
















-  Transact only with legitimate and trustworthy online vendors. Ensure secure access to your bank's official website and app. Log out after every transaction.
-  Activate a 2-step verification process or multi-factor authentication wherein a unique code is sent to your smartphone before you can finalize an online transaction.
-  Keep transaction records and regularly review your transaction history.
-  Enable text or email alerts for any activity on your accounts.
-  Report suspicious account activity to your bank immediately.
-  Do not share account and personal information (e.g., account number, card number, full name, passwords, PIN, CVV) with anyone, unless you fully validate and trust their identity.
-  Create and use strong passwords.
  -  Mix capital and small letters with numbers and symbols. Use combinations or mnemonics that only you can remember.
  -  Do not use dictionary words, names of persons and places, birthdays, telephone numbers and ID numbers (e.g., SSS, GSIS, TIN).
  -  Do not use your social media passwords as online banking passwords.

-  Assign a different password for each account. Change your passwords every two months, or as frequent as possible.
-  Do not share passwords with anyone. Do not write passwords on paper.

-  Stay vigilant in protecting your account from hackers, scammers and fraudsters!

For inquiries or concerns, talk to the  
**BSP Online Buddy (BOB) Chatbot**



**Webchat**  
<https://www.bsp.gov.ph>

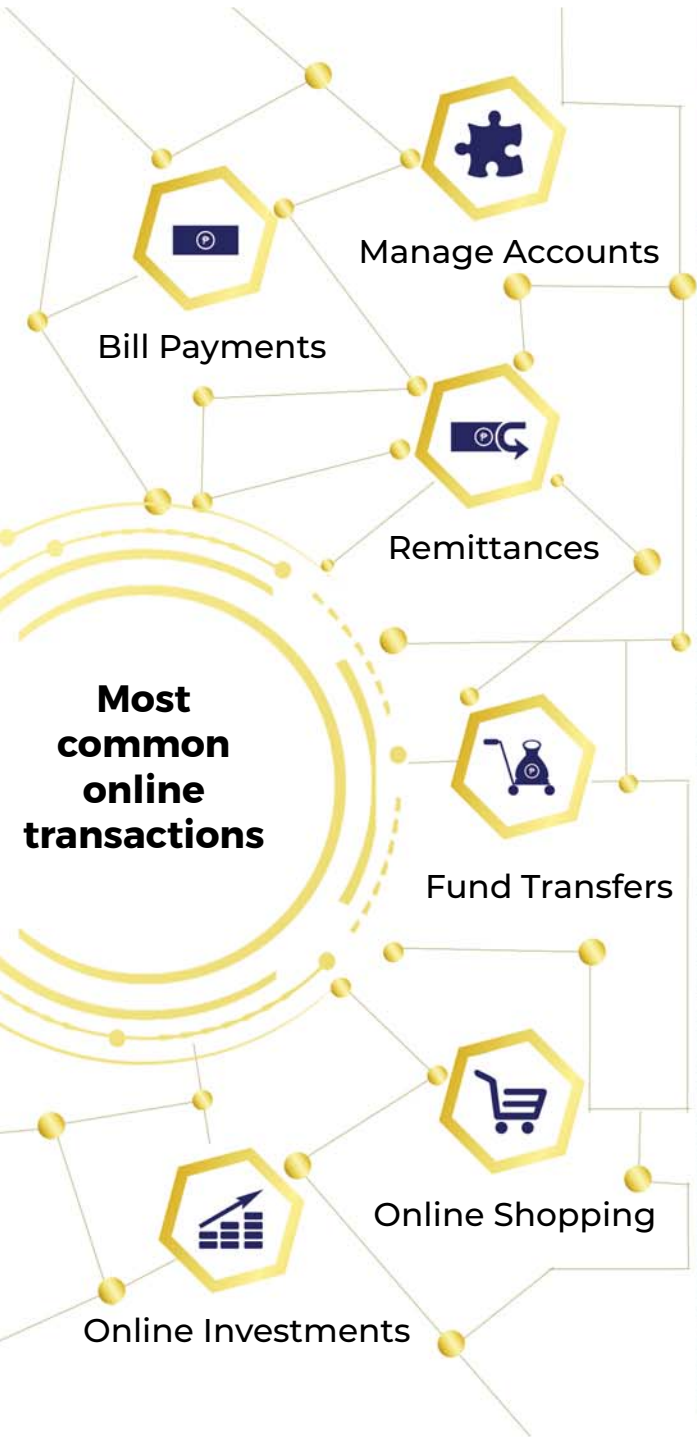
**Facebook Messenger**  
 @BangkoSentraingPilipinas

**SMS**  
 21582277  
 (for Globe subscribers only.  
 Regular rates may apply)

**You may also email the:**

**Consumer Protection and Market Conduct Office (CPMCO)**  
 Email: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph)  
 Direct Line: (02) 5306-2584 | (02) 8708-7087  
 Trunkline: (02) 8811-1277 loc. 2584  
 Facsimile: (02) 8708-7088





# Online Banking

is a convenient way of conducting banking transactions, but may expose the bank and its clients to cyber risks. Below are some safety tips to keep in mind when banking online.



## Gadgets

- Update security and anti-virus features of your computer, tablets, and smartphones.
- Upgrade operating systems and apps as soon as new versions are available.
- Download legitimate banking apps only.
- Do not download and install suspicious software, files and email attachments.
- Do not use jailbroken or rooted mobile phones or gadgets.
- Do not let other people use your gadgets while logged-in to your bank account.



## Connections

- Make sure you have a reliable internet connection to avoid disruption and delays on transactions.
- Avoid using public computers and free wifi connections.
- Always use a virtual private network (VPN) when transacting online.
- Set your WiFi router to the highest security settings. Enable router firewall and encryption. Reduce the WiFi signal range.



## Websites

- Type the address or url directly on the address bar instead of clicking links.
- Make sure the website is secure. It should start with https:// and the closed padlock icon is visible.
- Be ware of phishing emails that ask for your personal information or give you links to spoofed or fake websites.
- Clear your browsing history and cache regularly. Delete cookies. Disable plug-ins. Disable the "Save passwords" feature.
- Always log out from websites, social media accounts, email accounts and apps after every use.