

DU Learning Guide

Internet Banking

What's it all about?

Internet banking, also called online banking, enables you to manage your account using a secure website. You identify yourself with a series of codes and passwords which mean that only you can look at your information and make transactions.

It is very convenient, especially if you cannot easily get to your branch, and many banks have savings accounts and other services that are only available to their online customers. These often give better interest rates.



Important Note: Banks have very strong security procedures to ensure that your Internet account is safe, but the key to all these systems is **you**. It is essential that you read very carefully the security advice on the bank's website and follow it to the letter.

You **should not** use Internet banking from a computer in a public place, so this guide only shows you a demonstration of how Internet banking works.

Try this

The illustrations in this guide are from Barclays Bank. This has been chosen as a good demonstration, not as a recommendation of a particular bank.

If you would rather look for your bank see www.bank.org.uk for quick links to all major banks.

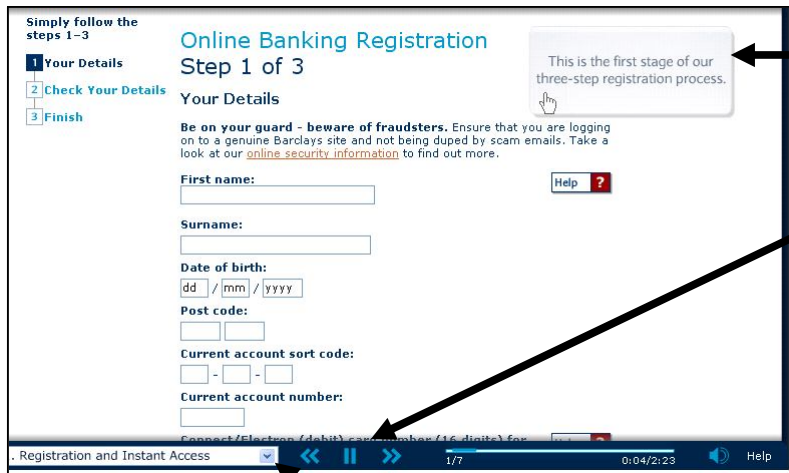
- Type www.barclays.co.uk into the address line of your browser and press **Enter**

The screenshot shows the Barclays Bank website. A box on the left highlights the 'Online Personal Banking' section with 'Log in' and 'Register' buttons. Another box highlights the 'Demo' link under 'More about Online Banking'. The main website content includes navigation tabs for Personal Banking, Premier Banking, Business Banking, and Commercial Banking. Below these are links for Special offers, Current accounts, Insurance, Loans, Mortgages, Savings, Credit Cards, and Financial Planning. The main content area features a 'Barclayloan Plus 7.4% APR typical' offer, a 'Current accounts' section with a 'Barclays Bank Account' promotion, and various other services like Home Insurance, Car Insurance, and Savings.

- Click on Demo

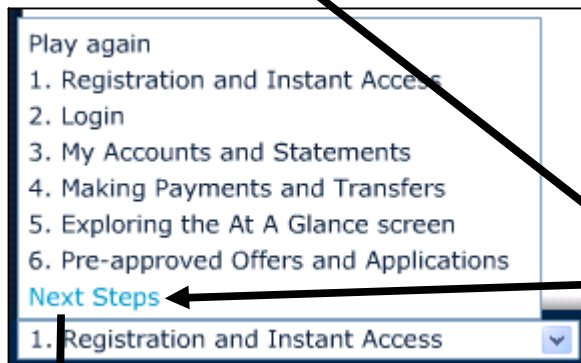
The screenshot shows the 'Welcome to the Barclays Online Banking demonstration' page. It includes a welcome message: 'We've put this short demo together to show how our Online Banking service might work for you. We hope you find it useful.' Below this are two options: 'Full demo (with voiceover)' recommended for broadband connections, and 'Lite demo (without voiceover)' recommended for dial-up connections. Each option has a corresponding 'Full demo' or 'Lite demo' button.

If you have a pc with speakers and a broadband Internet connection, use the **Full demo** version with voiceover.



The commentary is displayed as text as well as played as sound.

The video can be **paused** at any time.



There are six modules.

Each takes 2 -3 minutes to play.

They will follow each other automatically, or **pause** and select another module from the **drop down menu**.

To end the demo, go to **Next Steps**

Then click Exit Demo.

