SECURITY

- Password protected app, and if the smart device is lost, remote deleting of the content
The YOMO app has a security feature that protects your data with a password.
Furthermore with the app login details you can access remotely and manage the mobile devices that are associated with the account: in case your device is stolen or lost you can easily change password and/or the delete the content.
General safety rules (keeping your passwords safe, using virus protection and not installing apps or software from unverified sources) will obviously still be recommended to prevent the app's exploitation.

- Standards of efficiency and security negotiated with the most important banks in Estonia
We're in contact and will be working with the most important banks operating in Estonia, ensuring high standards of security and implementing our services due to the collaboration with these banks.
Our app won't be able to operate in your bank account, meaning that online payments or transfer of money to and from your bank account will only and always be operated by your online banking system.

- Encrypted communication between the bank and the app
The exchange of data between your bank and our app will be done through highly encrypted communication, based on the latest encryption technologies such as TLS 1.2 and the use of Perfect Forward Secrecy when available

- Microsoft Azure
The app's own server will be on the Microsoft Azure Platform. This server won't have access to all of your banking data, which will remain safely stored in the bank servers and in the app: we'll only store in our server some basic details to make the app operate, such as the login and password details to access the app, ensuring in any case an additional encryption level on the communication between Microsoft Azure and the app.
Microsoft Azure lets choosing the geographic location of the data and we'll make sure to choose either the Netherlands or Ireland, to ensure that the highest standards of privacy and data protection that the European Union requires are met.
Furthermore the informations required to access the app (the only ones that will be stored in Azure) will be processed only to deliver the services that the app promises, and no hidden transfer or selling of your data to third parties will ever happen because Microsoft Azure will operate, under the E.U. Data Protection Directive (95/46/EC), as the data processor of customer data, while YOMO will remain the controller with all the safety that comes from our standards of transparency and proportionality.