



CYBERSECURITY AWARENESS DAY 22

Let's talk about
**Safe Online
Banking**

Iwuchukwu Augusta Chioma



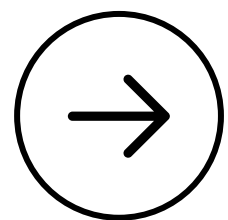
Safe Online Banking: Protect Your Money, Protect Your Mind



Safe online banking means using digital banking platforms (apps, ATMs, USSD, and websites) in a way that protects your money, personal data, and banking credentials from fraudsters.

It's not just about avoiding hacking it's about protecting yourself from fake alerts, scam calls, cloned apps, and social engineering traps.

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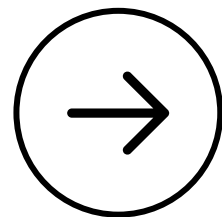
Why it matters



Every minute, someone falls for a fake banking alert, call, or transfer scam.

You work hard for your money don't let social engineers take it in seconds.

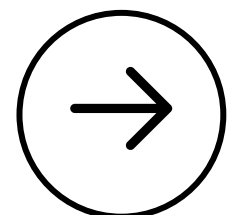
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Common Banking Scams in 2025



- **Fake Bank Calls** – Impersonators pretending to be from your bank.
- **Transfer Reversal Scams** – You're tricked into refunding a fake alert.
- **Phishing Emails/SMS** – "Update your account" links that steal your login details.
- **Malicious Banking Apps** – Fake apps designed to mimic real bank apps.
- **ATM & POS Data Theft** – Hidden skimmers or cloned card devices.



How to Stay safe



1. Guard Your OTP

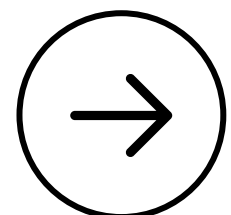
- Your OTP is your digital signature.
- Never share it not even with someone who claims to be from your bank.
- Genuine banks will never ask for OTPs, PINs, or passwords over calls or messages

2. Spot Fake Bank Calls

- If the call sounds urgent or fearful (“Your account will be blocked in 30 minutes!”) it’s likely a scam.
- Hang up.
- Call your account officer to confirm.

Remember: Real bank staff don’t pressure you

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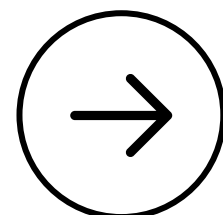


3. Verify Every Transfer

- Double-check the recipient's name before sending money.
- Avoid transferring funds based solely on WhatsApp, SMS, or Instagram chats.
- Always confirm with a phone or video call.
- Keep transaction alerts enabled on your banking app.

4. Secure Your Banking App

- Use strong, unique passwords.
- Turn on biometric login (face/fingerprint).
- Update your banking app regularly.
- Avoid using public Wi-Fi for transactions.
- Logout after each session.





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Cybersecurity
awareness tips**

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