

Online Banking

Leave Your Checkbook and Wallet at Home

Brought to you by
Sharper Training Solutions, Inc

STSICO.COM
INFO@STSICO.COM

Today's Agenda

- Convenience of Online Banking
- Is Banking Online Safe
- How to Get Started
- Using the Online Account (Chase, Bank of America, BFCU etc)
- Using your Bank's Mobile App
- Mobile Pay with your Smartphone

Convenience

Banking from the comfort of your sofa, at any time of the day or night, makes everything you do with your finances a bit easier.

1. Pay your Bills – never worry about checks getting lost in the mail. One time set up for Payees. Can also set up recurring payments.
2. View your Transactions – access your account history at anytime, from anywhere.
3. Transfer between Accounts – transferring money between your accounts - happens immediately.
4. Banking Mobile App – most banks have an app – you can quickly check up on your accounts when you're shopping, transfer funds – no overdraft. Banking apps let you deposit checks by using the camera on your phone. Some banks may want you to endorse the back of the check. You usually have to write something like "For mobile deposit only at [name of bank].
5. Sync with Budget Apps – linking your bank app with your budget app helps you stay on target with your financial goals. Budget apps such as Mint – PocketGuard - HomeBudget

Is Banking Online Safe?

Safety and Security Basics

Never use a public computer or public Wifi. This may not always be possible. If you need to pay a bill while vacationing, we highly recommend using a VPN.

Make sure your Bank is using the most up to date encryption on their website. Current protocol is 256-bit Encryption. Contact your bank to confirm.

Use the most up to date web browser to access your bank's website.

Never ask your web browser to “remember” passwords for websites, especially financial websites.

More Information -

<https://www.nerdwallet.com/blog/banking/online-banking-security/>

The details.....

1. VPN – try to access your bank accounts from a secure location – but that may not always be possible - when accessing your bank's website from remote locations you should use a VPN (Virtual Private Network) – it will establish an encrypted connection and allow you to safely access your bank remotely.

VPN stands for 'virtual private network'

VPNs are simple, powerful tools for improving your privacy online. It's a piece of software that helps make you more anonymous online, encrypts all of your internet traffic, and let's you effectively trick your laptop or mobile device into thinking it's in another location.

More information on VPN's - <https://www.pcmag.com/picks/the-best-vpn-services>

2. The Lock - on your web browser - look for a small padlock icon in the address bar and the URL of the site you are using should begin with 'https'. S stands for SECURE. Both act as confirmation that you are accessing your account over a secure encrypted connection.

3. Make sure your Bank uses two factor authentication (2fa)

2fa - is an extra layer of protection used to ensure the security of online accounts beyond just a username and password

Websites will ask for a secondary way to confirm who you are. Most people use their cell phone number and/or email address. When you log into your bank with the username and password, your bank will then send a text or email to confirm you are attempting to log into your account at that exact moment. In the rare case you were not trying to log in but received a text from your bank, then you automatically know someone is attempting to get into your account. Call your bank immediately.

4. Create a strong password – Your password should be at least 8 characters and a mix of upper, lower case letters, numbers, and special characters. Always avoid using any common words or phrases and never create a password that contains your name, initials, or your date of birth. If your bank allows it, change your password every few months.
5. Secure your computer and keep it up-to-date - Internet security software is essential these days. Make sure you have a firewall turned on and are running up-to-date antivirus software.
6. Avoid clicking links in emails - If you receive an email that appears to be from your bank treat it with suspicion. It is always safer to access your online bank account by typing the address into your browser directly.

7. Always log out from the website when you are finished.
8. Private Browsing (Incognito) – another option would be to use private browsing on your computer or smart phone, which will clear the browser's cache at the end of each session. All web browsers have a Private Browsing.
9. Set up account notifications (if available) – Banks offer a way for customers to set up text/email notifications to alert them to certain activities on their account. For example, if a withdrawal exceeds a specified amount. Such alerts could give quick notice of suspicious activity on your account.
10. Monitor your accounts regularly - with online banking you have access 24/7 so take advantage and check your account on a regular basis. Look at every transaction since you last logged in and, if you spot any anomalies, contact your bank immediately.

How to Get Started with Online Banking

What you need:

1. Compile your Bank statements and Bills
2. Think of unique Usernames and Passwords
3. Be prepared to complete Security questions
4. Use Two factor authentication

Enroll with your Bank

1. Go to your Bank's website

Such as -
Chase.com
TD.com
BFCU.com
CapitalOne.com

2. Look for and click:
Enroll
or
Register
or
Create

Enroll in Online & Mobile Banking

Let's get started

Please provide the following information to begin your enrollment.

Card or Account Number (Last 6 digits)

Social Security Number (SSN) or Tax ID Number (TIN)

[Don't have an SSN or TIN?](#)

Continue

Cancel



Secure area

1. Fill in all appropriate Fields
2. Click Continue to set up Login credentials

Sample - Creating Online Account

Enter your information

Please provide the information below exactly as it appears on your account. All fields are required. This information helps us identify you so we can create your online credentials. A unique username and password should be created for each individual owner of an account.

• Indicates a required field

• First name
as it appears on your account

• Last name
as it appears on your account

• Date of birth
mm/dd/yyyy

• Social Security number Why do we need this?
xxx-xx-xxxx

continue

cancel

Fill out all necessary
information to get
started

Complete the Final Steps

1. Enter Personal Information:

Name – Address

DOB – SSN

2. Enter Account Information – checking, savings etc

3. Create Username and Password – Be Unique!

4. Verification – The bank will text or email you a one time code. You need this code to Login the first time.

Using Your Online Bank

What can you do?

