

# Mobile Banking Security FAQs

At Digital Insight, we know that mobile banking security is a concern for many financial institutions and their customers. Here are the answers to our most frequently asked security questions:

## **How does Digital Insight protect customer data on mobile applications?**

All data exchanged between Mobile Web Banking and Mobile Banking Apps with Digital Insight servers is protected in transit using Transport Layer Security (TLS). All offerings provide strong password requirements and aggressive idle timeouts. In Mobile Web Banking, no customer information is stored or cached in the device. Mobile Banking Apps use the device's secure storage to host sensitive data.

## **What controls are used to prevent unauthorized access to our customers' accounts in Mobile Web Banking and Mobile Banking Apps?**

Mobile Web Banking and Mobile Banking Apps use out-of-band multifactor authentication to authenticate users at login.

## **How does Digital Insight keep Online Banking information (including login credentials) secure?**

Mobile Web Banking does not store any information in the user's device or the Web browser cache. Mobile Banking Apps use the device's secure storage to host sensitive data. All data is securely transmitted to Digital Insight servers using TLS.

## **Does Digital Insight use challenge questions on the mobile channel?**

No. Answers to challenge questions can be discovered or guessed easily. Instead, one-time passcodes (OTPs) sent out of band using SMS or phone calls will be used.

## **Can users access the same functionality on mobile devices as they do on laptop or desktop computers?**

No. To reduce risk, our mobile solutions do not allow risky activities like changing profile information.

## **If a customer uses a tablet browser to access Online Banking, will he or she get the same functionality as on a laptop or desktop computer?**

No. Tablets have many of the same weaknesses that are observed in other mobile devices like smartphones. For this reason, all security restrictions that apply to phones also apply to tablets.

Digital Insight makes it easy to provide mobile banking solutions to your customers or members, with instant access to Text Message Banking, Mobile Web Banking, Mobile Banking Apps for iOS® and Android™ mobile devices, and Tablet Banking Apps for iPad®, Android, smartphones and Kindle Fire™ tablets. Now, your customers can access balances, history, transfers, Bill Pay and more from any mobile device with a browser. It's fast, user-friendly and secure, providing the ultimate Mobile Banking experience across different devices.

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## **If a customer's mobile device is lost or stolen, can anyone access his or her banking information or take over the account and identity?**

No. If a customer's mobile device is lost or stolen after authentication, the account cannot be accessed without the username and password.

## **How does Digital Insight secure Mobile Remote Deposit Capture?**

Mobile Remote Deposit Capture is secured by the same means as the rest of the mobile application. Fraud risks and limits can be configured through Ensenta or Vertifi, depending on the vendor you use.

## **Does Digital Insight allow check and statement views on the mobile channel? If so, how do you secure the solution?**

Yes. Digital Insight allows check and statement views. They are sent over HTTPS (TLS) and use the same security as other mobile features.

## **Do the activity logs in Admin Platform include logs for mobile users?**

Yes.

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