

Managing your money online



Managing your money online can make life easier

Using the internet to manage your money is quick, safe and convenient. Simple transactions can be done in just a couple of minutes, no matter where you are.

You can check your balance, pay bills, transfer money and manage direct debits and standing orders - all in just a few clicks.



#getonlineweek



Banking online

You can use almost any kind of device to bank online – you just need an internet connection.

Top tip: When banking online, look for the closed padlock.

The most secure sites – including banks – have a closed padlock in the address bar, and **https** at the beginning of the web address (rather than just http).

Always look for these when you fill in your personal or banking details on a web page, or when you log in.

The padlock and https only tells you that the link is secure though, and not that the site itself is genuine. You'll still need to check the address for misspellings, additional words and characters.

Staying safe

Banks have extra security, so you may need to remember several words, codes or answers. This varies from bank to bank.

If you're not actively clicking or typing while viewing your account online, it will time out. This is just an added safety feature that means you'll need to log in again.

Top tip: Your bank will **never** ask you to send your full login details in an email or say them over the phone.

Always remember - emails or calls that seem to be from your bank *could* be a scam.

If you're unsure, call back on the number on the back of your bank card or statement – not the one in the email or from your phone log.

Top tip: Take extra care when using shared computers.

If you're using a shared machine, make sure you've unchecked the 'remember my password' button.

It's also best to make sure you've completely logged out before you leave.

Online courses – Learn My Way

If you'd like more help learning how to manage your money online, the Learn My Way website has great courses for beginners, such as *Online and mobile banking* and *Make money work*.

Visit www.learnmyway.com to get started.