



Mobile Banking

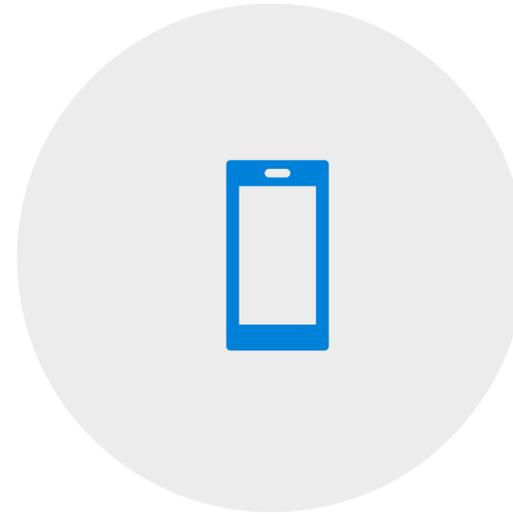
Staying safe online



What is mobile banking?



Mobile banking is a service provided by a bank or other financial institution that allows its customers to monitor their bank account and make financial transactions remotely using a mobile device such as a smartphone or tablet.



Mobile banking can be accessed 24/7 via an App that your bank has created. You can download this from your App Store or Play Store on your mobile device.



Mobile banking is dependent on the availability of a data connection to your device such as Wi-Fi, 3g, 4g or 5g.



Key learning outcomes

To ensure that customers can use banking app facilities confidently. Here are a few test/dummy online banking portals which can be accessed to get used to how the portals work:

- **Lloyds**
<https://lloydsbank.invisionapp.com/share/C23X5QAWS>
- **Halifax**
<https://lloydsbank.invisionapp.com/share/VH3X3X5C5>
- **Bank of Scotland**
<https://lloydsbank.invisionapp.com/share/M43X5QZNB>

Protect your tablet and your mobile phone

Tablets and smartphones can now be used to do nearly everything your normal desktop and laptop can do, such as: checking emails, surf the Internet, shop online and even bank online.

Tablets and smartphones need protecting just like computers do. That's because they can still be infected with viruses or spyware.

Just like on computers, viruses on your tablet or smartphone could be used to get your personal details, slow your device down or spread viruses to other tablets or computers.

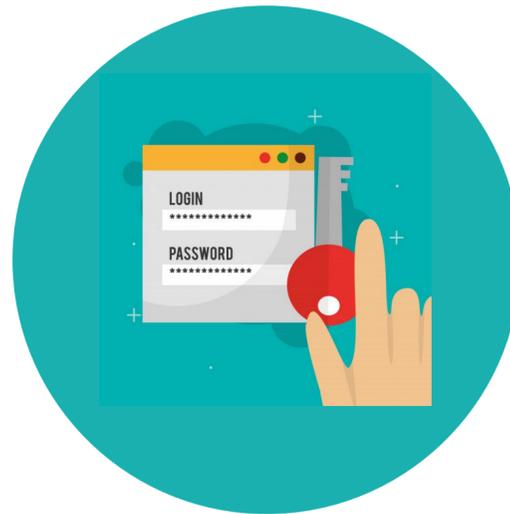
You can download anti-virus and anti-spyware protection for tablets and phones. These are often referred to as apps (applications), which is just another term for software.

Download the latest software and app updates & password protect your device.



Passwords

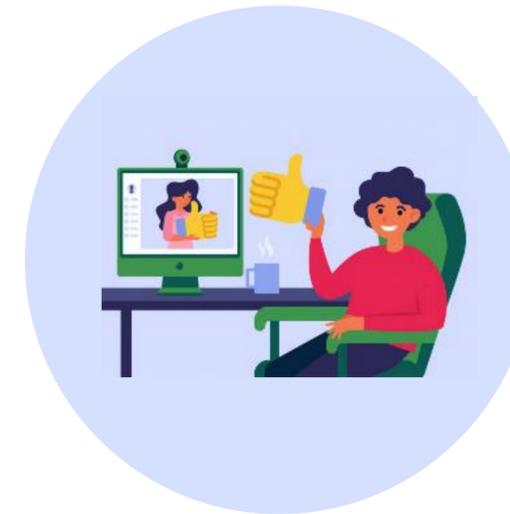
Passwords are the most common way to prove your identity online, so it's very important to make sure you have strong passwords that can't be easily guessed.



