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Is it Safer to use a Phone or Computer for Online Banking?

Two-thirds of Americans use mobile or online banking as their main way to access their accounts. If you belong to that group, chances are you lean heavily on a smartphone or computer to pull up your bank information.

But both gadgets also happen to be popular targets for online fraudsters itching to infiltrate your accounts.

Could one of these devices better protect you from fraud than the other? We put the question to a security expert.

Kyle Marchini, senior analyst in fraud management with research-based advisory firm Javelin Strategy & Research: "I give bank apps on mobile devices the edge when it comes to safety," Marchini says. With computers, he says, it is easier to inadvertently download malware from hackers.

For example, malware keylogger programs might be secretly installed as part of a download from a nonsecure webpage. These programs record keystrokes when you enter your username and password on a bank site, then send that information to a hacker.

With mobile apps, users have to manually agree to downloads from the device's approved app store. That makes it harder to mistakenly download malicious programs that can spy on you while you're banking, Marchini says.

- **A caveat:** Avoid logging in to your bank account using public Wi-Fi. You don't know who has access to the network traffic and whether they can view the data

you send. For better online banking security, Marchini advises using your cellular network.

- **A pro tip:** Skip the mobile browser and use your financial institution's official app instead. There's less chance of you navigating to a fake bank site that way, Marchini says. As legit as some fake pages may look, they are actually so-called "phishing" attempts from hackers that can trick you into submitting your passwords or other personal information.

Use a screen lock, too. That way, others can't access your data if your device is stolen.