

M-banking safety recommendations

M-banking mobile application of Stopanska Banka AD – Skopje enables you to perform the banking transactions (pay bills, money transfers, tax etc.), Constantly overview your accounts, balances, as well as statements, and thereby better management of your finances.

As part of the constant care for its clients, Stopanska Banka AD – Skopje recommends at least the following security precaution measures every time you use M-banking online.

Setup a PIN/ Password or screen lock protection on your mobile phone

Most of the modern mobile phones offers several options to secure your device from unauthorized access. Please protect your mobile device from unauthorized access in case of losing or stealing.

Install security software

Mobile devices are prone to malware and malicious programs just as personal computers or laptops are, which potentially may reveal your personal information. To protect yourself, we recommend:

- Install security program or suite. Select free or paid security software by your choice, but be careful of fake antivirus or security software. There are many fake security applications that can steal your confidential and personal data.
- Stopanska Banka AD – Skopje or its employees will never ask for your M-banking password. If you receive an e-mail asking to submit your M-banking user name and password, this is just a fraud attempt. Please ignore and delete such e-mails.
- To protect your personal and confidential data, please delete temporary files, unwanted e-mails or unknown SMS from your mobile device.

Regular system updates of your mobile device

Please occasionally check your mobile device for system updates. Check for updates of your installed security software as well as last date and time of last security scan and results of the scan of your mobile device.

Avoid sharing your mobile device

In case of sharing your mobile device to third parties, including servicing checks/repairs, please take the following steps to protect yourself:

- Delete temporary cache files from your device. These files can contain sensitive data.
- Delete browsing history (from default or all installed browsers).
- Please, be sure that you have successfully logout from M-banking application

Monitor your accounts and history of transactions

- Watch closely banking accounts and history of transactions when using M-banking service. If you spot suspicious transactions not approved by you, even those with small amounts, please contact our 24-hour Call Center of Stopanska Banka AD – Skopje, by dialing (+389 2) 3100 109.

Be cautious at all times

- Let safety remain your top priority when using the M-banking service. Every false sense of security can be a hacker's greatest asset.