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# FRAUDULENT MOBILE APPS

## What You Should Know and How to Avoid Them



### TECH TIPS

By Kelly McNeil, TechBldrs, Inc.

How many times has it happened to you: you download an app for your phone that looks like a fun game or a useful service, but your battery starts draining faster, you hit your data limit sooner, or the app itself causes things to run at a snail's pace or (worst of all) it asks to access parts of your phone you don't want for it to access?

Congratulations — you may have been one of the over 390 million people who downloaded a malicious app in the past year.

According to a recent report by Upstream Systems, a mobile technology company, a staggering 93% of mobile transactions in 2019 were fraudulent. Not only that, but the number of bad apps out there for download is on the rise, with 98,000 found in 2019 alone. These 98,000 malicious apps had been downloaded 43 million times.

These numbers may seem staggering, but it's easier to keep your information safe and your phone protected than you might think.

### How do I keep my phone safe?

**1. Keep your OS up-to-date:** Updates to your phone's operating system provide important security protections and can patch known vulnerabilities that perpetrators of malware and malicious phone applications will gladly take advantage of. As soon as you see that little "update available" notification, make it a priority!

**2. Delete or disable apps you don't use:** Getting rid of applications on your phone that you no longer use is a great way to ensure that your security can't be compromised through a known vulnerability or a fraudulent app that you may have downloaded in the past. Each phone manufacturer has a different way to disable or delete the app, so if you're not sure how, check your phone manufacturer's website. Some apps that come with your phone can't be uninstalled, but they can be disabled.

**3. Avoid third-party app downloads:** While malicious apps can still be found in the Google Play Store and Apple App store, you're far more likely to find them in third-party app stores, which don't have the same vetting standards that Google and Apple have. Even downloading an app straight from a website can be risky, unless you know and fully trust the website in question. To keep yourself safe, only download apps from the store associated with your mobile phone.

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## TECH TIPS

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- 4. Read app reviews:** Popular apps have reviews by experts and users who have downloaded them. Read the reviews in the app store and look for outside reviews from trusted sources (like from well-known tech publications). Checking the reviews can help inform you of issues with the apps reputability and can help you avoid malware. User reviews are particularly helpful when determining if an app is malicious or faulty.
- 5. Check the name of the app developer:** A growing trend among malicious apps is spoofing. In other words, making a scammy app look just like a popular legitimate one that people are likely to download and open (like Netflix, Spotify, or Uber). It's easy to download a copycat app if you're not careful. To prevent this, verify that the name of the developer is one that you recognize, or find the correct developer with a quick Google search.
- 6. Monitor the app permissions:** Mobile phones have enough security precautions in place that apps generally must request permission to access core functions (like your camera, photos, and location data) of your device. Read what the app is requesting permission to access before you blindly tap and say yes. Does a mobile game really need access

to your contacts and your microphone? Or could it be a malicious app trying to obtain information?

- 7. If things get really bad, Factory Reset your phone:** Even if you're careful, you could still accidentally download a bad app. If you regularly backup your device (and keep multiple backups throughout time), you can factory reset your device and restore your contacts, photos, and other data — minus the malicious app that caused this trouble in the first place. Yes, this is a pain, and it should only have to be a last resort, but it's the only way to guarantee you aren't being affected by a malicious application.

Following these seven tips will help you avoid the majority of malicious phone applications and will allow you to recover if one slips through. These days, we often keep more personal and sensitive information on our phones than we do on our desktops or laptops. Don't compromise yourself by not thinking before you download.

Still have questions? Want to know what else you can do to protect your personal information online? Call us at 610.601.8017 for advice or for a free Dark Web scan, or check out our blog at [www.TechBldrs.com/blog](http://www.TechBldrs.com/blog) for more tips!

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