- View and/or Print Statements
- Transfer funds between your accounts - Savings to Checking etc
- Pay Bills - Set up Automatic Payment Schedule –Recurring Payments
- Deposit Checks
- Plus - Budgeting Tools, Contact Support, Order Debit Card AND Apply for Loans!

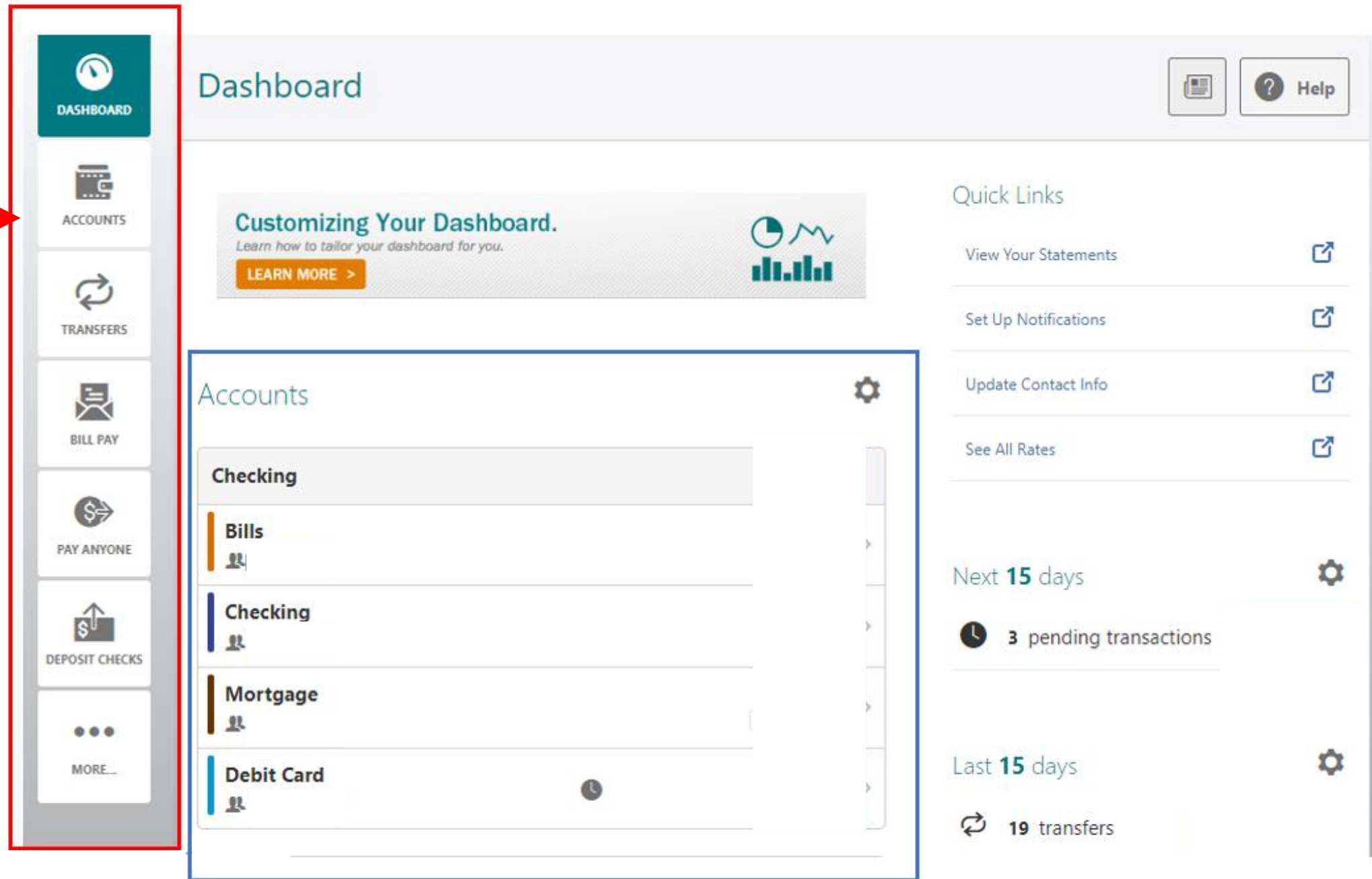
The Main Screen

May also be referred to as:

- Home Screen
- Dashboard
- My Accounts


These buttons allow you to view and change/add things on your account


The **Dashboard Button** is an overview of all your accounts with this bank.





Clicking the **Account Button** will display a list of your accounts.


When you click on one of the accounts, the transactions of that account appear on the right.


DASHBOARD


ACCOUNTS

TRANSFERS

BILL PAY

PAY ANYONE

DEPOSIT CHECKS

MORE...

