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Unnecessary security software

You keep finding articles and ads on the Internet claiming a computer can only be completely secure if you buy certain software or apps. Save your money – such security software is hardly ever necessary!

Additional protection software is typically offered in the following areas:

Spam and phishing

Software and apps promising to protect you against spam and phishing mails often fulfil their function to a certain degree and can reduce the number of unwanted and fraudulent e-mails. Still, some spam e-mails and fraud attempts will find their way into your inbox.

Installing such (frequently expensive) security software often conveys a false sense of security. And that may just lead to you rashly opening any e-mails and attachments, resulting in you falling for new scams more easily because your protection software does not yet recognise them as such.

Therefore, such software and apps can only be recommended with caution. Instead, increased attention and wariness are crucial. Your own attentiveness provides the best protection!

E-banking and mobile banking

Swiss financial institution e-banking systems count amongst the most secure in the world. It is practically impossible for a bank account to be “cleaned out” unnoticed.

Advertising claims by some software promising additional security for your e-banking and mobile banking facilities often only play on consumers’ fears. They deliberately conjure up horrific images to sell their own products. You can safely ignore such additional software and apps.

More information on the contribution by Swiss financial institutions can be found [here \(https://www.ebas.ch/en/?fwp_categories=financial-institution-contributions\)](https://www.ebas.ch/en/?fwp_categories=financial-institution-contributions).

Encryption

Advertising for VPNs (Virtual Private Networks) is partly untrustworthy as well, often suggesting that your data are left unprotected without the software or app advertised; something which is not quite true. Almost all Internet sites, in particular those of financial institutions, are already encrypted to a high security standard by default.

Still, VPNs can come in quite useful. You can find more information on this [here \(https://www.ebas.ch/en/vpn-virtual-private-network/\)](https://www.ebas.ch/en/vpn-virtual-private-network/).