

BOV MOBILE BANKING

TIPS FOR SAFER MOBILE BANKING

- Download the free BOV Mobile app only from the Mac™ App Store or Android™ Market, and ensure that Bank of Valletta plc., is listed as the app publisher or seller. If you have suspicions about the authenticity of the mobile banking app, contact our BOV Customer Service Centre on 2131 2020.
- BOV Mobile is a secure app which uses the latest in mobile security technology. It can only be accessed through the mobile phone you registered and by using your personal PIN. Because of this, it is important that you never share your PIN with anyone, or write it down where someone can find it and use it to gain access to your finances. Bank of Valletta allows you to choose your own PIN the first time you activate the Service on your mobile phone. Choose a PIN you can easily remember, but one that is not easy for others to guess.
- If your mobile phone is lost or stolen, please call our Customer Service Centre on 2131 2020 and we will de-activate the service on that mobile phone for your peace of mind. You can re-enable the service when you get a new mobile phone. It is recommended that you use a different PIN once the mobile service is activated on your new mobile.
- If you want to change your Mobile PIN at any point in time, you have to send a new Activation Code via BOV Internet Banking. The new Activation Code will then allow you to enter a new PIN. You may also contact the BOV Customer Service Centre on 2131 2020 if you need any assistance.
- Although the BOV Mobile app never stores banking information on your device (neither during nor after your banking session), it is important that you never record on your mobile device any banking-related information such as credit or debit card numbers, PIN's, account numbers, login IDs, and so on.
- Always keep your mobile phone in a safe location and never leave it unattended.
- Clear your mobile phone frequently by deleting text messages from banks and financial institutions; this is an especially important precaution to take before sharing, discarding, or selling your device.
- Watch what you send: never disclose, either via text, email, or through a website, any personal information such as account numbers, passwords, or personal info that could be used by unscrupulous persons to gain unauthorised access to your bank accounts.
- Do not trust links or attachments that originate from people you do not know. If a person you do know has sent you a link or attachment, check with them that it is legitimate before opening it.
- An added level of security that you should consider is to protect your mobile device with a password or code number and lock it when not in use. Although the BOV Mobile app never stores banking information on your device (neither during nor after your banking session), the phone password protects your device so that no one can use it or, indeed, read any personal information stored on it.
- It is always best to install security software, if available, for your particular mobile phone.
- Use only trusted apps and always download mobile apps from reputable sources.
- Only use reputable Internet Connections and Wi-Fi hotspots to conduct your Mobile Banking.
- Consider setting up electronic SMS alerts on your accounts; these SMS notifications are set up on BOV Internet Banking and sent directly to your mobile phone.
- Use BOV Mobile and/or BOV Internet Banking to regularly check your financial transactions, and contact the bank immediately if you notice any irregularities.
- If you have an iPhone, keep your mobile phone updated through iTunes. For all other devices, contact your mobile service provider regularly for updates.
- Do not compromise your device or purchase compromised mobile phones as this can leave your mobile vulnerable to banking malware (compromised iPhones are referred to as 'Jailbroken', whereas Androids are referred to as 'Rooted').
- If you change your mobile device, you must register your new mobile via BOV Internet Banking (Service Request > Manage BOV Mobile > Manage BOV Mobile service), and activate the service on your new mobile. This process automatically de-activates BOV Mobile from your old mobile phone. Feel free to contact the BOV Customer Service Centre on 2131 2020 if you need help; your representative will disable your old settings and guide you through the re-activation process on your new mobile phone.
- For your security, logoff every time that you finish using the BOV Mobile Banking app, rather than just closing it.

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