SECURITY RELATED FAQS

1. Is transacting through Transact Online safe?

Quantum Mutual Fund website uses SSL technology to ensure that the information transmitted between you and us across the internet is safe and secured. Secure Sockets Layer (SSL) is a common and the most effective protocol for sending confidential information securely over the Internet. SSL works by using a private, mathematical key to encrypt (or scramble) data that's transferred between your Web browser and the website you're visiting.

2. What level of encryption does QuantumMF use?

Quantum MF uses the most powerful Verisign secure socket layer (SSL) for encrypting customer data during transmission. Click here (Link to Verisign certificate) to verify our certificate. We are using SSL with EV (Extended Validation). This Digital Security certificate has 256-bit encryption level and is obtained from Verisign (Powered by Symantec).

3. What is Extended Validation SSL Certificate?

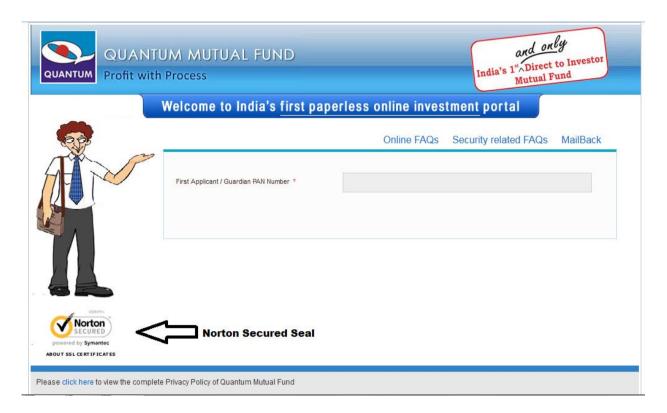
Extended Validation Secure Sockets Layer (SSL) Certificates are special SSL Certificates that work with high security Web browsers to clearly identify a Web site's organizational identity. Extended Validation (EV) helps you make sure a Web site is genuine and verified. One more advantage of SSL certificate is that it scans entire website for any Malware and provide the current status on website security.

For example, if you use Microsoft® Internet Explorer (IE) to go to a Web site secured with an SSL Certificate that meets the Extended Validation Standard, IE will cause the URL address bar to turn green. A display next to the green bar will alternatively (toggle) display the organization name listed in the certificate and the Certificate Authority (VeriSign, for example).



4. What is the Norton Secured Seal, powered by Symantec (formerly VeriSign Trust™ Seal)?

The Norton Secured Seal is a dynamic, animated graphic that displays on Web pages secured by VeriSign® SSL Certificates and Web sites authenticated by VeriSign. When users click the seal, a verification page opens containing information about organization, the status of malware scan, and SSL Certificate details



5. Is your website secured from Hackers?

We have attempted to make sure that your information with us is well protected. This is ensured through regular VAPT. The Vulnerability Assessment (VA) and Penetration Testing (PT) of the website has helped us to demonstrate that the security controls in place are effective in reducing the threat of internet-based attackers.

Information Security (IS) Audit is an independent appraisal activity which identifies security and processing risks in Computerized Information System and evaluates related manual and system controls to ensure security, functionality and reliability of hardware, operating system, application software and database, and to ensure confidentiality, integrity and availability of data. Regular IS audit conducted by Quantum has ensured that adequate security and control measures are in place and helped maintaining the data integrity.

6. Is my Prepaid card/Debit Card/Bank Account information secure and safe?

Yes. QuantumMF is a *secure* application. It follows the best *security* practices and the most stringent safety protocols adopted by major online transaction companies. Any information you enter when *transacting* with QuantumMF is sent in an encrypted format through SSL to protect you against unintentional disclosure to third parties.

7. Are my Prepaid card/Debit Card details safe with you?

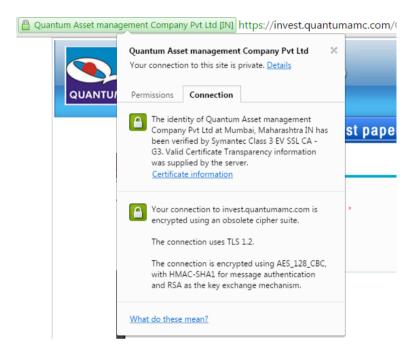
We take utmost care to store such sensitive data and used advanced encryption techniques to keep such details safe. As an additional safe guard, we do not save your CVV number, without which your card can not be used. Even when you return and choose to pay by using your stored card, you would need to enter your CVV number to authorize the card.

8. How can I tell if I have a secure connection?

In Internet Explorer, you will see a lock icon in the Security Status bar. The Security Status bar is located on the right side of the Address bar.

The certificate that is used to encrypt the connection also contains information about the identity of the website owner or organization. You can click the lock to view the identity of the website.

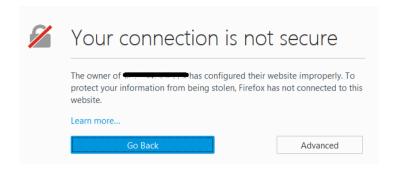
In Google Chrome, you will see a lock icon in address bar. Click on the lock icon to see the security certificate. The certificate that is used to encrypt the connection also contains information about the identity of the website owner or organization. You can click the lock to view the identity of the website.