Accounts

All Accounts

Checking
4 accounts

Bills

Checking

Mortgage

Debit Card

Savings
1 account

Savings

Youth Checking

Help

Bills

Available Balance

Current Balance

Transactions

Account Details

Analytics

Search


Sort By: Default

DATE	DESCRIPTION	CREDITS	DEBITS	BALANCE
FEB 28 2019	Withdrawal Transfer To <div>Transfer Withdrawal</div>			
FEB 21 2019	Check #144 <div>Add a category Check</div>			
FEB 15 2019	Deposit Transfer From <div>Transfer Deposit</div>			
JAN	Check #143			

Your Statements

1-855-402-3803

Routing #: 221473652

 APPLY FOR A LOAN

 OPEN AN ACCOUNT

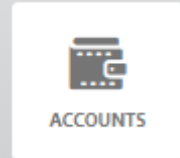
 LOG OUT



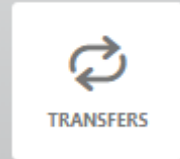
 Karen J. C... ▾



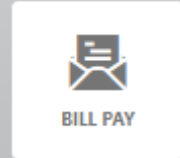
DASHBOARD



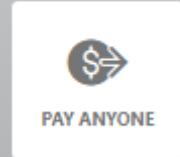
ACCOUNTS



TRANSFERS

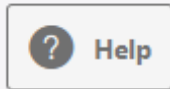


BILL PAY



PAY ANYONE

Dashboard



Customizing Your Dashboard.

Learn how to tailor your dashboard for you.

LEARN MORE >



Quick Links

View Your Statements



Set Up Alerts



Update Contact Info



See All Rates



Accounts



Checking

Bills



Next 15 days



PRINT STATEMENTS

All Accounts

Checking

4 accounts

\$5,422.03

Bills

\$1.76

Checking

\$5,230.78

Mortgage

\$0.86

Debit Card

\$188.63

Savings

\$4.05

Checking



Current Balance

Available Balance

Transactions

Account Details

Analytics

Search



Sort By:

Default



DATE

DESCRIPTION

CREDITS

DEBITS

BALANCE

JUL
10
2020

Deposit Transfer From

Transfer

Deposit

JUL
9

Withdrawal Transfer To

Transfer

Withdrawal

-\$

VIEW TRANSACTIONS

The screenshot shows a banking application interface. On the left is a vertical sidebar with icons for Dashboard, Accounts, Transfers, Bill Pay, Pay Anyone, Deposit Checks, and a More menu. The main area is titled 'Accounts' and features a 'Bills' tab. Below this, there are sections for 'Checking' (4 accounts), 'Mortgage', 'Debit Card', 'Savings' (1 account), and 'Youth Checking'. The 'Transactions' tab is highlighted with a red oval. This tab contains a search bar, a filter icon, a 'Sort By: Default' dropdown, and a table of transactions. The table has columns for DATE, DESCRIPTION, CREDITS, DEBITS, and BALANCE. The transactions listed are:

DATE	DESCRIPTION	CREDITS	DEBITS	BALANCE
FEB 28 2019	Withdrawal Transfer <small>Transfer Withdrawal</small>			
FEB 21 2019	Check #144 <small>Add a category Check</small>			
FEB 15 2019	Deposit Transfer From <small>Transfer Deposit</small>			
JAN	Check #143			

The transactions are listed in date order, with description of each transaction, and if it the entry was **Credit** or **Debit**, and the **Balance**.

TRANSFER FUNDS

Easily transfer money from one account to another.

Click on the **Transfer Button**.

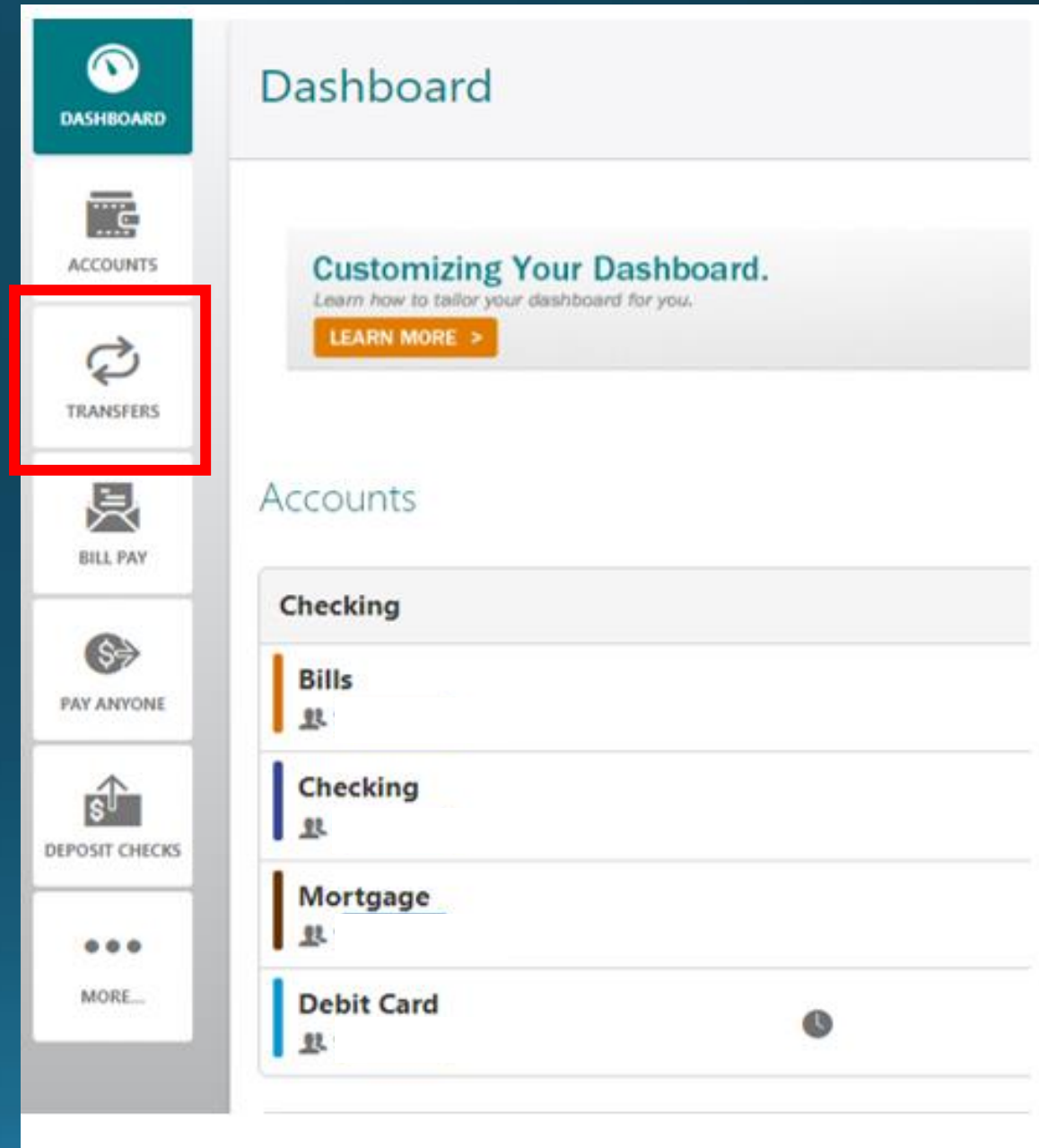
Click on the Account to **Transfer From**.

