Keywords: Mobile, banking, security, device, app, application

When dealing with security aspects for mobile banking in the context of mobile devices and applications, a few common themes emerge. If these themes are not addressed properly, through security controls and measures, the underlying threats could compromise the confidentiality, integrity and availability of mobile security assets. These threats can be categorized in the following manner: users, devices, applications and data, and governance. Based on this categorization, the Mobile Banking Security Model was created which can be used to define security controls and measures, perform risk assessments for mobile banking in the context of mobile devices and mobile applications or in preparation of audit fieldwork.