PASSWORD POLICY FOR JM FINANCIAL SERVICES

(DOMAIN https://my.jmfonline.in**)**

User name

A username is the name given to a user for accessing the broking account on the JM Financial Services website. Alternatively referred to as an account name, login ID, and user ID.

- Once a broking account is setup with JMFS, a website registration email is sent on the user's registered email ID for authentication.
- On following the required steps, the system will set up a user name for the broking account and request the user to verify the registered email id and activate the account.
- On verification of email account, the user will be prompted to set up the password.
- Please note, if no action is taken within 48 hours of the email being sent, this link will automatically expire and a request for the link once again has to be placed again.

Password

A password is a string of characters used to verify the identity of a user during the authentication process. Passwords are typically used in conjunction with a username; they are designed to be known only to the user and allow that user to gain access to the JM Financial Services website.

Creating a secure password

- A length of eight characters.
- The inclusion of both uppercase and lowercase letters with case sensitivity.
- The use of at least one number and
- The use of at least one special character.
- User Id/email Id and password cannot be same.
- An acceptable password for an account must not be a password that is one of the 3 most recently used passwords.

Account and Password Protection

- A user account will be locked out indefinitely after 5 failed attempts in order to protect accounts and passwords from brute force attacks or password guessing.
- Upon account lockout, only the system administrator can unlock the account at the request of the user involved.
- To unlock the account, send an email from the registered email ID to customer.support@jmfl.com

Forgotten Username

Follow the steps given below to retrieve a forgotten username

- Visit https://my.jmfonline.in/
- Click on Forgot Username
- A user can choose either of the methods:
    - Retrieval of username on registered email ID
    - Retrieval of username on registered mobile number.
- User ID details will be sent to the registered email ID or mobile number as per the mode selected by the user.

Forgotten Password:

Follow the steps given below to reset a forgotten password

- Visit https://my.jmfonline.in/
- Click on Forgot Password
- A user can choose either of the methods:
    - Reset password by entering registered user name and email id. A password reset link will be sent to the email id to reset the password of choice.
    - Reset password by entering registered user name and mobile number. An OTP will be sent to the registered mobile number which can be used for resetting the password of choice

Password Safety

- Passwords must only be set by the user.
- Passwords are to be treated as sensitive information and must not be shared with anyone, including family members, colleagues, JM Financial Officials or employees.
- Passwords must not be inserted into email messages, other forms of electronic communication, nor revealed over the phone to anyone.
- A password should be complex and difficult for others to guess. A good password is called a "strong" password and typically has the following characteristics:
    - 8 characters in length.
    - Contain both upper and lower case characters (e.g., a-z, A-Z);
    - Have digits as well as letters;
    - Contains letters, numbers and special characters [such as !, @, #,$, %, ^, &,* (,)]
    - Are not words in any language, slang, dialect, jargon, etc.;
    - Are not preceded or succeeded by a number like 1confidential or confidential1
    - Are not based on personal information, names of family, address, phone number, birthdays or any other information that a thief might find in a user's purse or wallet.

- Create passwords that can be easily remembered. One way to do this is creating a password based on a song title, affirmation, or other phrase.
- Do not use the same password as the one used to log in to computer or access e-mails.
- Do not use the "Remember Password" feature of applications (for example, web browsers). Disable the auto-complete function to increase the security of information.
- Do not write passwords down and store them anywhere in office.
- Do not store passwords in a file on any computer system (including PDAs or mobile phones or similar devices) without encryption.
- If a user accesses any website (including www.jmfinancialservices.in) from a cyber-cafe, any shared computer or a computer other than his own, it is recommended to change passwords after such use in own computer at workplace or at home.
- If a user has more than one user account, use a different password for each of them. A request may also submitted to view all accounts with JM Financial Bank under a single user name by linking various accounts.

Any user suspecting that his/her password may have been comprofmised must report the incident on customer.support@jmfl.com and change all passwords. JM Financial is NOT liable for any loss arising from sharing of user IDs, passwords, OTP with anyone, nor from their consequent unauthorized use.