

## **Mobile Banking Security Tips**

- Modify your phone's settings so that only messages from authorized numbers are allowed.
- Add the bank's short code and customer service phone number to your contacts and only initiate SMS and phone calls from your contact list. Do not reply to SMS messages that do not exist in your contact list.
- Do not click on links in SMS messages unless you initiated the SMS conversation with your bank.
- Do not call phone numbers not in your contact list. If you are unsure about a phone number, you may text "Help" to your bank short code and compare the phone numbers. Only call the numbers in your Help response or in your contact list to avoid Vishing.
- Bookmark the bank's mobile web site and only use this bookmark to access the site to avoid phishing.
- Avoid using unsecured, public WiFi networks to access financial accounts with mobile devices.
- Always use your cellular network when conducting mobile financial services.
- Use the auto screen lock on your mobile phone to prevent unauthorized access to your information.
- Consider utilizing apps such as Find My iPhone and Find My Droid to find your lost or stolen phone.
- Only download apps from stores, such as Apple & Android, that are submitted and branded by the bank. Certain smartphones can be configured to block apps installed outside of trusted and approved app stores.
- Do not jailbreak your smartphone. Jailbreaking (a method of 'self hacking' in order to gain full access to all features of the technologies of smartphones) is dangerous and makes your smartphone extremely susceptible to malware, viruses and other malicious programs.
- Keep your Bluetooth turned off by default and use only when necessary. Make certain that Bluetooth is turned off when conducting any mobile banking transactions/inquiries. Devices with Bluetooth enabled by default and 'always on' may present a target for exploitation and interception of data which can be done undetected (Bluesnarfing).
- Report any problems or suspicious incidences surrounding Mobile Banking directly to your bank.
- Finally, know that banks will not ask users to provide confidential information over an email or SMS message.