the "Unauthorized memory manipulation" message is displayed, this means the PostFinance SecureBrowser's security mechanisms have detected a security issue. This is the case, for example, when an unknown program tries to manipulate the secure browser's memory. It is typical behaviour of many banking trojans and malware to attempt memory manipulation.

In such cases, it is imperative to carry out the following steps:

- Check that your operating system / antivirus program is up to date.
- Check your computer's security by running a full antivirus scan.

If your system is up-to-date and you haven't found any malware, you should still not log in to online banking on the affected computer under any circumstances until the cause has been found. This applies not only to the PostFinance SecureBrowser, but also and above all to other Internet browsers. Failing to heed the warning will put you at risk of becoming a victim of an online banking attack. Please contact the PostFinance SecureBrowser Support directly. You can find the contact details under "Request help".

## 6. Request help

If you have noticed any errors, or if you have any questions, suggestions or comments about the program, its operation or functions, feel free to contact our technical support at any time on: +41 58 448 14 14.

#### 6.1 Send log

If you experience display problems or program crashes while using the PostFinance SecureBrowser, you can send the log to Support. You can send the log directly to Support by clicking the corresponding action button. To do so, click on "Help" on the left sidebar of the browser and then on "Request help". After successfully sending the request, you will be shown a Support ID. Please use this Support ID to contact Support.

Alternatively, you can copy the log to the clipboard of your operating system and then paste it directly from the clipboard into an e-mail, for instance.

#### 6.2 What is a log?

During operation, all security mechanisms are constantly monitored and checked. The results of the monitoring are recorded in a specially encrypted log, or log protocol. Should the security mechanisms detect abnormal behaviour, or should there be problems using the product in a particular customer environment, the log can provide the information necessary to resolve the issue. Personal information and web content are generally not recorded in the log. To prevent potential attackers from gaining access to the log, it is only available in encrypted form.

#### 6.3 Create DDS log (for Windows only)

If the PostFinance SecureBrowser doesn't start or reports a problem, please also send us a DDS log by e-mail so that we can investigate the cause of the issue. DDS is a freely available analysis program that scans the computer and creates logs that can be used to display the computer's startup, configuration and file information. The program is used to give a detailed overview of which programs open automatically when you start Windows. The program also displays information about the computer, and this can be used to quickly determine whether malware is possibly running on a computer or not.

DDS step-by-step tutorial:

- 1. Download the tool at: https://www.bleepingcomputer.com/download/dds/.
- 2. Double-click the "dds.com" file in the download folder.
- 3. Click "Yes" for the Windows security question.
- 4. When the program window opens, click on "Start".
- 5. After a few minutes, a result window is displayed. Click on "OK" here.
- 6. Two log files are stored on the desktop as "dds.txt" and "attach.txt".
- 7. Send an e-mail with these two files attached for further analysis to PostFinance Support. You can find the contact details under "Request help".

#### 6.4 Create DxDiag report (for Windows only)

If the PostFinance SecureBrowser doesn't start or reports a problem, please also send us a DxDiag report by e-mail together with the DDS log so that we can investigate the cause of the issue. You can generate a DxDiag report by running the DirectX diagnostic tool (dxdiag.exe). The diagnostic results are very helpful for resolving issues related to the technical aspects of a computer. Step-by-step tutorial on how to create a DxDiag report in Windows:

- 1. On your keyboard, simultaneously press [Windows]+[R] to open the dialogue box for running programs.
- 2. In the "Run" input field, type "dxdiag" and then press [Enter]. The dialogue box for the DirectX diagnostic tool should then open.
- 3. Click on "Save All Information".
- 4. Save the information on your desktop under the automatically assigned name.
- 5. Send an e-mail with the file as an attachment to PostFinance SecureBrowser Support for further analysis. You can find the contact details under "Request help".

You can find more information about DxDiag at Microsoft: https://support.microsoft.com/en-GB/windows/open-and-run-dxdiag-exedad7792c-2ad5-f6cd-5a37-bf92228dfd85