Safe Mobile Banking Practices

Do you use mobile banking? If so, are a part of a growing number of consumers who do. Many consumers use mobile devices to check balances and recent transactions, transfer money, make payments and deposit checks. If you are already using mobile banking or planning to use it in the future, here are some tips to help you use it safely and securely.



✓ Make sure your mobile device is secure.

Protecting your mobile device provides security not only for your financial transactions, but for all of your personal information stored on the device.

√ Use a strong password.

To make it more difficult for someone to access your app, you should secure it with a strong password. A strong password consists of lower and upper-case letters, numbers and symbols.

√ Use security software.

Mobile devices are powerful computers and need to be protected just like a laptop or desktop. Security software can provide protection and malware, viruses and other threats to your personal information.

√ Secure your device when it is not in use.

Be sure to setup your device with a security password and always lock your device when it is not in use.

✓ Do not allow downloads from an unknow source.

Before downloading and app, research it and make sure you know what it does, what information it accesses and what permissions it wants. Only download apps from trusted sources.

✓ Make transactions securely.

Only use your bank's mobile app or website to make your transactions.

√ Use a secure network.

Use your cellular network or a known secured Wi-Fi network to process your transactions. Your account and personal information could be intercepted while using an unsecured Wi-Fi network.

✓ Review your accounts frequently.

You should get in the habit of reviewing your accounts on a regular basis. Reviewing your accounts daily can help catch any fraudulent transactions that may post to your account. Be sure to report any fraudulent transactions to your financial institution as soon as possible.

