

# Facilitator Guide

Banking Online Workshop

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## Banking Online Workshop

**Duration:** 90 minutes

### Aims

This workshop aims to help learners to manage their bank accounts online.

### Resources:

Workshop Facilitator Guide x 1 copy [This document]

Slides x 1 copy [Banking Online PPT]

Workbook x 1 copy per learner [Banking Online WB]

Calculators, pens

Projector and speakers (if you plan to play the video)

### Learning Objectives

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

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

# Banking Online Workshop

## Trainer briefing

This training guide has been written to be used by both experienced trainers and those for whom training delivery is new. We appreciate the resources available to you to deliver the training can vary greatly, from online delivery, delivery in a community space or delivery in-branch. We have tried to take all situations into account but if you need to vary the delivery of activities to meet the available resources then please feel free to do so.

### Learners

When delivering this training remember the learners come from all walks of life. For some learners, English is a second language so they may struggle or need help from family members, even children, during the session.

This training may bring up some personal feelings for the learners, for example, those for whom money is tight. This might result in some emotions during the course. Encourage them to take a break if they need to. There are some frequently asked questions at the end of this guide to help you deal with any tricky situations.

### Guide Format

The guide is written as though you are speaking directly to the learners; although this gives an idea of what to say, it's important to inject your personality into the training to make it authentic. You will also notice there are 'Facilitator notes' which give you tips on how to run an activity as well as sections labelled as 'Look for'; these give the ideal answer and help you guide the learner to the correct answer.

### Workbook

The workbook accompanying this training has lots of space for learners to make notes as they go through the session. It also contains anything needed for an exercise, meaning you can run this session without the slides if necessary. Towards the back of the workbook is a section explaining any banking terminology, useful links and details of charities that can offer support. Encourage the learners to take the workbook home with them.

# Banking Online Workshop

## Exercises

The exercises in this workshop are to be undertaken at your discretion – if you think a particular exercise isn't relevant or may confuse your learners then feel free to exclude or replace it.

# Banking Online Workshop


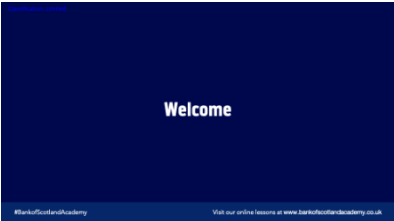
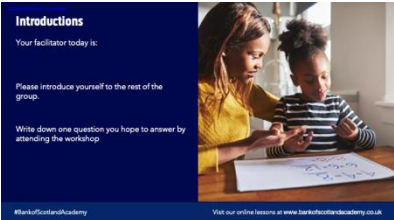
## Agenda

	Module /Topic Title	Duration
	<b>Banking Online</b>	<b>90 mins</b>
	Welcome <ul style="list-style-type: none"><li>• Introductions</li><li>• Workshop overview</li></ul>	10 mins
	What are the benefits? <ul style="list-style-type: none"><li>• Benefits of online banking</li><li>• Preventing fraud</li></ul>	10 mins
	Setting up online banking <ul style="list-style-type: none"><li>• Before you start</li><li>• Registering and setting up</li><li>• Accessing your account</li></ul>	15 mins
	Using online banking <ul style="list-style-type: none"><li>• Logging in</li></ul>	40 mins


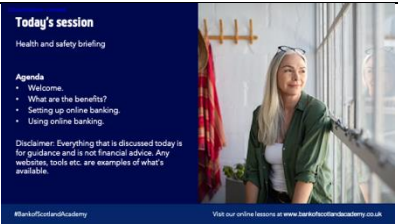
# Banking Online Workshop

	<ul style="list-style-type: none"><li>• What you'll see</li><li>• Payments and transfers</li><li>• Managing your account</li><li>• Card and pin services</li><li>• Staying safe</li></ul>	
	Questions	15 minutes

