

Beginner handout

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Online banking

This activity will help you register to bank online and get you started with your online banking service.

What will I learn?

- How to set up online banking
- How to be safe when online banking
- What you can do using online banking

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Faster broadband for Herefordshire and Gloucestershire



How do I do it?

Be safe! If you're using this hand-out on a shared or public computer, remember to:

- **Log on using a 'strong password': one that includes upper and lower case letters, numbers, and isn't something that someone else could guess.**
- **Never share or write down your password.**
- **Log out when you're finished.**

The web links referred to throughout this document can be found in the Useful Links section at the end.

How do I set up online banking?

1. To use an online banking service you need to have a bank account already set up, such as a current account for your day-to-day banking:
 - You may need your bank account details, such as your account number and sort code.
 - You may also need your contact details such as your address.
 - You may also need to use the telephone as well as have Internet access.

Example of online banking customer log in

2. To find out exactly what to do, either:

- Go to your bank's website and look for 'online banking' or 'Internet banking', or
- Search for 'YourBank online banking' or 'YourBank Internet banking', where YourBank is the name of your bank.
- Print the information or write down what you'll need and what you have to do. Have this information to hand when you register to bank online.

Example of online banking customer log in



Never set up or use online banking where your personal information will be seen or heard by others. Always close your browser program after using a shared or public computer to bank online.

How can I be safe when online banking?

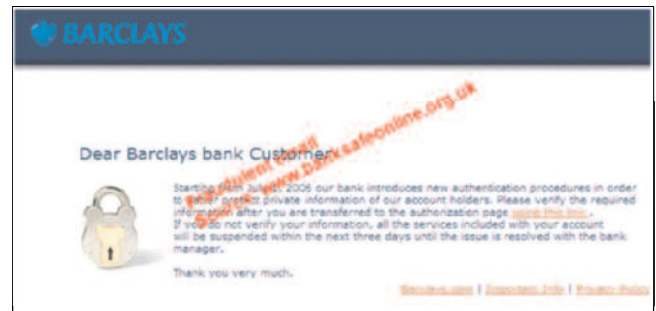
3. Online banking systems are very safe, but there are things you can do to protect yourself:

Keep your personal details safe:

4. Don't use a user ID, password or security question that someone else could guess, for example names of family members or pets, important dates or favourite places, celebrities etc.
- If required, use a 'strong password': one that includes upper-case and lower-case letters, numbers, and isn't something that someone else could guess.
- Never write down any of your login details or share them with someone else.

Protect yourself from scams

5. Your bank will never email or call you asking you to confirm, update or verify your account or log in details:
 - 'Phishing' emails like these take you to a fake website that may look exactly like your real bank's website, but which sends your details to criminals.
 - It's important that you can recognise these emails and never open or respond to them.



Example phishing email

6. Malicious software called 'trojans' can hide on your computer:
 - This software records all your keystrokes, including when you use the keyboard to enter your banking information. The programme sends the web address and this information to criminals.
 - Never click on a link to a website you don't trust. Make sure your computer's security software is always up to date.
7. Go to the Bank Safe Online web link:
 - Read the links in the 'Stay informed' menu to find out how to protect yourself from phishing and malicious software.

8. Other Beginner's guides can help you to stay safe:
 - They are listed in Top tips.
 - Read these guides and make sure you always bank safely online.

What can I do using online banking?

9. Online banking means you don't have to wait until your statement arrives. For many tasks, you don't have to visit a branch. You can view your recent transactions and check your balance, pay a bill or transfer money between accounts. By having access to up-to-date information, you can manage your money better and avoid nasty surprises.

10. Most banks offer a demo of their online banking service. This shows you what you can do and how to use the online service:

- See if your bank's demo is listed in Useful Links. If it is, visit the web link and explore or watch the demo.
- If your bank is not listed, search for 'YourBank online banking demo' or 'YourBank Internet banking demo', where YourBank is the name of your bank, and then follow the instructions on the web page to watch the demo.



Bank Safe Online web page

Useful Links

You may want to use these links in your session:

Bank safe online

<http://www.banksafeonline.org.uk>

Lloyds TSB demo:

http://www.lloydstsb.com/new_internet_banking_demo/index.html

Halifax demo:

<http://www.halifax.co.uk/HelpCentre/tools-calculators-demos/demos>

RBS demo:

<http://www.rbs.co.uk/personal/online-banking.ashx>

HSBC demo:

<http://www.hsbc.co.uk/1/2/personal/current-accounts/about/pib-demo>

First direct demo:

<http://www2.firstdirect.com/1/2/ourservices/internet-banking/demo/intro>

Abbey demo:

<http://www.santander.co.uk/CsAppsExp/Abbey/Internet/Abbey/demo/olbdemo/index.html>

Citizens Advice Bureau:

<http://www.adviceguide.org.uk> (click on 'Money management')

Directgov: Managing money:

<http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingMoney/index.htm>

Debt Advice Foundation budget planner: (Excel spreadsheet download)

<http://www.debtadvicefoundation.org/debt-tools/budget-planner>

Money Advice Service budget planner: (online tool)

http://yourmoney.moneyadvice.service.org.uk/tools/budget_planner.html



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