COMMERCE BANK of Wyoming CYBERSECURITY

Mobile Banking Safety Tips

Mobile banking has become a popular way for people to manage their finances on the go. With just a few taps on your smartphone, you can check your account balance, transfer money, and pay bills. However, with the convenience of mobile banking comes the risk of security threats. Here are some tips to help you stay safe while using mobile banking:

1. Download official banking apps only

When downloading mobile banking apps, make sure to only download them from official sources such as the App Store or Google Play Store. Avoid downloading apps from third-party websites or links sent through email or text message.

2. Use strong passwords and biometrics

Create strong passwords that are difficult to guess and use biometric authentication if possible (such as fingerprint or facial recognition). Avoid using easily guessed passwords such as birthdays or phone numbers.

3. Enable two–factor authentication

Two-factor authentication adds an extra layer of security by requiring a second form of verification before granting access to your account. This can include a code sent via text message or email, or a token generated by an app.

4. Keep your device updated

Make sure to keep your device's operating system and mobile banking app up-to-date with the latest security patches and updates.

5. Avoid public wi–fi networks

Avoid logging into your mobile banking app while connected to public Wi-Fi networks as they may not be secure and could potentially allow hackers access to your personal information.

6. Monitor your accounts regularly

Check your account activity regularly for any suspicious transactions or unauthorized access.

7. Only pay people you know

Sending money to someone you don't know could potentially lead to your personal information being compromised or losing money to a scammer.

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