

Mobile Banking: Secure Usage Guidelines

DO's

- Always password protect the mobile phone.
- Always download the mobile banking app from a trusted source and ensure that you are using the official ILKAL COOP BANK LTD. Bank Mobile Banking App.
- Choose a strong password to keep your account and data safe.
- Review your account statements frequently to check for any unauthorized transactions.
- Change your password and 4 Digit Login Pin regularly.
- Report a lost or stolen phone immediately to your service provider and law enforcement authorities.
- Monitor your transactions regularly. Use ILKAL COOP BANK LTD. Bank's "Insta Alerts" service and bring any fraudulent transaction to the notice of the bank.
- While exchanging, selling, lending or giving your phone for repairs, please make sure that the Banking App is uninstalled and temporary files, browsing history and cache cleared.
- Check your account statements periodically to ensure that all entries are correctly captured. In case of any discrepancy, inform the Bank immediately.

DONT's

- Never give your PIN or confidential information over the phone or internet. Never share these details with anyone including Bank Staff.
- Don't click on links in emails/social networking sites claiming to be from the bank.
- Don't transfer funds without due validation of the recipient, as funds once transferred cannot be reversed.
- Don't store sensitive information such as credit card details, mobile banking password, and User ID on your phone.
- Don't forget to inform the bank of changes in your mobile number to ensure that SMS notifications are not sent to someone else.
- Never reveal or write down PINs or retain any email or paper communication from the bank with regard to the PIN or password.
- Be cautious with offers from caller tunes or dial tunes or email attachments from known/unknown sources.
- Be cautious while using Bluetooth in public places as someone may access your confidential data/information.
- Be careful about the websites you are browsing, if it does not look authentic, do not download anything from it.
- Do not leave your smartphone unattended.
- Do not share confidential information via SMS/WhatsApp or any other means.
- Do not use a public or unsecured Wi-Fi to login or transact with your banking app.
- Do not force close the MB App during an active session. Logout and then close the app.