Then click on the Account to **Transfer To**.

Fill in the **Amount** you wish to move from the one account to the other.

Click on the **Submit Button**.

*Some banks limit how many times you can transfer per month



Pay Bills Online

Click on the **Bill Pay Button** to begin.

First - **Add Payees** to your Bill Pay section.
(next screen)

In this example, there are three Payees:

- **AE**
- **PSEG**
- **TFCU**

The screenshot shows the 'Bill Pay' section of a financial institution's online portal. On the left is a vertical sidebar with icons for DASHBOARD, ACCOUNTS, TRANSFERS, BILL PAY (highlighted in teal), PAY ANYONE, and DEPOSIT CHECKS, followed by a 'MORE...' option. The main content area is titled 'Bill Pay' and includes tabs for 'Bill Pay Dashboard', 'MultiPay', 'Scheduled', and 'History'. In the top right corner, there is an 'Add Payee' button and a document icon. Below the tabs, the 'My Payees' section features a search bar and a message: 'You have no payments scheduled in the next 30 days'. A list of payees is displayed, each in a white box with a shadow. The first payee is 'AE', with a note 'Last paid \$74.22 on 06 AUG 2018'. The second payee is 'pseg'. The third payee is 'TFCU', with a note 'Last paid \$310.00 on 26 NOV 2018'. At the bottom, a box states 'You have 0 deactivated payees. View all payees'. Three red arrows originate from the list of payees in the text block on the left and point to the 'AE', 'pseg', and 'TFCU' entries in the screenshot.

Bill Pay

Bill Pay Dashboard MultiPay Scheduled History

My Payees Search Payee

You have no payments scheduled in the next 30 days

Click on a payee to make a payment, see your activity, view and edit details, or see your eBills.

AE
Last paid \$74.22 on 06 AUG 2018

pseg

TFCU
Last paid \$310.00 on 26 NOV 2018

You have 0 deactivated payees. View all payees

Bill Pay



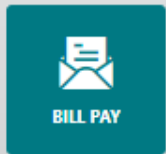
DASHBOARD



ACCOUNTS



TRANSFERS



BILL PAY

Bill Pay Dashboard

MultiPay

Scheduled

History

My Payees

Search Payee

You have no payments scheduled in the next 30 days

Click on a payee to make a payment, see your activity, view and edit details, or see your eBills.

AE *

Last paid \$74.22 on 06 AUG 2018

+ Add Payee

Add a Payee

I am paying a...

☒ Business

☐ Person

Next

Cancel

Please note – your Bank's website may use different terminology

While in **Bill Pay**, click on the **Add Payee Button**.

Follow the prompts in the Dialogue Box: **Business or Person?**

Then Click the Next Button.

You will then be asked to fill in the Payee's information.

Having a bill handy will be necessary since you will be asked for The Payee's address, account number and name of the business.

< Add a Payee



Name Of Business

Zip Code

Default Funding Account



Account Number

Next

Cancel

Setting up the Payment

From the **Bill Pay Dashboard**, click on the **Payee** you want to send a payment to.

You will be asked to choose an account to **Pay From**

Type in the **Amount**

Decide if it is a One Time Payment or if you want to set up an automatic payment in **Frequency/Schedule**

Choose the **Date**

You will then choose a **Delivery Method** and add a **Memo** (optional).

After filling in these few fields, click the **Submit Payment Button**.

Bill Pay

Bill Pay Dashboard

MultiPay

Scheduled

History

< pseg >

Make a Payment

Manage

Activity

Pay From

Select an account

Amount

\$ Amount

Frequency

One Time

Start Date

3/1/2019

Delivery Method

Standard Electronic

Deliver by 3/5/2019

Memo (Optional)

