

Mobile & Online Banking Security Tips

Mobile Device Security

Require a Passcode. If your device allows, the user would be required to input the passcode in order to gain access to your device.

Avoid storing sensitive information. Mobile devices have a high likelihood of being lost or stolen so you should avoid using them to store sensitive information such as passwords, account numbers, etc. If sensitive data is stored, enable encryption to secure it.

Keep your mobile device's software up-to-date. These devices are small computers running software that needs to be updated just as you would update your PC. Use the automatic update option if one is available.

Review the privacy policy and data access of any applications (apps) before installing them. Only download apps from trusted app stores (Apple, Google Play).

Disable features not actively in use (Bluetooth, Wi-Fi, infrared, etc.) When Bluetooth is enabled set devices to non-discoverable.

Delete all information stored on a device before the device changes ownership. Use a "hard factory reset" to permanently erase all content and settings stored on the device.

"Sign out" or "Log off" when finished with an app rather than just closing it.

Use antivirus software where applicable (Android, Windows, etc.).

Do not "jailbreak" or otherwise circumvent the security controls.

Online Security

Never click on suspicious links in emails, tweets, posts, or online advertising. Links can take you to a different website than their labels indicate. Typing an address in your browser instead of clicking a link in an email is a safer alternative.

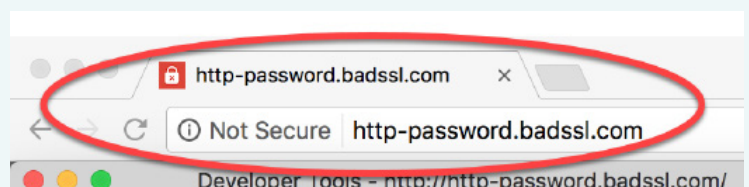
Only submit sensitive information to websites that are using encryption to ensure your information is protected as it travels across the Internet. Verify the web address begins with "https://" (the "s" is for secure) rather than just "http://". Some browsers also display a closed padlock.

Avoid using public computers or public wireless access points for online banking and other activities involving sensitive information when possible.

Always "sign out" or "log off" of password protected websites when finished to prevent unauthorized access. Simply closing the browser window may not actually end your session.

Be cautious of unsolicited phone calls, emails, or texts directing you to a website or requesting information.

Do not trust sites with certificate warnings or errors. These messages could be caused by your connection being intercepted or the web server misrepresenting its identity.



General PC Security

Maintain active and up-to-date antivirus protection provided by a reputable vendor. Schedule regular scans of your computer in addition to real-time scanning.

Update your software frequently to ensure you have the latest security patches. This includes your computer's operating system and other installed software (web browsers, Adobe Flash Player, Adobe Reader, Java, Microsoft Office, etc.).

Automate software updates, when the software supports it, to ensure it's not overlooked.

Require a password to gain access. Log off or lock your computer when not in use.

Use firewalls on your local network to add another layer of protection for all the devices that connect through the firewall (PCs, smart phones, and tablets).

Use a cable lock to physically secure laptops when the device is stored in an untrusted location.

If you suspect your computer is infected with malware, discontinue using it for banking, shopping, or other activities involving sensitive information. Use security software and/or professional help to find and remove malware.

Passwords

Create a unique password for all the different systems/ websites you use. Otherwise, one breach leaves all your accounts vulnerable.

Never share your password over the phone, in texts, by email, or in person. If you are asked for your password it's probably a scam.

The longer the password, the tougher it is to crack. Use a password with at least 8 characters. Every additional character exponentially strengthens a password. Passphrase are most effective. A passphrase is a short sentence and generally easier to remember.

Use unpredictable passwords with a combination of lowercase letters, capital letters, numbers, and special characters.



Avoid using obvious passwords such as:

- Names (your name, family member names, business name, user name, etc.)
- Dates (birthdays, anniversaries, etc.)
- Dictionary words

Choose a password you can remember without writing it down. If you do write it down, store it in a secure location.

Additional Resources

To learn more about information security visit any of the following websites:

- OnGuardOnline.gov
- StaySafeOnline.org
- * BBB.org/Data-Security
- US-CERT.gov