# Banking Online Workshop

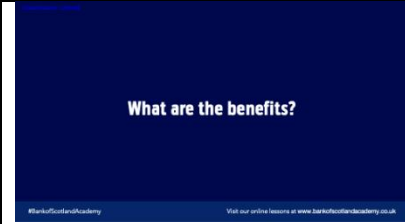

Topic 1 – Welcome		
Workbook page	Slide/Resources	Approach
Pages 3 – 4	  	<p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Introduce yourself and outline what qualifies you to run the course</li> <li>• Emphasise that this is a safe space to ask questions about money, and to check understanding of financial language and practice</li> <li>• Ask the learners to introduce themselves – if the training is being delivered to a larger group, then ask the delegates to introduce themselves to the person on their right</li> <li>• Ask the learners to write down one question they hope to answer by attending the workshop</li> </ul>

# Banking Online Workshop

<p>Overview</p>	 <p><b>Banking Online workshop</b> Objectives</p> <p>This workshop aims to help you to manage your bank account online.</p> <p>By the end of this workshop, you should be able to:</p> <ul style="list-style-type: none"> <li>• list the benefits of banking online</li> <li>• set up an online account</li> <li>• feel confident about managing your account online.</li> </ul> <p>#BankofScotlandAcademy Visit our online lessons at <a href="http://www.bankofscotlandacademy.co.uk">www.bankofscotlandacademy.co.uk</a></p>	<p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• This workshop aims to help learners to manage their bank accounts online.</li> <li>• By the end of this workshop, you should be able to:             <ul style="list-style-type: none"> <li>○ list the benefits of banking online</li> <li>○ set up an online account</li> <li>○ feel confident about managing your account online.</li> </ul> </li> </ul>
<p>Agenda</p>	 <p><b>Today's session</b> Health and safety briefing</p> <p><b>Agenda</b></p> <ul style="list-style-type: none"> <li>• Welcome.</li> <li>• What are the benefits?</li> <li>• Setting up online banking.</li> <li>• Using online banking.</li> </ul> <p><b>Disclaimer:</b> Everything that is discussed today is for guidance and is not financial advice. Any websites, tools etc. are examples of what's available.</p> <p>#BankofScotlandAcademy Visit our online lessons at <a href="http://www.bankofscotlandacademy.co.uk">www.bankofscotlandacademy.co.uk</a></p>	<p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Run through basic health and safety (fire exits, trip hazards etc)</li> <li>• Run through the agenda</li> <li>• Read out the disclaimer: Everything that is discussed today is for guidance and is not financial advice. Any websites, tools etc. are examples of what's available</li> <li>• Hand out the workbook and explain it's for the learners to make notes as we go through the workshop and has some useful links to further information</li> </ul>




# Banking Online Workshop

Topic 2 – What are the benefits?		
Workbook page	Slide/Resources	Approach
		<p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Introduce the topic and read out the section objective as follows:</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• By the end of this section, you should be able to:                             <ul style="list-style-type: none"> <li>○ list the benefits of banking online.</li> </ul> </li> </ul>
Page 4	<p><b>Mary's story</b></p> <ul style="list-style-type: none"> <li>• Meet Mary.</li> <li>• Mary has been thinking about setting up online banking.</li> <li>• What do you think the benefits will be?</li> </ul> 	<p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Mary has been thinking about setting up online banking after her daughter suggested she gave it a try. What do you think the benefits will be?</li> </ul> <p><b>Look for:</b></p> <ul style="list-style-type: none"> <li>• Bank from anywhere</li> <li>• Checking balance</li> <li>• Moving money</li> <li>• Statements</li> </ul>

# Banking Online Workshop

		<ul style="list-style-type: none"> <li>• View and make and change payments</li> <li>• Manage direct debits</li> <li>• Updating your personal information</li> <li>• Access to safety features such as freezing your card</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Most large banks now offer highly secure, sophisticated online banking</li> <li>• You can still go to your bank branch as normal, but internet banking adds the convenience of accessing your account and making transactions whenever you like and wherever you are</li> </ul> <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• If you are asked about branches closing, empathise with the learner and say something like:</li> <li>• The way people are choosing to bank is constantly changing and evolving and as a result, sometimes decisions are made to close branches. This can be unsettling and upsetting but unfortunately, it's not something that is in my hands. There is</li> </ul>
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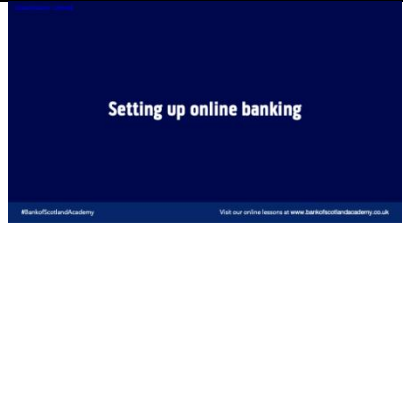
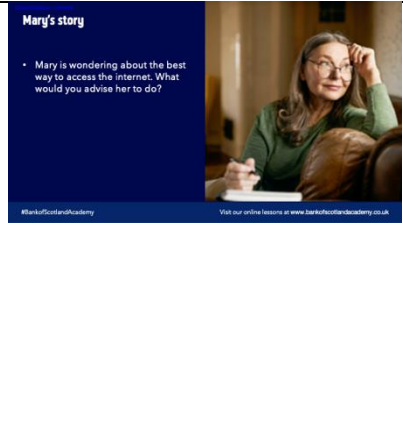
# Banking Online Workshop