AVOID WEAK PASSWORDS

Examples of weak passwords that are used a lot include:

- password
- 123456
- password123



CHOOSE A STRONG PASSWORD

A strong password should:

- be at least 8 characters long
- include a combination of upper and lower-case letters
- include some numbers and keyboard symbols such as & or !



CHOOSE DIFFERENT PASSWORDS

- Use different passwords for different websites or accounts
- Using one password for all accounts is a potential security risk because if a stranger gets access to (or hacks) one password, they may get access to all accounts

Tips for shopping and banking safely online

01

PIN (PERSONAL IDENTIFICATION NUMBER)

You'll never be asked for your card PIN but you may be asked to provide the security number for your debit or credit card. Never reveal your pin or password to anyone

02

WARNING MESSAGES

If you get a pop-up message warning you about a website's security certificate, be very cautious. If you continue, you may be redirected to a fake website.

03

RETAILERS WITH GOOD REPUTATION

Use online retailers that have a good reputation, either as high-street shops or as established online stores.

04

BE CAUTIOUS

If a deal looks too good to be true, it probably is. Be cautious of anything offered in an email you did not request.

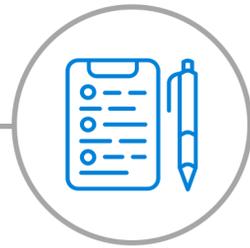
05

ALWAYS LOG OUT

After you've finished using a secure site always make sure you log out.

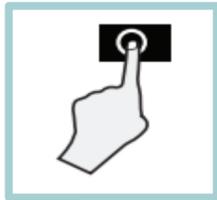


What can you do on a Mobile Banking App?

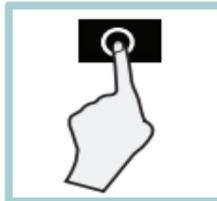


- Amend a payee
- Create a new payee
- Delete a payee
- View a payee
- Amend a standing order
- Cancel a standing order
- Set up a standing order
- View a standing order
- Cancel a direct debit
- Make a future dated payment
- View a future dated payment
- Make an immediate payment to an account
- Make an immediate payment to a mobile
- Make and set up an international payment
- Pay a credit card bill
- Make an inter-account transfer
- Order replacement card
- Order PIN
- View/Check balance
- View eStatement
- View transaction details
- View upcoming payments
- View details of fees/charges
- Cancel overdraft
- Increase overdraft limit
- Reduce overdraft limit
- Deposit cheque
- Scan cheque
- Block Card
- Unblock card
- Freeze card transaction
- Go paperless
- Revert to paper
- View paperless correspondence
- Order paper copy statement
- Amend balance extra preference
- Register for pay a contact
- Rename account 'Nick Names'

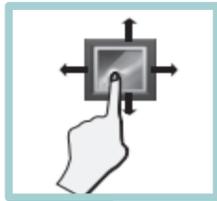
Basic navigation



TAP to select an item (for example, to open an app)



PRESS & HOLD to see app information or other options



SWIPE across the screen to navigate between pages, or to scroll up and down



ZOOM by placing two fingers on the screen and sliding them apart (to zoom in) or together to zoom out)



Mobile banking preparation

Before you can start using mobile banking via a banking app, you may need to:

- 01** Set up a Google email account in order to access the Google Play app
- 02** Ensure your mobile device is protected by a pin or password
- 03** Search for and download the banking app
- 04** Inform your bank of your mobile number
- 05** Inform your bank of your email address

Mobile banking preparation

The customer will need the following to set up mobile banking:



If the customer has an up-to-date phone number and address with the bank, they will be able to use the phone verification options. If not, they will need to use the postal system which takes 5-7 days (bear this in mind if going on to book a session with the Digital Helpline)



Contact the Digital Bridge Helpline team on:

 0345 222 0 333

 digitalbridge@we-are-digital.co.uk

 www.we-are-digital.co.uk

