ZX Bank – Safety Features Against Online Threats

At ZX Bank, the security of your digital banking experience is our top priority. Here's how we protect you from online threats:

1. Multi-Factor Authentication (MFA)

- **Biometric Login:** Secure access via fingerprint or facial recognition on the ZX Bank Asia app.
- **OTP Verification:** Transactions require a One-Time Password (OTP) sent to your registered mobile/email.
- **Device Registration:** New device logins trigger verification steps.

2. AI-driven Fraud Detection

- **Real-Time Monitoring:** AI systems monitor for suspicious activities and flag unusual account behavior instantly.
- **Fraud Alerts:** Customers receive immediate alerts for any unauthorized or suspicious transaction attempts.

3. End-to-End Encryption

- **Encrypted Transactions:** All communications and financial transactions are secured with industry-standard 256-bit SSL/TLS encryption.
- **Secure Storage:** Sensitive customer data is encrypted both in transit and at rest.

4. Session Timeout & Auto-Logout

- **Automatic Logout:** User sessions automatically expire after periods of inactivity to prevent unauthorized access.
- **Timeout Alerts:** Prompt warnings before app or online session expiry.

5. Secure Fund Transfer Controls

- **Transaction Limits:** Daily/transaction limits for transfers, especially for new payees or high-risk transactions.
- **Beneficiary Verification:** Adding new beneficiaries requires additional authentication.

6. Regular Security Updates

- **App Patching:** Frequent updates to the ZX Bank Asia mobile app patch vulnerabilities and enhance defenses.

- **Phishing Protection:** Built-in app features detect phishing links and sites, alerting users to potential threats.

7. User Education

- **Financial Literacy Campaigns:** Regular alerts and campaigns educating customers on safe banking practices (how to recognize scams, avoid phishing, etc.).
- **24/7 Support:** Dedicated helpline and in-app AI assistant "Zia" for instant security advice.

8. Transaction Notifications

- **Instant Alerts:** SMS, email, and push notifications for every transaction and change to account settings.

9. Secure Remittance Corridors

- **Vetted Partners:** Cross-border services only with verified financial partners.
- **Blockchain-based Authentication:** For select regional remittances to prevent tampering and improve transparency.

Your security is our mission: Stay vigilant, never share your passwords or OTPs, and contact ZX Bank support if you notice any suspicious activity.