		<p>an extensive process in place before the decision is made and alternative means of support are offered when a branch does close.</p>
<p>Page 5</p>		<p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• What types of concerns might Mary have about setting up and using online banking?</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• It's understandable to have concerns, however, the banks have strong protection in place to help stop this.</li> <li>• Banks see how you use your account normally and will alert you if anything unusual happens, for example, an unusually large payment or your card being used in a different country.</li> <li>• Banks react quickly in these situations and will help you set things right. This does mean that occasionally they may question one of your transactions to check if it's really you. Once you confirm this, they will allow the transaction to be processed.</li> </ul>

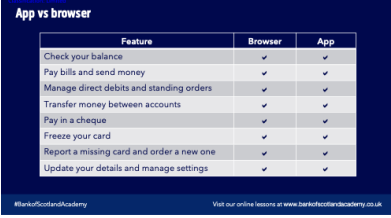
# Banking Online Workshop

		<ul style="list-style-type: none"><li>Remember, your online bank details such as passwords and PINs are for your eyes only. Do not share these details with anyone or write them down in a note or email.</li></ul> <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"><li>If anyone is concerned about fraud point them to the Stop Fraud website (the link is in the workbook) which can help you to understand how to be aware of fraud.</li></ul>
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# Banking Online Workshop

Topic 3 – Setting up online banking		
Workbook page	Slide/Resources	Approach
		<p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Introduce the topic and read out the section objective as follows:</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• By the end of this section, you should be able to:             <ul style="list-style-type: none"> <li>○ Set up an online account</li> </ul> </li> </ul>
Page 6		<p><b>Internet</b></p> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Mary is wondering about the best way to access the internet, what would you advise her to do?</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• To use online banking, Mary will need to have access to the internet.</li> </ul>


# Banking Online Workshop

		<ul style="list-style-type: none"> <li>• This could be via her mobile phone, a computer or a laptop linked to her household internet, or she may have someone she visits, such as her daughter who would let her use their internet access.</li> <li>• There are also lots of ways to access the internet in public too, Mary could try her local library or businesses such as local pubs, cafés and restaurants.</li> </ul>																											
<p>Page 6</p>	 <table border="1"> <thead> <tr> <th>Feature</th> <th>Browser</th> <th>App</th> </tr> </thead> <tbody> <tr> <td>Check your balance</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Pay bills and send money</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Manage direct debits and standing orders</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Transfer money between accounts</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Pay in a cheque</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Freeze your card</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Report a missing card and order a new one</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Update your details and manage settings</td> <td>✓</td> <td>✓</td> </tr> </tbody> </table>	Feature	Browser	App	Check your balance	✓	✓	Pay bills and send money	✓	✓	Manage direct debits and standing orders	✓	✓	Transfer money between accounts	✓	✓	Pay in a cheque	✓	✓	Freeze your card	✓	✓	Report a missing card and order a new one	✓	✓	Update your details and manage settings	✓	✓	<p><b>Online Vs App</b></p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Now Mary has access to a device such as a mobile phone or computer and has connected this device to the internet, she's ready to set up her online account.</li> </ul> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Before she goes ahead, her daughter explains that she can access online banking via a browser, or she can download an app onto her mobile phone. Mary asks her daughter what the difference is.</li> </ul> <p><b>Explain:</b></p>
Feature	Browser	App																											
Check your balance	✓	✓																											
Pay bills and send money	✓	✓																											
Manage direct debits and standing orders	✓	✓																											
Transfer money between accounts	✓	✓																											
Pay in a cheque	✓	✓																											
Freeze your card	✓	✓																											
Report a missing card and order a new one	✓	✓																											
Update your details and manage settings	✓	✓																											

