

# Banking Online

## Workbook

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Date

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# INTRODUCTION

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## Course aim

This workshop aims to help you to understand how to set up online access to your account and the benefits of doing so. Everything that is discussed today is for guidance and is not financial advice. Any websites, tools etc. are examples of what's available.

## Objectives

By the end of this workshop you should be able to:

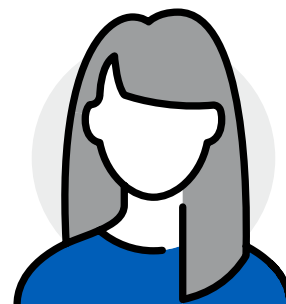
- list the benefits of banking online
- set up an online account
- feel confident about managing your account online

# WHAT ARE THE BENEFITS?

Write down one question you hope to answer by attending the workshop:

## Meet Mary

Mary has been thinking about setting up online banking after her daughter suggested she gave it a try.



What do you think the benefits of her banking online would be?

Mary has some concerns about setting up online banking.

Make a note below of the ways the bank will help to keep her safe.

You can access the Stop Fraud website for further information about fraud prevention.

<https://www.takefive-stopfraud.org.uk>

# SETTING UP ONLINE BANKING

Mary is wondering about the best way to access the internet – what would you advise her to do?

What do we mean by online banking via a browser vs online banking using an app?

BROWSER

APP

How can Mary set up online access to her account?

What type of information will Mary need and which activities will she need to carry out in order to set up an online account?

Once Mary has set up an online account, how does she access it using these two methods?

BROWSER	APP

Help with accessing your account online:

Halifax Digital Helpline on **0345 222 0333**

- This is a free service and you don't need to be a customer
- It is open Monday to Friday, 9am - 5pm
- The Academy Digital Helpline can give free one-to-one support with digital skills to anyone over 18
- Or of course, you could contact your own bank for support

# USING ONLINE BANKING

What types of information might Mary's bank ask her for in order to access her new online account?

SECURITY MEASURE	DEFINITION
Passwords	
Multi-factor Identification	
PINs	
Memorable Information	
Face scan	
Fingerprint	



# USING YOUR ONLINE ACCOUNT

HALIFAX

Our products and services

Cookie Policy

Your Security

Home

Your Accounts

Your Profile

Help & Support

0

Log off

OUR PRODUCTS AND SERVICES

SAVINGS & INVESTMENTS

LOANS & CAR FINANCE

BANK ACCOUNTS

UPGRADE BANK ACCOUNT

CREDIT CARDS

OVERDRAFTS

INSURANCE

PENSIONS

Make a quick transfer

CURRENT ACCOUNT

£ 630.44

Balance

£630.44 Funds available

View statement

Payments and transfers

Upgrade account

More actions

INSTANT ISA SAVER

£ 1,251.05

Current balance

View statement

Payments and transfers

More actions

What are direct debits?

What are standing orders?

What are One time payments?

What activities can you do via your online account?

What is freezing your card?

# SAFETY AROUND ONLINE BANKING

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Select the correct option for each question:

- 1** Your bank sends a text to you, they ask you to click on a link and enter your login and password to help fix a security issue. What do you do?
  - a. Delete the text and report it
  - b. Click the link and enter your details
  
- 2** You have trouble remembering your password – what action should you take?
  - a. Use the same password for everything so you only have to remember the one
  - b. Keep your password simple, for example, use your pet's name
  - c. Use a unique password and spend time remembering it to keep it safe inside your head
  
- 3** You're unsure how to set up a new payee on your online bank account. Your son offers to set it up for you – what do you do?
  - a. Give him your login details so he can log onto your account to set it up
  - b. Enter the login details privately then ask him to sit with you and walk you through the process
  
- 4** You're at the local library using one of their computers when you decide to check your online account. You go to the website and select 'Log In'. After entering your login details there is a box that asks if you'd like the browser to remember your login details. Should you tick this box?
  - a. Yes, it'll be quicker to log in next time
  - b. No, you don't want it to remember your details
  
- 5** You're at the local library using one of their computers when you decide to check your online account. Once you have finished, what should you do to stop other people from being able to access your account?
  - a. Close the browser
  - b. Close the computer
  - c. Log out of your online account before taking any further actions

## FURTHER INFORMATION

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### Money Saving Expert

Money-saving advice website

<https://www.moneysavingexpert.com>

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## MONEY WORRIES

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As living costs rise, keeping on top of your money might be worrying. Whether you're struggling to manage your payments or worried about covering the outgoings, you are not alone.