9. I am using Firefox and getting "Your connection is not secure" while visiting website. Is your website trusted for online Transaction?

When you visit a website whose web address starts with https, your communication with the site is encrypted to help ensure your privacy. Before starting the encrypted communication, the website will present Firefox with a "certificate" to identify itself.

The certificate helps Firefox determine whether the site you're visiting is actually the site that it claims to be. If there is a problem with the certificate, you will see the 'Your connection is not secure' alert page.



Seeing the alert does not necessarily mean that the website you're visiting is trying to trick you into believing it is a different website - it means that Firefox isn't able to verify the identity of the website, and that you should proceed carefully. There are several problems that can cause Firefox to reject a certificate.

With invest online website, you will not receive such alert message as we use valid trusted server certificate for secure communication between your browser and invest online server.

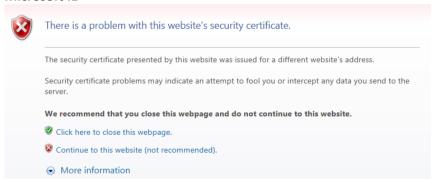
10. What Should I do if I receive alert message?

In such case you can leave the website and write to us at customercare@QuantumAMC.com about such problems.

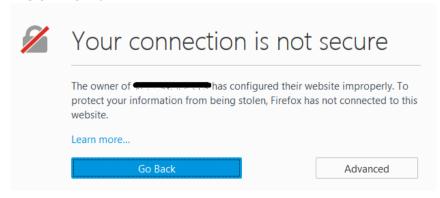
11. What are the Security Certificate Warning on Different Browsers, and How to fix these warnings? Security warning looks like as shown below for IE, Mozilla, and Firefox web browsers

Microsoft IE- There is a problem with this web site Security Certificate Mozilla Firefox – Your connection is not secure Google Chrome – Your connection is not private

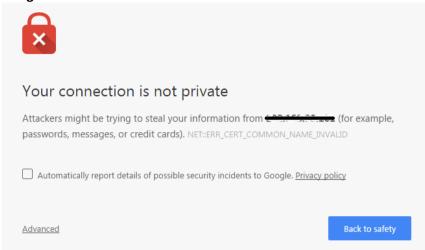
Microsoft IE



Firefox- Mozilla



Google Chrome



Main Reason for such Errors are:

The main reasons for such errors are:

- 1. Your Computer's date is set to a wrong value
- 2. The Security Certificate has really expired
- 3. The website owner has configured their website improperly
- 4. Attackers might be trying an attempt to fool you or intercept any data you send to the server.

Most common reason for such security certificate error is that the certificates are valid for a certain period of time, and if your computer's date is set to other than the current date or correct date, there are high chances that you will get this warning. So the first thing to check when you receive such error is to check your computer's date and time settings.

Now when you have set the date settings, you will most probably not see the error again. But if you see the Security Certificate error, then either the certificate of the website has really expired as it had to be renewed from time to time, or the certificate is improperly configured.

Invest Online site will not ask you to add an exception for certificate - in this case an invalid certificate can be an indication of a web page that will defraud you or steal your identity.

12. Is my Bank Account information secure and safe??

We have not given any option to change bank name and account number using Quick Transact Facility as we are aware the bank details are the most important and critical part of any commercial transactions and the same needs adequate security. The investor can update only their Bank Address, IFSC and MICR using Quick Transact facility. An investor who wishes to change his complete bank details must log on to Invest Online website using his/her user id and password. Also an online PIN must be entered by the investor before proceeding for change in his bank details on our online portal.

13. What if scammers cancel and re-activate new SIM cards to hack into my account?

While we are unable to comment on the Mobile service providers practices, we would like to mention here that we have considered the security aspect and taken due care while designing the Quick Transact portal so as to update the investor via email about each and every transaction he performs on the portal. We would like to assure you that we have our investor's interest and the utmost security of their investment in our mind whenever we think about introducing any hassle-free transactional initiative. We have been following the same right from the introduction of our Invest Online facility.

14. How can I turn Quick Transact completely off for my folios?

While we have been initiating new measures on regular basis to make our online portal more secure, we will keep you posted as and when any such feature is introduced for our investors.

15. What are trust seals?

Trust seals are essentially stamps of approval provided by a third-party. Trust seals are usually in the form of a small image that are placed on a website to promote confidence and trust to visitors. Trust seals may increase sales conversion and are often a vital tool in building relationships with potential customers. The seal also lets the visitor know that this seal has been issued to Quantum by a trusted third-party i.e. Trust Guard.

The seal includes the name of the company which has issued the seal i.e. TrustGuard and the website that is currently using the seal i.e. Quantumamc.com. A date on the trust seals shows that the seal and service are current. A trust seal can be clicked on to display a detailed certificate.

The Support Email, Phone, Business Address, Management Address and Phone, Privacy Policy is verified by the TrustGuard. SSL certificate is checked whether it is enabled and up-to-date. The SSL will be monitored for expiration and validity. Vulnerability scans as per PCI standard is carried out every week.

The trust seals in most cases should help to alleviate customer concerns, such as Security, Privacy, Business Identity, etc.