# Banking Online Workshop

		<ul style="list-style-type: none"> <li>Mary's daughter explains that a banking app which you can download onto your phone will allow you to access most features; however, using your internet browser to connect to the online banking website will give you access to further information, as well as access to complete more activities.</li> </ul> <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>Show the comparison image on the slide – if this isn't possible then refer the learners to the image in their workbook.</li> </ul>
<p>Page 7</p>		<p><b>Setting Up Online Account Access</b></p> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>Mary is wondering how she can set up an online account. Where and how would you advise Mary to set up an online account?</li> </ul> <p><b>Look for:</b></p> <ul style="list-style-type: none"> <li>You can go online.</li> <li>You can go into a branch.</li> <li>You can phone your bank.</li> </ul>

# Banking Online Workshop



		<p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• <u>You can go online</u> – if you feel comfortable, you can use a web browser to visit your bank's website. From there you can find out how to register for online banking. Some will allow you to do it online, others may ask you to go into a branch or phone them.</li> <li>• <u>You can go into a branch</u> – they can help you understand how to get started with their online banking services.</li> <li>• <u>You can phone your bank</u> – from there, they should be able to help you get started.</li> </ul>
<p>Page 7</p>		<p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• What type of information will Mary need, and which activities will she need to undertake to set up an online account?</li> </ul> <p><b>Look for:</b></p> <ul style="list-style-type: none"> <li>• Personal details</li> <li>• Log in details</li> <li>• Confirm she's read the terms and conditions</li> </ul>



## Banking Online Workshop

		<ul style="list-style-type: none"><li>• Undergo some security checks</li></ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"><li>• <u>Personal details</u> – to find Mary's account, the bank asked for some personal details, such as her name, date of birth, postcode and account details.</li><li>• <u>Creating your log-in details</u> – Mary was given a customer number to help her to be able to log on to her online banking. Mary was also asked to fill out some other details. These details are how Mary, and only Mary, will be able to unlock her account.</li></ul> <p>Some banks will do this by asking the person to create a username and password. Others will ask you to set up other aspects of protection like a pin, or some memorable information.</p> <p>Others may also ask you to set up a different kind of authentication, like a fingerprint or face identification. These all act as an extra layer of protection to make sure Mary is the only one who can use the account.</p> <ul style="list-style-type: none"><li>• <u>Terms and conditions</u> – Mary was asked to read and agree to some terms and conditions. When setting up your account you should read these and make sure you're comfortable with what you're signing up to.</li></ul>
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# Banking Online Workshop

		<ul style="list-style-type: none"> <li>• <u>Security checks</u> – Some banks will add extra security checks into the process. This is simply to make sure it really is Mary who is setting up online banking. This can sometimes be a phone call with the bank, or Mary may need to record a short video of herself so the bank can check she is who she says she is. Because most banks will require Mary to do a security check via call or message, Mary will need some kind of phone number.</li> </ul>
<p>Page 8</p>	 <p>The screenshot shows the 'Welcome to Online Banking' page. It includes a 'Browser log in' header, a 'Welcome to Online Banking' sub-header, and a login form with fields for 'User ID' and 'Password'. There are also links for 'Help &amp; Support' and 'Contact Us'. The footer contains the hashtag #BankofScotlandAcademy and the website URL www.bankofscotlandacademy.co.uk.</p>	<p><b>PC/Laptop</b></p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Getting started on a laptop/desktop             <ul style="list-style-type: none"> <li>○ Now that Mary is registered for online banking, she goes to her bank's website and clicks where it says 'log in'</li> <li>○ She now needs to enter her unique details, given to her when she registered</li> </ul> </li> </ul>
<p>Page 8</p>	 <p>The screenshot shows a page titled 'Help downloading the app' with the phone number 0345 222 0333. Below this is a section for 'Free digital skills training' featuring a photo of two men looking at a tablet. The footer contains the hashtag #BankofScotlandAcademy and the website URL www.bankofscotlandacademy.co.uk.</p>	<p><b>Mobile/Tablet</b></p> <p><b>Explain:</b></p>