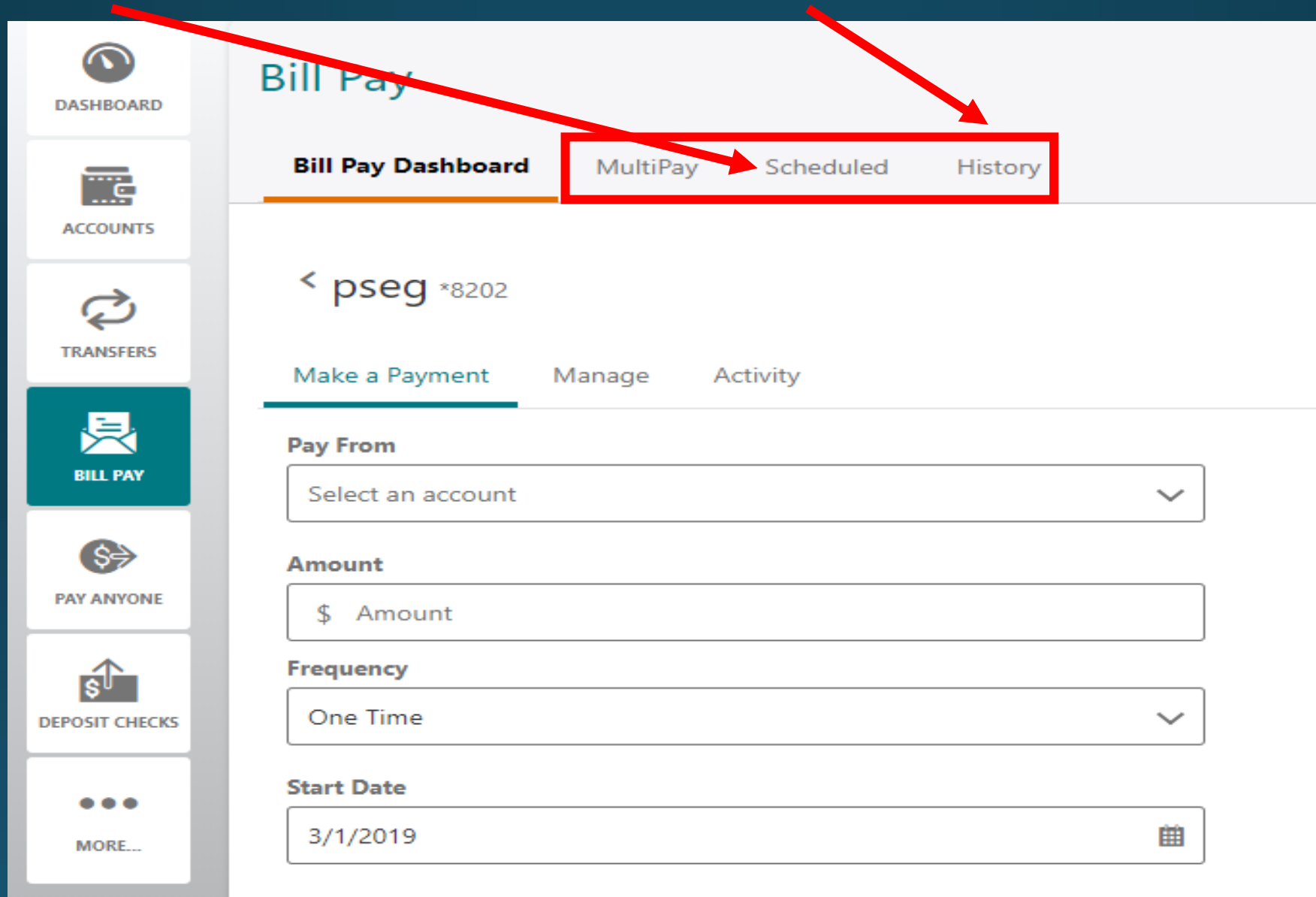
Enter a Memo

Funds are typically withdrawn from the funding account the day of send-on date.

Back

Submit Payment

You are able to click on the different Menus to view **Scheduled** payments and see the **History** of payments you have made.



The screenshot shows the 'Bill Pay' dashboard interface. On the left is a vertical sidebar with icons and labels for 'DASHBOARD', 'ACCOUNTS', 'TRANSFERS', 'BILL PAY' (highlighted in teal), 'PAY ANYONE', 'DEPOSIT CHECKS', and 'MORE...'. The main content area is titled 'Bill Pay' and contains a sub-header 'Bill Pay Dashboard'. Below this is a horizontal menu with three items: 'MultiPay', 'Scheduled', and 'History'. A red box highlights these three items, and two red arrows point from the text above to the 'Scheduled' and 'History' items respectively. Below the menu, there is a breadcrumb '< pseg *8202' and three tabs: 'Make a Payment' (active), 'Manage', and 'Activity'. The 'Make a Payment' section contains four form fields: 'Pay From' (a dropdown menu with 'Select an account'), 'Amount' (a text input with '\$ Amount'), 'Frequency' (a dropdown menu with 'One Time'), and 'Start Date' (a text input with '3/1/2019' and a calendar icon).

Bill Pay

Bill Pay Dashboard

MultiPay Scheduled History

< pseg *8202

Make a Payment Manage Activity

Pay From

Select an account

Amount

\$ Amount


Frequency


One Time


Start Date


3/1/2019


DEPOSITS



DASHBOARD



ACCOUNTS


TRANSFERS


BILL PAY



PAY ANYONE



DEPOSIT CHECKS



MORE...


Deposit Checks

If you are experiencing difficulties with this page, [enable third-party cookies](#) or [click here to open in a new window](#).




deposit


history


help


Welcome

Depositing checks is simple - Simply upload a scanned image or photo of your check front and check back.

