The EC Digital Cash is on the countdown to launch late July 2020. Admittedly, Covid–19 has caused a little delay but we are now back on track.

Be assured that that the EC Digital Cash is one in which you can place your trust. It is sovereign, issued and guaranteed by the ECCB. Additionally, the ECCB has placed high priority focus on maximizing security while ensuring user friendly design and interfaces.

Features include superior enterprise-level security, multifactor authentication and pin code as part of the wallet application security verification protocols, graphics processing units (GPU) – resistant wallet encryption as well as multi-signature options for enterprise wallets. However, we know that malicious intent directed at the end user can create security challenges.

We started our discussion of cyber security in our November 2019 issue of DXCD Times. As we get set to launch, we want to ensure that you, as a DXCD user, play your part in maintaining the safety of your DXCD wallet application by adopting security best practices in the treatment of your mobile device.

The following tips are geared at arming you with key knowledge and information that you need to have to ensure that you are cyber security ready.

**Tip 1 - Verify Verify Verify**

In a world of forgeries and scams, you need to always verify that your DXCD engagements are with the ECCB or its authorised intermediaries/agents. Stay vigilant and alert to avoid scams that may originate from fake sites or actors that try to impersonate the ECCB and its agents. Check the domain name, email ID, and other information to make sure that all e-mails received regarding your DXCD wallet are genuine. Hackers will
Stay Alert... Stay Vigilant

change a genuine e-mail address like info@eccb-centralbank.org to info@eccb-centralbank.org to fool you into thinking that you are engaging the ECCB as a way to get you to share private information.

The ECCB or its agents will never send you an e-mail asking you to disclose your DXCD wallet passwords/passphrases or re-enter these outside of the DXCD wallet application installed on your device. All security notifications regarding your DXCD will be channeled via your DXCD digital wallet application. You will not get a text message or a call asking you to verify your password or passphrase.

**Tip 2: Secure your mobile device.** Keep your mobile device current in relation to software updates so that you have the latest security updates available. These updates are designed to patch any software vulnerabilities/security flaws that could allow hackers to compromise your entire mobile device system. Security updates may feel like a hassle, but they help keep your device more secure.

It is also good advice to set your device software update settings to automatically update by doing the following:

⇒ Go to your device settings
⇒ Locate and tap on **Software Update**.

(Note The actual wording may differ slightly based on whether it is an android or iPhone)

Here, you will see the last time your device checked for updates. Click on **Auto download**.

Also consider an antivirus app on your phone as an added security against malware.

**Tip 3: Review the permissions of all third party apps installed on your mobile device and check before installing any other third party apps.** Do not allow any third party apps to be automatically updated on your phone. Check the permissions before updating or installing. Malicious apps can sit in the background and record your credentials and other private information with the intent to do harm.

**Tip 4: Use the customer service channels identified for the DXCD** to address any challenges you may encounter. This includes any issues with accessing your DXCD wallet due to loss, damage of your mobile device or malware. These channels will be communicated to each Pilot participant. Do not seek DXCD assistance from a third party not designated to provide DXCD support.

So stay alert and vigilant with respect to this new and exciting digital world. Cyber crime is real but your vigilance and cyber security actions are arsenals that can prevent harmful attacks to your mobile device and your DXCD digital wallet.