

Setting up online banking

You can do almost all of your banking on your computer from the comfort of your home. But how do you get set up with your bank? And how does it all work?

What do you need for online banking?

You probably already have most of what you need for online banking, but let's make sure:

- Of course, you need a bank account. All banks provide online banking services. You don't need a special bank account, though. It works with your normal account.
- You need a computer, or something similar. Many people do their online banking using an app on a smartphone or tablet. Generally, the bigger screen on a computer provides a little more flexibility.
- And you need a mobile phone. Sometimes your bank will send you a secret code using SMS to confirm that it's you who's accessing your accounts.
- You will need home internet access for your computer. If you're using Wi-Fi, it should be set up properly with a secure password. Your phone can connect directly to the internet without Wi-Fi.
- And remember, you should never use free public Wi-Fi for online banking. Public Wi-Fi is not secure.
- Make sure your computer or phone operating system is up to date so that it's providing the best security.
- You should record your bank's contact details, including the bank's help line telephone number, and keep them in a safe place in case you run into any troubles.

- ✔ **Bank account**
- ✔ **Computer, phone**
- ✔ **Home Wi-Fi**
- ✔ **Mobile phone**

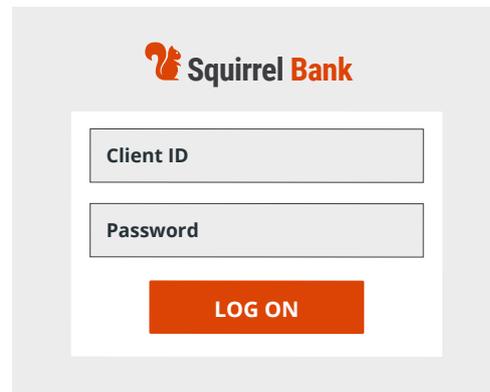
You probably already have most of what you need for online banking

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How do you get started?

There are a few more things you should know before you get started:

- Online banking means using a computer, phone or tablet to connect to your bank's secure online banking system.
- If you're using a phone or tablet, you'll generally use an app provided by your bank through the App Store for iPhones and iPads, or the Play Store for Android phones or tablets.
- If you're using a computer, you'll use your normal web browser to connect to your bank's online banking site. You just go to your bank's website and look in the internet banking section for a **log on** button.
- Never click on a link to your online banking from an email that looks like it has come from your bank. These are scams. Always go to your bank's actual website to start.
- To log on, you'll have to enter your **Client ID** (it might be called something a little different by your online bank) and your **password**. You will have both of these from when you set up your online banking.
- Your online banking log on screen may have a tickbox labelled **Remember me** or something similar. If you tick this, your browser will automatically fill in your Client ID in the future, but you will still have to enter your password. The safest option is to simply add your Client ID and password manually each time you log on to online banking
- Your online banking site has a **Help** section. If you're not quite sure about something, find the Help button and click on it.

A screenshot of the Squirrel Bank online banking login interface. At the top, the Squirrel Bank logo is displayed. Below the logo are two input fields: the first is labeled 'Client ID' and the second is labeled 'Password'. Below these fields is a prominent orange button labeled 'LOG ON'.

Your online bank accounts are secured with a client ID and password

Never click on a link to your online banking from an email that looks like it has come from your bank. These are scams. Always go to your bank's actual website to start

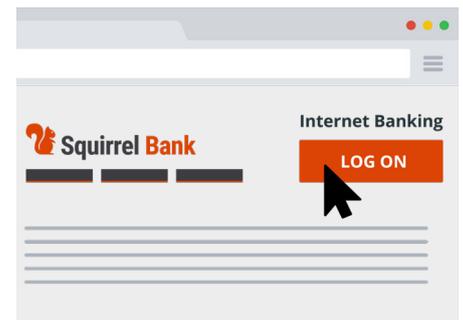


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Online banking is the new normal. Banks these days expect people to do most of their banking online, so they make it as easy as possible. Still, there are some steps to set up your online banking in order to ensure that your banking is secure and your funds are protected:

- 1.** The first step is to register for online banking with your bank. You can telephone the bank or click the **Log on** button on your bank's website. There you will find instructions for how to register. Have your bank account details and phone handy.
- 2.** When you register, your bank will issue you a **Client ID**. It might be called something different, such as **Access number** or **Customer number**, but it's the identification number the bank will know you by.
- 3.** You will also need a **password**. Often the bank will randomly generate one for you or you might have to call up and ask for it.
- 4.** The first thing you should do after that is log in to online banking and change the password. Choose a password that is hard for others to guess, but easy for you to remember. Never use names or birthdays and don't use the same password as you do for other, less secure online accounts.
- 5.** Now, go to your bank's main website and click on the button to take you to online banking. Then enter your client number and password and click the Log on button. Depending on your bank, it may be called a **Sign in** or **Log in** button.
- 6.** Now you're ready to start online banking!



Online banking is a secure area of your bank's website that you access by logging on

Always change a password that has been issued to you by your bank. The password you create should be different to all your other online accounts.