How it works

1

Select an Account



Select an Account



2

Upload Check Images



3

Confirm Deposit



start a new deposit

Please note:
You need to scan
the check and save
it on your
computer

OR

****You can use the
Bank's Mobile
App****

MOBILE BANKING APPS



BANKING APPS ARE FREE

FOR ANDROID DEVICES



GET IT ON
Google Play

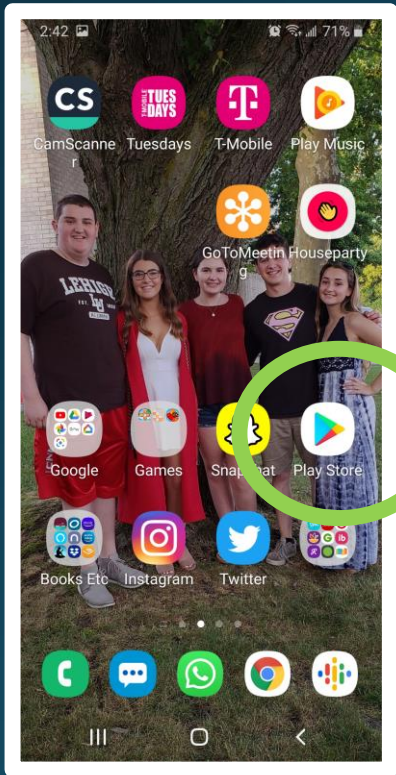
FOR APPLE DEVICES



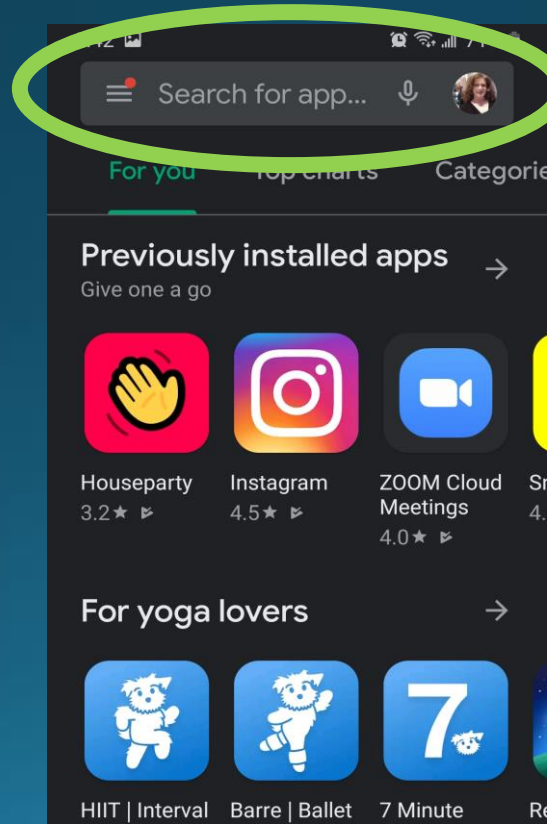
Download on the
App Store

Downloading to Android Devices

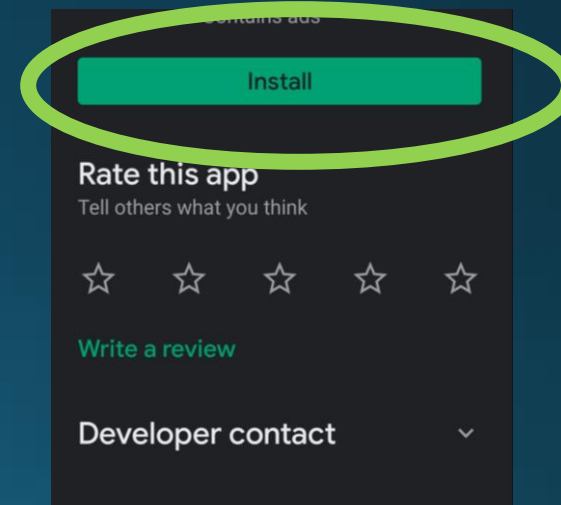
1. Tap Playstore



2. Tap Search, then
type Bank Name



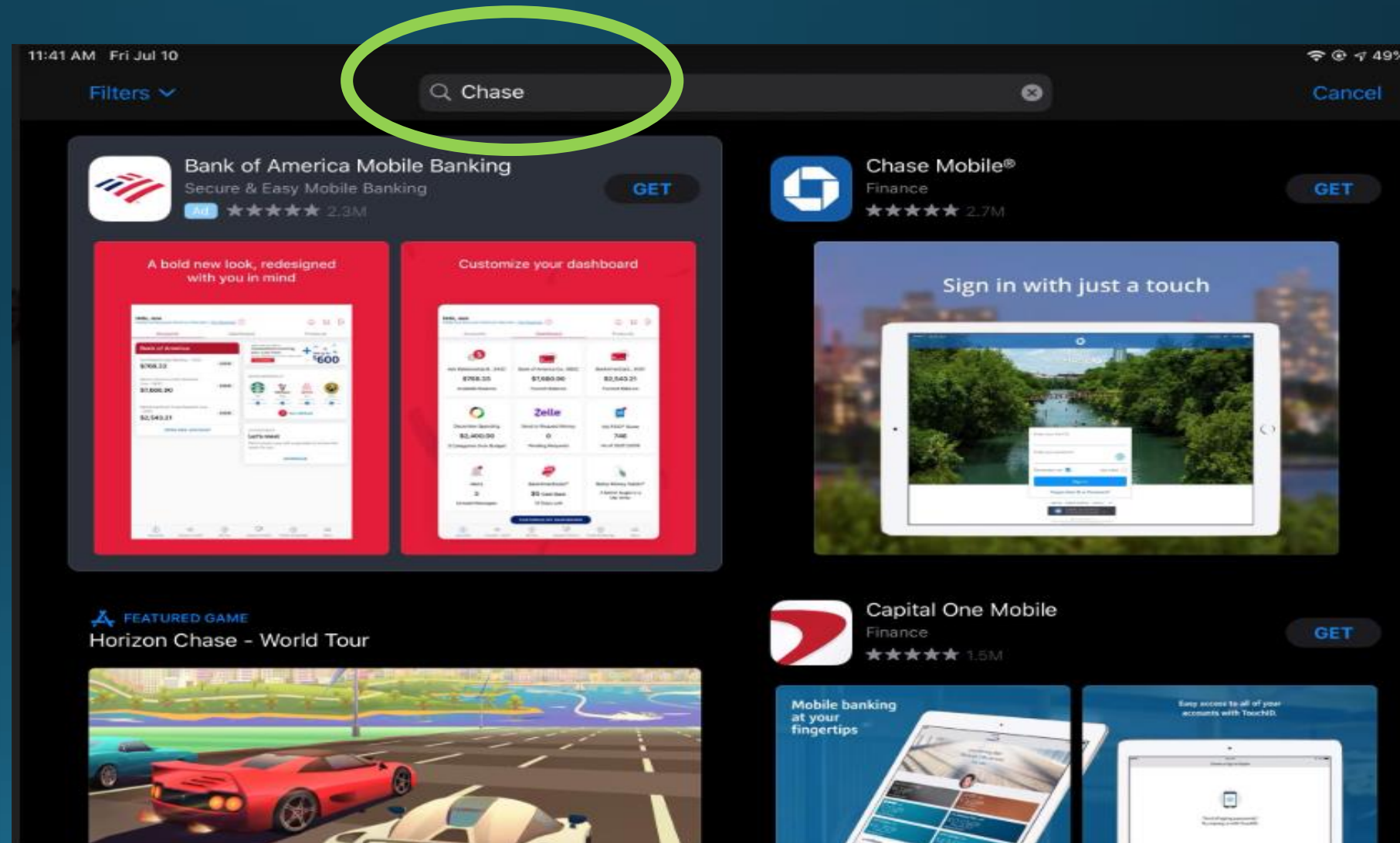
3. Tap Install

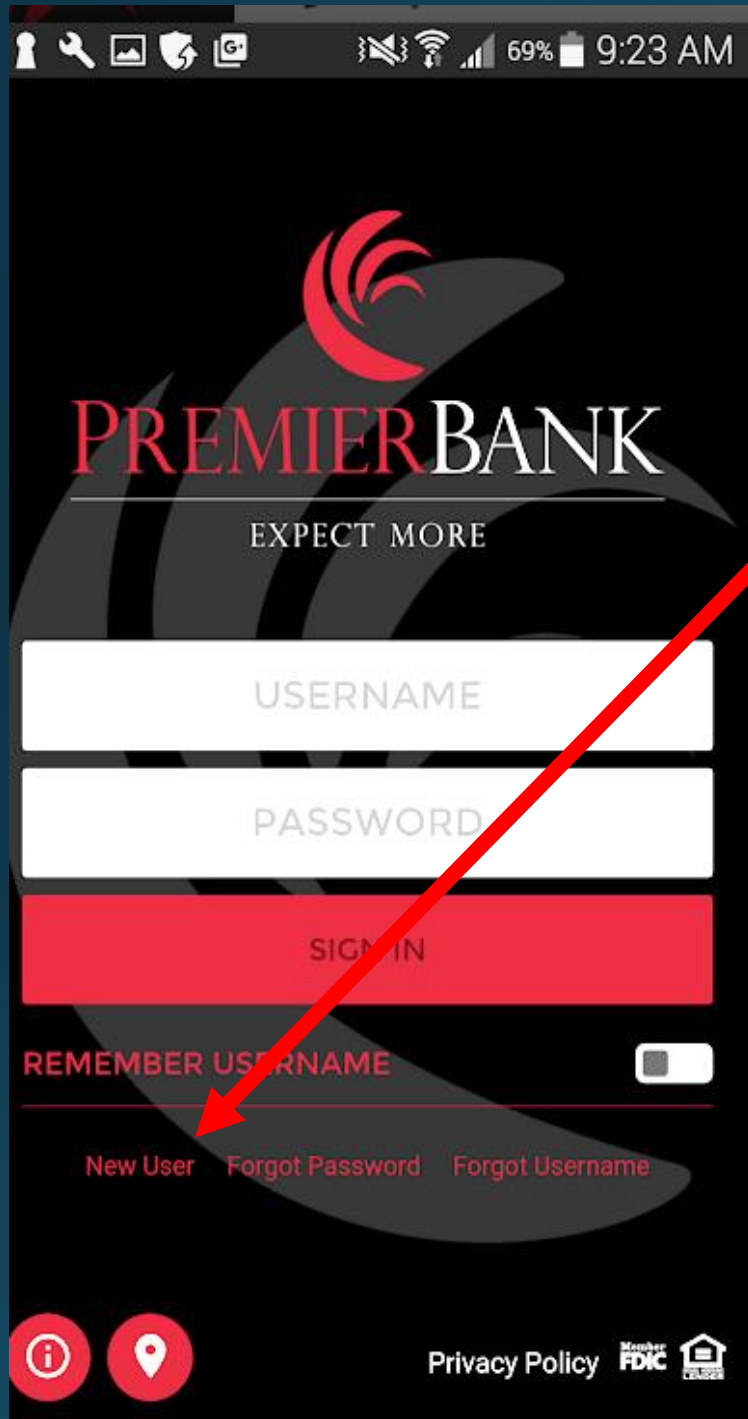


Apple Devices

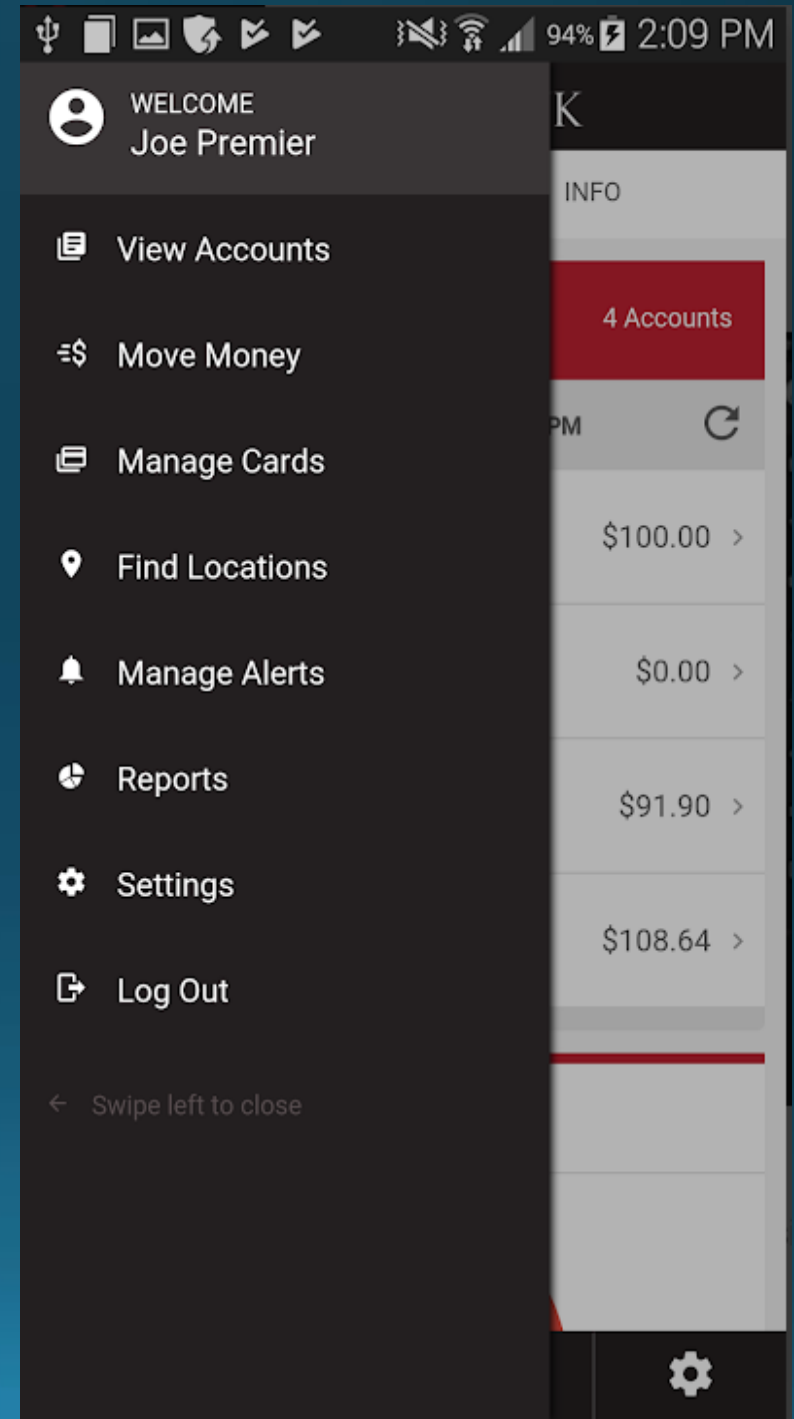


1. Click Appstore on your device