Halifax, as with most banks, offers help and advice. Use this link to find out more:

<https://www.halifax.co.uk/managingyourmoney/moneyworries.html>

To find advice from your own bank, search for your bank name followed by 'money worries' on Google.

# CHARITY SUPPORT

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## DEBT ADVICE CHARITIES

### PayPlan – Free debt advice and support

- Free debt advice
- A personalised action plan for your money
- Help is available online or by phone

Call **0800 280 2816**

Lines open Mon to Fri 8am-8pm  
and Sat 9am-3pm

**Or visit online at:**

<https://www.payplan.com>

### StepChange Debt Charity

- Free advice to get your budget back on track
- A wide range of debt solutions
- Support online 24/7 or by phone

Call **0800 138 1111**

Lines open Mon to Fri 8am-8pm  
and Sat 8am-4pm

**Or visit online at:**

<https://www.stepchange.org>

### National Debtline

- Free debt advice
- Guides, fact sheets, budgeting tools and sample letters
- Advice via phone and online

Call **0808 808 4000**

Lines open Mon to Fri 9am-8pm  
and Sat 9.30am-1pm

**Or visit online at:**

<https://www.nationaldebtline.org>

# CHARITY SUPPORT

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## FINANCIAL SUPPORT

### Turn2us – Financial support charity

- Find the right support and how to access it
- Search for funds, grants and benefits
- Speak to an adviser in your local area

Call **0808 802 2000**

Lines open Mon to Fri 9am-5pm

**Or visit online at:**

<https://www.turn2us.org.uk>

### Guidance from MoneyHelper

- Government-backed with advice on benefits, tax, pensions, homes and savings
- Money calculators, helpful articles and regular updates
- Support available online, over the phone or face-to-face

Call **0800 138 7777** for money guidance, or **0800 011 3797** for pensions guidance

Lines open Mon to Fri 8am-6pm

**Or visit online at:**

<https://www.moneyhelper.org.uk/en>

## FINANCIAL ADVICE

### Help from Citizens Advice

- Free advice on a range of topics, including benefits, debt, housing and consumer rights
- Help with managing your money
- Support online, in person or over the phone

Call **0800 144 8848**, or

0800 702 2020 if you're in Wales

Lines open Mon to Fri 9am-5pm

**Or visit online at:**

<https://www.citizensadvice.org.uk>

### Mental Health and Money Advice

- Advice and support for people experiencing mental health and money worries
- Specialist knowledge of benefits, managing money and mental health care
- Award-winning UK-wide online advice service

**Visit online at:**

<https://www.mentalhealthandmoneyadvice.org>

# CHARITY SUPPORT

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## HOUSING

### Shelter Housing and Homeless Charity

- Housing advice including mortgages, rent and benefits
- Help with money and debts
- Talk to someone online or by phone

#### Visit online at:

<https://www.shelter.org.uk>

## FURTHER HELP AND ADVICE WITH DIGITAL SKILLS

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### The Digital Helpline – a service provided by We Are Digital

- Free 1-2-1 digital skills training over the phone
- Topics include; internet banking, online food shopping, booking a doctor's appointment, using a website, staying in touch with friends and family through video calls, and more

Call: **0345 222 0333** – Lines open Mon-Fri 9am-5pm

Those who are Deaf and use British Sign Language (BSL) can book a session using BSL SignVideo. Available on Safari, Chrome or Firefox web browsers.

Customers who have hearing loss or speech impairment can use the service through Relay UK.

# TERMS YOU MIGHT HEAR

TERM	MEANING
<b>Budget</b>	A way to manage your money and understand how much income and the outgoings you have
<b>Credit Card</b>	Allows you to borrow money
<b>Debit</b>	When money is taken out from your account, it has been 'debited' from that account
<b>Debit Card</b>	Allows you to pay using money that is available in your account
<b>Debt</b>	Money that you owe to other people
<b>Direct Debit</b>	Allows a company to take a regular payment from your account
<b>Expenses</b>	(see outgoings)
<b>Emergency fund</b>	Money you have saved in case you need it in the future
<b>Income</b>	Money that you get paid
<b>Loan</b>	Money you have borrowed
<b>Outgoings</b>	Money you spend, for example on a water bill
<b>Overdraft</b>	When you spend more than the amount available in your account
<b>Standing Order</b>	A regular payment set up and managed by you