## Banking Online Workshop

		<ul style="list-style-type: none"><li>• Mary wants to set up the app on her phone for quick, easy access to her online account.</li><li>• First, she'll need to download her bank's app from Google Play or the Apple App Store</li><li>• Mary is unsure how to do this so she calls Bank of Scotland Academy Digital Helpline on 0345 222 0333.<ul style="list-style-type: none"><li>○ This is a free service and she doesn't need to be a customer.</li><li>○ It is open Monday to Friday, 9am – 5pm.</li><li>○ These details are in your workbook. The Academy Digital Helpline can give free one-to-one support with digital skills to anyone over 18.</li><li>○ Or of course, Mary could contact her bank for support</li></ul></li><li>• Mary discovers she can also get a link to download the mobile banking app through the bank's website.</li><li>• Once she has downloaded and opened the app, she can log in using the details given to her when she registered.</li></ul> <p><b>Facilitator note:</b></p>
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# Banking Online Workshop

		<ul style="list-style-type: none"><li>• At this point, stop and ask the learners how they are finding the workshop. Make a note of their comments and adjust your style to accommodate any issues they may be having.</li></ul>
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# Banking Online Workshop

Temperature check – Note down any feedback here:

# Banking Online Workshop

Topic 4 – Using Online Banking		
Workbook page	Slide/Resources	Approach
		<p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Introduce the topic and read out the section objective as follows:</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• By the end of this section, you should be able to:                             <ul style="list-style-type: none"> <li>○ Set up an online account</li> </ul> </li> </ul>
Page 9		<p><b>Accessing your account</b></p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Let's chat a bit more about logging into online banking.</li> </ul> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• What types of information might Mary's bank ask her for in order to access her new online account?</li> </ul>

## Banking Online Workshop

		<p><b>Look for:</b></p> <ul style="list-style-type: none"><li>• Passwords</li><li>• Multi-factor identification</li><li>• Pins</li><li>• Memorable information</li><li>• Face scan</li><li>• Fingerprint</li></ul> <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"><li>• Explain the different options and what they mean</li><li>• <u>Passwords</u> – you choose a set of letters, numbers and symbols which you will enter when you log in</li><li>• <u>Multi-factor authentication</u> – a type of security used to lock and keep your accounts safe. It means using two or more types of lock. So, if someone gets your password, for example, they will still need to get through a different kind of lock.</li><li>• <u>Pins</u> – you would select four or more numbers. You usually use this with a password as a second type of lock in case someone gets through the first.</li></ul>
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## Banking Online Workshop

		<ul style="list-style-type: none"> <li>• <u>Memorable information</u> – usually the answer to a question, it should be something meaningful to you. It is often used with a password as an extra lock. It is also sometimes used to help unlock your account if you forget your password.</li> <li>• <u>Face scan</u> – a type of security where you use your device's camera to scan your face.</li> <li>• <u>Fingerprint</u> – another type of security lock, but this time using your fingerprint to unlock your account. You will need to have a fingerprint scanner on your device. Most modern smartphones will have this built-in.</li> </ul>
		<p><b>Activity</b></p> <ul style="list-style-type: none"> <li>• Split the learners into smaller groups and give each group the two sets of cards (the cards are in the appendix of this document ready for you to print off and cut up in advance).</li> <li>• Ask them to match the type of security with its description.</li> <li>• Watch the groups and help where necessary until all groups have completed the task then run through the correct answers with the whole class.</li> </ul>



# Banking Online Workshop

Page 10



## Facilitator note:

- Show the mockup screen of Mary's online account using the PowerPoint slide – if you aren't able to do so there is a copy of the image in the workbook ready for the next exercise and in Appendix 1 of this document (with the labels for the following exercise completed).


