

## Mobile Wallet Services Protection

Many consumers use their smartphones, tablets and other mobile devices as mobile wallets to pay for goods and services, using apps to make both online and in-person purchases. As our use of mobile payment services increases, so does the need to protect mobile devices, apps and associated data from theft and cyber attacks.

### How to safeguard your mobile wallet

- Never leave your smartphone unattended in a public place or visible in an unattended car.
- Consider your surroundings and use your smartphone or mobile device discreetly.
- Never use mobile payment services over an unsecured Wi-Fi network. (See our consumer guide: <https://www.fcc.gov/wireless-security>)
- Choose unique passwords for all mobile apps.
- Install and maintain security software on your smartphone. Apps are available to:
  - ✓ Locate your smartphone from any computer.
  - ✓ Lock your smartphone to restrict access.
  - ✓ Wipe sensitive personal information and mobile wallet credentials from your smartphone.
  - ✓ Make your smartphone emit a loud sound (“scream”) to help you or the police locate it.
- Be careful about using social networking apps, which can pose a security risk and may possibly allow unwanted access to personal information, including your mobile financial data.
- Monitor financial accounts linked to in mobile apps for any fraudulent charges. Review the service agreements for these accounts to find out what steps to take if your smartphone is lost, stolen, or hacked and what charges you may be responsible for paying.
- The police may need your smartphone’s unique identifying information if it is stolen or lost. Write down the make, model number, serial number, and unique device identification number -- either the International Mobile Equipment Identifier (IMEI) or the Mobile Equipment Identifier (MEID) number. Some phones display the IMEI/MEID number when you dial \*#06#. The IMEI/MEID can also be found on a label located beneath the phone’s battery or on the box that came with your phone.

### What to do if your mobile device is lost or stolen

- If you are not certain whether your smartphone or mobile device has been stolen, or if you have simply misplaced it, try locating the smartphone by calling it or by using the security software’s GPS locator.
- If you have installed security software on your smartphone, use it to lock the device, wipe sensitive personal information and/or activate the alarm.
- Immediately report the theft or loss to your wireless carrier. If you provide your carrier with the IMEI or MEID number, your carrier may be able to disable your smartphone, your mobile wallet apps, and block access to your personal information and sensitive data. Request written confirmation from your carrier that you reported the smartphone as missing and that the smartphone was disabled.
- Report the theft to the police, including the make and model, serial and IMEI or MEID number in your report. Some service providers require proof that the smartphone was stolen and a police report can provide that documentation.

- If you are unable to lock your stolen or lost smartphone, change all of your passwords for mobile payment apps and any bank or credit card accounts you have accessed using your smartphone, then contact those financial institutions about the loss or theft.

For more information about what to do if your mobile device is lost or stolen, along with contact information for service providers, go to: [www.fcc.gov/consumers/guides/protect-your-mobile-device](http://www.fcc.gov/consumers/guides/protect-your-mobile-device).

### **Consumer Help Center**

For more information on consumer issues, visit the FCC's Consumer Help Center at [www.fcc.gov/consumers](http://www.fcc.gov/consumers).

### **Alternate formats**

To request this article in an alternate format - braille, large print, Word or text document or audio - write or call us at the address or phone number at the bottom of the page, or send an email to [fcc504@fcc.gov](mailto:fcc504@fcc.gov).

Last Reviewed 02/25/20

