Online Banking

**Richmond Tweed
Regional Library**

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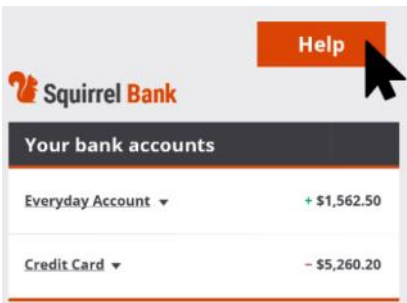
Logging on to online banking

The appearance of the Log on screen will vary between banks, but they will include two special boxes, or text fields, in which you need to type your **Client ID** (it may be called your username or something else, depending on your bank) and **Password**.

Your bank will provide these to you when you first set up for online banking. Once you have typed in your Client ID and Password, you click on the Log on button to start your online banking session.
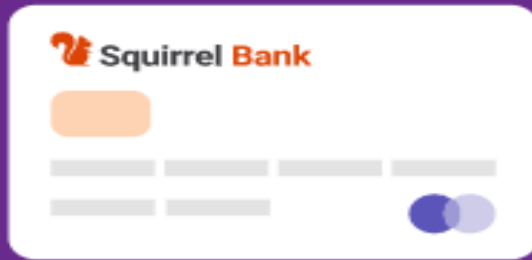

Help is a click away

When you log on, the website will normally show a full list of your accounts at the bank, along with the balance of each one. Clicking on an account lets you see the transactions on that account.

If you notice any strange transactions or are uncertain about anything at all, the bank also offers easy access to help and support. Find and click on the **Help button** on the screen. It's normally located somewhere obvious, either in the top,

right-hand corner, or perhaps in the main navigation section.

Don't forget you can always phone your bank too.

Learning about online banking

You can do just about all your banking online from the comfort of your home using your computer and mobile phone.

Whether it's transferring money between accounts, paying bills, or sending money to other people, it's right there at your fingertips. You can also set up automatic bill payments or savings transfers.

As long as you don't need to withdraw cash, online banking has you covered.

Be connected has a great tutorial about setting up and using online banking. We have compiled a few of their top tips, but it is worth look at the link below:

https://beconnected.esafety.gov.au/topic-library/introduction-to-online-banking/

They even have an online banking practice area where you can develop your online banking skills (not playing with real money).

Starting online banking

You don't need to worry about changing banks or opening new accounts to get started with online banking. All banks provide internet banking services, and you can use your existing accounts to bank online.

If you haven't banked online before, you can either visit your bank in person to ask them to help you get set up, or you can visit your bank's website and register online. The register option is usually   located under the **Log on** button.

If you want to visit your bank in person so they can help you set up online banking, you will need to prove your identity to the bank. You will need to take documents such as a current driver's licence or passport, and proof of address, such as recent rates or an electricity bill.
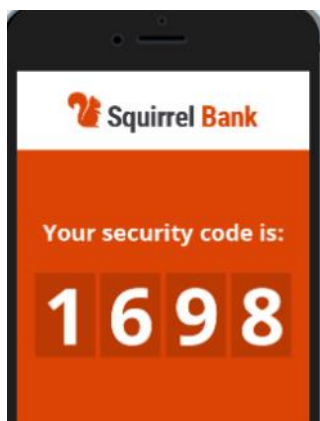
If you are registering online for an existing account, ensure that you have a recent bank statement handy so that you can readily find your account number and other details you will need to enter as part of the registration process.

You can use a **desktop or laptop computer, a smartphone or a tablet** to bank on the internet. When using a desktop computer or laptop, you bank online using the bank's traditional website. If you use a smartphone or tablet to bank online, however, you will most likely use an app, as it's better designed to cope with small screens.

You'll need your own mobile number

For security, you will need a mobile phone and number. Your bank will occasionally need to send you a secret code so you can confirm it's you who's accessing your accounts. The code can be sent to your phone as a text, or SMS message. This additional layer of security is sometimes called **Two Factor Authentication**.

eSafety Tip

Even though you access your bank's website just like any other website, the bank uses security protections that ensure no one can intercept, or listen into, your data during an online banking session.

You can find your bank's correct web address on paper statements or other official correspondence you have received from your bank. You can also telephone your bank or visit a branch and ask them for the correct web address.

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