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Mobile operating systems and e-banking

Does your device support the latest operating system updates? The older your mobile device, the bigger the risk that new operating system updates are no longer supported. This can affect your use of e-banking authentication methods.

The problem lies with manufacturers of mobile devices – Android-based ones in particular – which are very slow to offer updates for their equipment. For devices running Android operating systems, sometimes as few as one or two updates only are offered. Newer versions are generally no longer supported on devices three or four years old. The situation looks a bit brighter for iPhone users. Newer iOS operating system will still run on older devices, too.

What does all this mean for e-banking authentication? If at all possible, e-banking providers are striving to have their e-banking apps run on the latest mobile phone operating systems only, so to warrant a high security standard for e-banking and to avoid older operating system vulnerabilities affecting their e-banking facilities. This only becomes a problem for anyone with an older mobile phone which still works perfectly well. If newer mobile operating system versions are no longer supported by older mobile devices, these will no longer meet the e-banking app requirements. Thus people see themselves forced to obtain a new mobile device or to change to different log-in methods for their e-banking. Still, this is not possible with every bank.

Please contact your bank to find out the minimum access requirements for their e-banking facility and any potential alternative log-in solutions.

From a security technology aspect, one of the most important things is to provide all devices with their latest updates. You can find further information on this under [step 3 \(https://www.ebas.ch/en/3-preventing-with-software-updates/\)](https://www.ebas.ch/en/3-preventing-with-software-updates/) of our “5 steps for your digital security”.