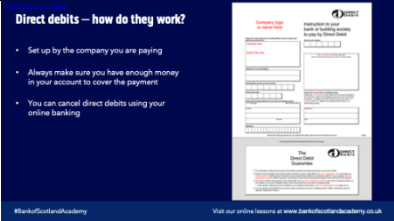
## Exercise:

- Point out the image of a generic internet banking screen in the workbook and discuss with the learners what features they can see. Discuss each of these areas and their functionality with the learners.
- The labels are as follows:
  - Your accounts – you will be able to see a tile or representation of all the accounts you have with the bank.
  - Search – you will usually see some kind of search bar. This will allow you to look for help or find something in your accounts.
  - Spending – you will find some kind of representation of your spending or a link to see this information.
  - Pay and transfer – you will usually have some kind of pay or transfer button/tab. This will allow you to see accounts you have paid


## Banking Online Workshop

		<p>previously or set up new payees and make a payment. It will also usually include your list of direct debits and standing orders.</p> <ul style="list-style-type: none"><li>○ <u>Support</u> – there will usually be some kind of help or support button or section. You can use this to get help with your banking or how to bank online.</li><li>○ <u>Card management</u> – there will often be some kind of card management section, especially on apps. These allow actions like seeing your card details, cancelling and ordering new cards, reporting a card lost or freezing/unfreezing a card.</li><li>○ <u>Settings</u> – you will usually see a link to manage your account settings. This will usually look like a gear symbol.</li><li>○ <u>Apply</u> – there will usually be some way to apply for new products, so you can set up new accounts. With most banks, you won't be able to set up all of their products online, so you might be referred to speak to someone via phone or branch.</li></ul>
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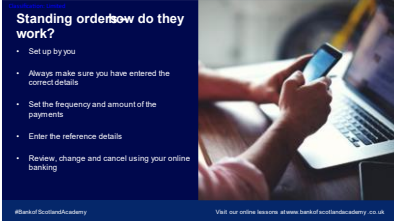
# Banking Online Workshop

<p>Page 11</p>		<h2>Using Your Online Account</h2> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• There are lots of ways Mary can use online banking to make payments and send money. She can pay new and existing payees. She can also move money between her accounts. This means she can pay and move money from anywhere.</li> <li>• Online, Mary can manage direct debits and standing orders. She can cancel them and review upcoming payments.</li> <li>• Mary may even be able to send money outside the UK. Who she can pay and how she can pay will depend on the bank; if Mary needs any help with this she can speak to the bank or look in the help section online.</li> </ul>
<p>Page 11</p>		<h2>Direct Debits</h2> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Direct debits automatically pay a company once a month from the money in your account. Lots of companies like you to use this method of payment as</li> </ul>

# Banking Online Workshop

		<p>you don't have to remember to pay your bill – the bank will automatically do it for you each month.</p> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Who is responsible for setting up a direct debit?</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Direct debits are set up by the company you are paying.</li> <li>• It's still important that you check your direct debits to make sure they're set up right.</li> <li>• It's also important you make sure you have enough money in your account to pay your direct debits or you may be charged a fee for missing a payment.</li> </ul>
<p>Page 11</p>		<p><b>Standing Orders</b></p> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Mary wants to send a monthly payment to a local charity by standing order. Who would be responsible for setting up the standing order?</li> </ul>

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		<p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Mary, because standing orders are set up by the account holder</li> <li>• The first thing Mary will need to do is set up the person/organisation she wants to pay as a 'payee'. To do this, Mary will need to know their name, account number and sort code.</li> <li>• Once she has these details, she is ready to start.</li> <li>• Most banking services will have a 'pay and transfer' section. It might not be called this, but it will be something similar.</li> <li>• In this menu, there is usually a button or link that will say 'Add new person' or 'Create new payee'.</li> <li>• After clicking on this Mary will be able to fill in the details of the charity.</li> <li>• At any time Mary can review and manage her payments online giving her control over her spending.</li> </ul>
		<p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Why should you always double-check the details of the person or company you are paying?</li> </ul> <p><b>Explain:</b></p>