2. Search for your Bank
3. Click Get to download app to your phone





Create User
Account
for the
Banking App
remember
make username
unique and use a
strong password
(fingerprint is
best)



Mobile Phone Payment Apps

What are Payment Apps?

An app that stores your debit and credit card details so that you can pay for things digitally using a **mobile** device.

Mobile payment apps make it quick and easy to send money to people, without the need to mail a check or hand over cash. They can be ideal for splitting bills, paying back short-term loans or buying things online or in-store without a credit or debit card



PAY WITH YOUR MOBILE PHONE



- **Samsung Pay**- can be used on Samsung phones

Learn More - <https://www.samsung.com/us/samsung-pay/>



- **Apple Pay** - can be used on Apple phones

Learn More - <https://www.apple.com/apple-pay/>



- **Google Pay**- can be used on ALL phones

Learn more - <https://pay.google.com/about/learn/>

Things to Consider

- Does your mobile phone come with a Payment App?
- Does the App charge transaction fees?
- Is it safe to use the App in stores?
- Add your Loyalty Reward cards – all in one place
- Send money to friends – split the bill for dinner easily

Great Information for Newbies!

<https://digital.com/mobile-payment-services/>

Worth Mentioning 3rd Party Payment Apps

Most Popular:

- Paypal
- Venmo
- Cash (formerly Square)
- Zelle

Create an account and link your bank accounts. This is another layer of security for online shopping.

More information - <https://www.cnet.com/personal-finance/8-best-payment-apps-in-2020/>

Questions: