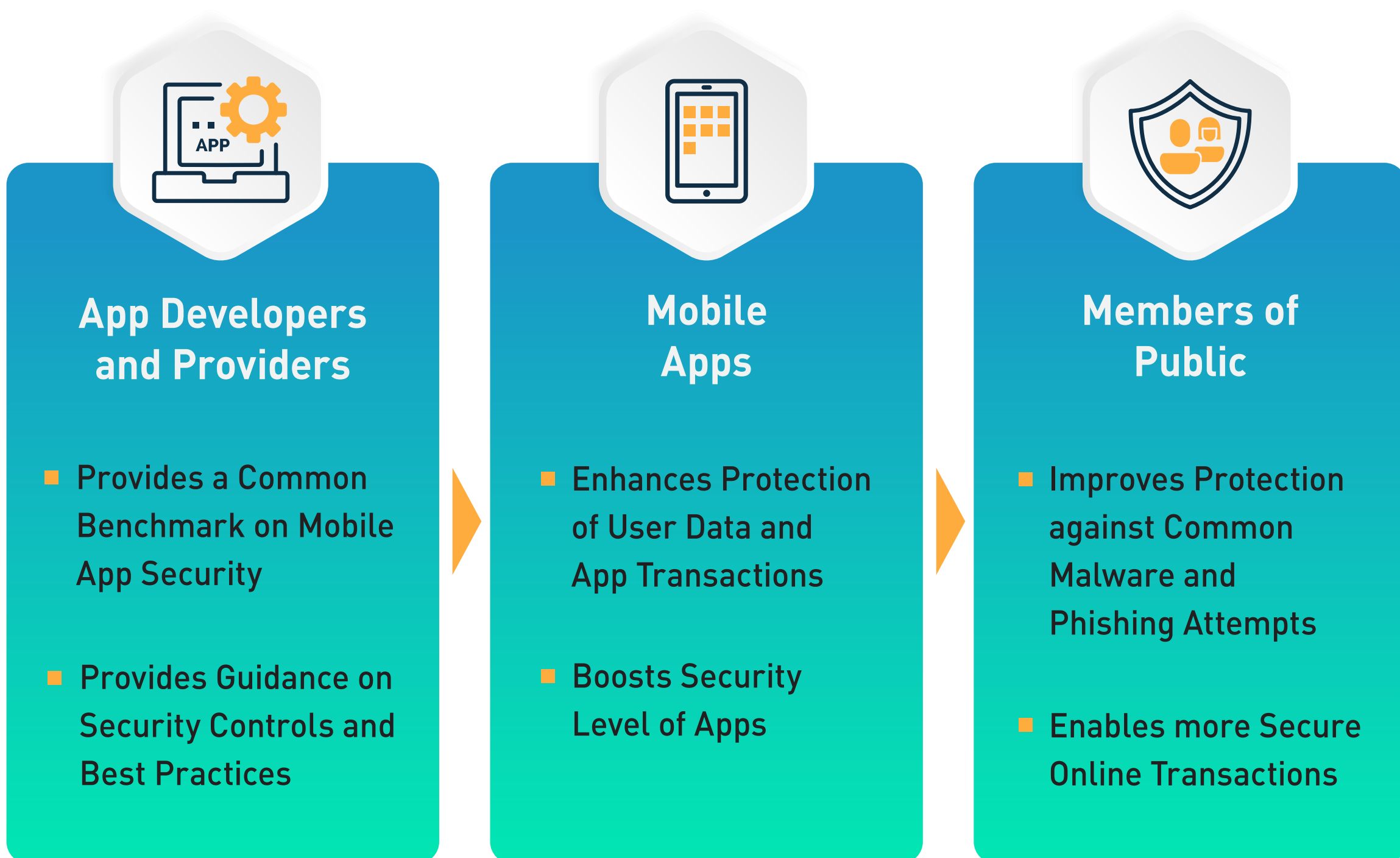# SAFE APP STANDARD

The **Safe App Standard** provides a common benchmark and guidance to local app developers and providers on the security controls and best practices to better protect their apps, and in turn, their end-users, against common malware and phishing attempts.
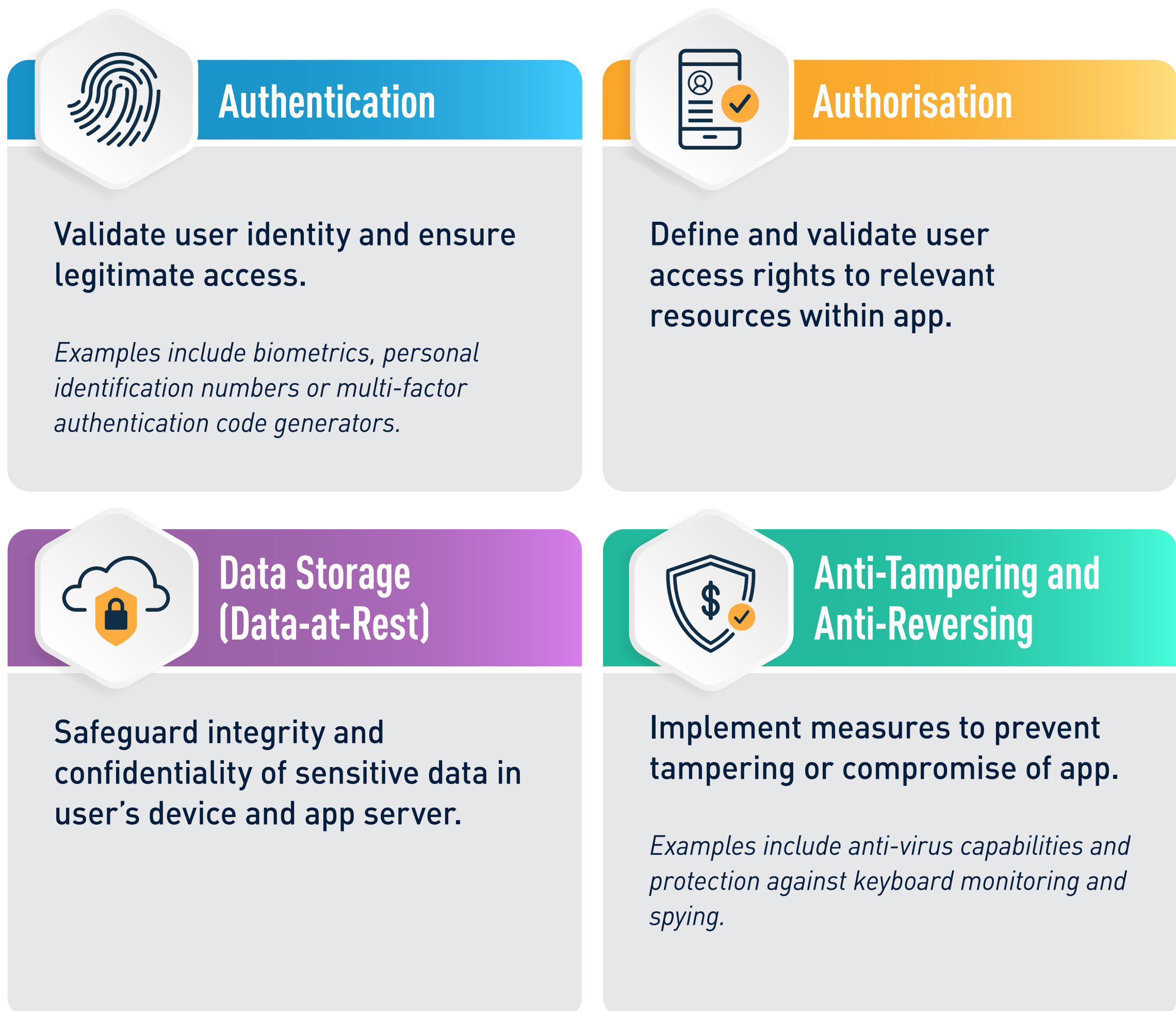
The Standard is targeted at apps that perform high-risk transactions, defined as those that allow transactions with some or full access to users' financial accounts, which when compromised, can possibly result in significant monetary losses.

These transactions include changes to financial functions such as registration of third-party payee details and increase of fund transfer limit.

How can the Safe App Standard contribute to a more secure digital landscape?

App Developers and Providers

- Provides a Common Benchmark on Mobile App Security

- Provides Guidance on Security Controls and Best Practices

Mobile Apps

- Enhances Protection of User Data and App Transactions

- Boosts Security Level of Apps

Members of Public

- Improves Protection against Common Malware and Phishing Attempts

- Enables more Secure Online Transactions

The Standard focuses on **four critical areas** commonly targeted by threat actors.

Authentication

Validate user identity and ensure legitimate access.

Examples include biometrics, personal identification numbers or multi-factor authentication code generators.

Authorisation

Define and validate user access rights to relevant resources within app.

Data Storage (Data-at-Rest)

Safeguard integrity and confidentiality of sensitive data in user's device and app server.

Anti-Tampering and Anti-Reversing

Implement measures to prevent tampering or compromise of app.

Examples include anti-virus capabilities and protection against keyboard monitoring and spying.

By including these features, developers make it more difficult for attackers to steal sensitive business data and cause financial losses to users when they utilise the apps for high-risk transactions.

For more information, visit **www.csa.gov.sg**

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