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		<ul style="list-style-type: none"><li>• Always double-check that the details you enter are correct or you could end up sending the payment to the wrong account.</li><li>• Some banks will now have a step where they will verify with you whether the details you have entered match what they have on file. So, for example, if you want to pay John Smith with the account details 01234567, sort code 00-00-00, but the bank has a record that shows that this bank account belongs to James Wright, then they may encourage you to check.</li><li>• You will also need to set an amount and the date you want the payment to go out on – for example, the first day of the month. You will also need to say how regularly the payment needs to be made – weekly, once a month and so on. You will also need to add a reference. The reference sets how it will appear on your statement and the statement of the payee, so it might be something like 'holiday deposit'. Some companies will ask you to put something specific as the reference to help identify the payment when it comes into their account.</li><li>• Once you're certain all of these details are correct, you can confirm and finish setting up the standing order. Some banks will ask you to re-enter your password at this point, or go through an extra layer of security to make sure it's you.</li></ul>
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# Banking Online Workshop

Page 12

## One-time payments

- Mary's washing machine broke down.
- A repair man came and fixed it and asked Mary to send the payment through to his bank account.
- He gives Mary an invoice with the payment details.



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## One-time Payments


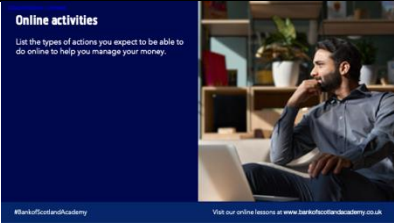
### Ask:

- Mary's washing machine broke down. A repairman came and fixed it and asked Mary to send the payment through to his bank account. He gives Mary an invoice with the payment details.

### Explain:

- The process of setting up a one-time payment is similar to setting up a standing order, except you need fewer details and the payment is usually made there and then.
- Once you set up or find the payee in your list of payees, you can enter how much you want to pay and add a reference. Some banks will also allow you to schedule the payment for a later date.
- Please also note that all banks will have some kind of limit on the amount you can pay in a one-time payment or in a period of time. For example, they may say no more than £10,000 in one payment, or no more than £10,000 in one day.

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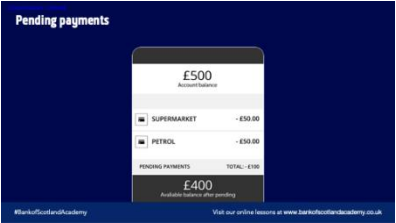

		<h3>How to deposit a cheque online</h3> <p>Mary decides to pay in the cheque online, (using BoS as an example) – this is how she did it:</p> <ol style="list-style-type: none"> <li>1. Mary logs onto his app and chooses the account she wants to pay it into.</li> <li>2. Next, Mary selects the <b>Cheque deposit</b> option.</li> <li>3. Mary enters the amount shown on the cheque.</li> <li>4. Next, she selects the <b>front of the cheque</b> and permits the app to use his camera.</li> <li>5. Then she places the cheque on a dark, flat surface, (in this case, his dining table) and holds the camera over the cheque until the green box is shown around the cheque. The app then scans the cheque.</li> <li>6. Next, Mary selects the <b>back of the cheque</b>, turns the cheque over and repeats the process.</li> <li>7. Finally, she selects <b>Review your deposit</b> and checks that the details are correct and confirms the deposit.</li> </ol>
<p>Page 12</p>		<h3>Exercise:</h3> <ul style="list-style-type: none"> <li>• Split the class into groups.</li> <li>• Ask each group to list the types of actions they expect to be able to do online to help them manage their money.</li> </ul>



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		<ul style="list-style-type: none"><li>• Once the groups have come up with their lists ask them to share their findings with the rest of the class.</li><li>• Walk them through each answer as follows:</li></ul> <p><b>Look for:</b></p> <ul style="list-style-type: none"><li>• <u>Check your statements</u> – you can see these as soon as they are created, so you don't need to wait for them in the post.</li><li>• <u>Download your statements</u> – you can download your statements for your records. You can also send them to, for example, a landlord to prove your income etc.</li><li>• <u>Search payments</u> – you can search for specific payments and learn more about them. You can also see all your spending within a certain date range.</li><li>• <u>See the details of purchases</u> – it can be easy to forget you bought something, so you might be worried when you see something on your account you don't recognise. With online banking, you can see the details of your spending so you can find out when you spent the money and where. This can help reassure you that all the money from your account was spent by you.</li></ul>
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		<ul style="list-style-type: none"> <li>• <u>Switch to paperless banking</u> – with everything you need online, at your fingertips, you can go paperless and receive all your letters from the bank online. This can save paper and time waiting for messages in the post.</li> <li>• <u>Change your personal details</u> – update details like your address and mobile number in your account settings in an instant. This helps to make sure changes happen quickly.</li> <li>• <u>See your pending payments</u> – when you make a card payment, they don't automatically go out of your account. This can make it hard to know how much you have left to spend. This is why online banking usually shows you your 'available funds' which is the amount you will have to spend once your pending payments have left your account. They're a better indication of how much money you currently have.</li> </ul>
<p>Page 13</p>	<p><b>The lost card</b></p> <ul style="list-style-type: none"> <li>• Mary lost her card yesterday morning.</li> <li>• After ringing her daughter, Mary discovered that she could use her online account to freeze the card whilst she looks for it.</li> <li>• This means that no-one can use Mary's card whilst it's frozen.</li> <li>• Luckily, she found the card later that day and went back online to unfreeze the card.</li> <li>• What other services relating to your bank card do you think you can do online?</li> </ul> 	<p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Mary lost her card yesterday morning.</li> <li>• After ringing her daughter, she discovered that she can use her online account to freeze the card whilst she looks for it.</li> <li>• This means that no one can use Mary's card whilst it's frozen.</li> </ul>



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		<ul style="list-style-type: none"> <li>• Luckily, she found the card later that day and went back online to unfreeze the card. What other services relating to your bank card do you think you can do online?</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• You can usually use online banking to manage your card and card's PIN.</li> <li>• You can order new cards.</li> <li>• You can report cards lost or stolen or you may be able to freeze your card while you try to find it to stop it from being used.</li> <li>• You can also sometimes see your details like your card details, your PIN and your card's contactless limit.</li> </ul>
<p>Page 13 &amp; 14</p>		<p><b>Safety around online banking.</b></p> <p><b>Exercise:</b></p> <ul style="list-style-type: none"> <li>• In your workbook are a number of scenarios around staying safe when using online banking.</li> <li>• Look at each scenario and decide which answer will be the most appropriate.</li> </ul> <p><b>Facilitator note:</b></p>


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		<ul style="list-style-type: none"><li>• This is a multiple-choice exercise. Once everyone has completed it, walk through the answers with the group.</li><li>• The correct answers are in the appendix of this guide.</li><li>• Discuss why each one is the correct answer.</li></ul>
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# Banking Online Workshop

Topic 6 – Review		
Stage & Timings	Slide/Resources	Approach
		<p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>Review the workshop with the delegates by running back through the objectives and asking them if the question they wrote down at the start of the workshop has been answered.</li> </ul> <p>You should now be able to:</p> <ul style="list-style-type: none"> <li>list the benefits of banking online</li> <li>set up an online account</li> <li>feel confident about managing your account online.</li> </ul>
		<p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>Ask the learners if they have any questions about what's been covered. Encourage learners to help and support each other.</li> </ul>

# Banking Online Workshop

		<p><b>Explain:</b></p> <ul style="list-style-type: none"><li>• This is the end of this workshop. Thank you for attending – we hope it's been useful.</li><li>• Please keep your workbooks so that you can refer back to your notes.</li><li>• The workbook also contains helpful links to information on the internet as well as an explanation of financial terms to help you understand the terminology of banking.</li></ul>
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**SAVINGS ACCOUNT**

**£200.00**

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- [View statement >](#)
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# Annex

## Account security match cards

<b>Password</b>	<b>You choose a set of letters, numbers and symbols which you will enter when you log in.</b>
<b>Multi-factor authentication</b>	A type of security used to lock and keep your accounts safe. It means using two or more types of lock. So, if someone gets your password, for example, they will still need to get through a different kind of lock.
<b>Pin</b>	You would select four or more numbers. You usually use this with a password as a second type of lock in case someone gets through the first.
<b>Memorable information</b>	Usually the answer to a question, it should be something meaningful to you.
<b>Face scan</b>	A type of security where you use your device's camera to scan your face and unlock your device.
<b>Fingerprint</b>	Another type of security lock, but this time using your fingerprint to unlock your account. You will need to have a fingerprint scanner on your device. Most modern smartphones will have this built-in.



### Safety around online banking – Multiple choice answers

The questions in the workbook are listed below with the correct answers highlighted in yellow.

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. If 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.

