

Tech Savvy Seniors

Introduction to online banking.

Beginner guide

CommonwealthBank 

Online banking modules supported by CommBank



Introduction to online banking

Beginner guide

Welcome		
Time	2 minutes	
Outline	<p>Online or Internet banking is a way for customers of a bank to conduct a range of financial transactions through their online banking channel. Online banking gives you the freedom to bank where and when you want and is a very convenient way to stay on top of your finances.</p> <p>NOTE: Please note that all screen shots have been taken from NetBank.com.au which is Commonwealth Bank's online banking website. You don't have to be a Commonwealth Bank customer to follow this guide, but please note that screens and instructions will vary from bank to bank. If you have any questions please contact your bank directly.</p>	
Who is this workshop for?	This session is designed to build your comfort and confidence using online banking. Using Online banking means you can bank when it suits you, no matter where you are. This is a guide and can be used by anyone.	
What you'll need	This is a practical learning session so please make sure you can use a tablet or computer to access your banking provider's internet banking platform. You may also need your mobile phone.	
What you'll learn	<p>Typical features and functions of online banking sites:</p> <ul style="list-style-type: none">• View accounts• View transactions• Transfer money between accounts• Pay money to someone• Schedule bill payments• View statements• Manage Credit Cards	
Timetable Total time: 1.15 hours The workshop is broken into 5 topics and 13 activities, with a break in the middle. Times are indicative only, so don't feel limited by the recommended duration of each task. Feel free to repeat any activities (practice makes perfect!), and ask questions at any time.	Subject / Activity	Duration
	Welcome!	2 minutes
	'Peace of Mind'	8 minutes
	Accessing online banking	5 minutes
	Navigating online banking	15 minutes
	Break	10 minutes
	Transfers & BPAY	35 minutes
	Total time	75 minutes

Part 2: 'Peace of Mind'

Time	8 mins
Online security	<p>To ensure your connection to your online bank is secure, look out for the padlock icon on the online browser window tab once you type in your internet address.</p> 
Peace of Mind	<p>If you take some simple safety precautions, online banking should be as safe as you banking over the counter at your local branch.</p> <p>Of course, it's up to you to protect your private information such as your client number, PINs and passwords. And you must immediately notify your bank if your password or card is lost, stolen or misused, or if you notice any suspicious activity on your account.</p> <p>Some online banking providers even offer a 100% Security Guarantee.</p>  <p>You can always learn more about your banks online security capabilities, and simple steps you can take to protect yourself every day, wherever you are searching their online banking page for security.</p>

Part 3: Accessing online banking

Time

5 minutes

Register for Online Banking

To register for online banking (if you haven't already) please go to your bank's internet site and follow the prompts to register.

Let's get started!

Go to your online banking homepage (or type your bank into your search engine)



Log on to NetBank

Client number

Password

Remember client number

 Log on

[I've forgotten my log on details](#)

New to NetBank?

[Register for NetBank now](#)

[Online support for our products and services](#)

[Tips to stay safe online](#)

 [How we protect you and our 100% security guarantee](#)



\$0 annual fee for the first year

Choose from a range of credit cards and apply online by 31 October.

[Tell me more](#)

Current highlights

- [Manage your bills all in one place](#)
- [Lock in the current exchange rates with a Travel Money Card](#)

If you are not already registered for online banking click the 'Register Now' option and follow the prompts. This will set you up with details so you can log in more easily next time.

If you are already an online banking member then it will be at this point where you are required to enter your log in information. Most organisations require you to enter a client number and password to securely log in. This will take you into your banking home page.

Note: Some Online banking providers may take you to the last feature used instead of the home page after you log in. If this is the case just click back to the home screen to continue.

Part 4: Navigating online banking

Time

15 minutes

Register for Online Banking

Welcome NETBANK SUPPORT. You last logged on at 1:28:00 PM (Sydney/Melbourne time) on 31 October 2016.

My inbox 20 unread messages | **Future transactions** 0 scheduled

Security 28/10/2016 **Your mobile number has been updated**

Accounts | Portfolio | **Now you can get an even better return on your savings. Take a look at Term Deposits**

Nickname / Type	BSB / Details	Account number	Account balance	Available funds
NetBank Saver	XX XXXX	XXXX 9014	+\$3.01	+\$3.01
Smart Access	XX XXXX	XXXX 2769	-\$10.98	-\$10.98
Visa	Awards	XXXX XXXX XXXX 1084	+\$67.66	+\$567.67
MasterCard	Awards	5353 1618 0255	\$0.00	+\$1.00
Total debits: -\$10.98		Total credits: +\$70.67	Net position: +\$59.69	

Note: The amount noted in Available funds may include cheques awaiting clearance.

Quick links
Manage my accounts
Statements
Foreign exchange rates

What's hot
Change your PIN number

Quick payment
Transfer BPAY
From: [Select account]
To: [Select account]
Amount: \$ []
Next

▲ Back to top | Print

Home page

This is your main page and where the Bank might provide you with important information and updates (e.g. around scheduled outages).

Some key highlights on this screen are:

- Details of each of your accounts, including the account balance.
- Transfer & BPAY – provides options for transferring funds, managing your bills and scheduling payments
- Settings – use the links under this tab to update your personal information and manage your security preferences

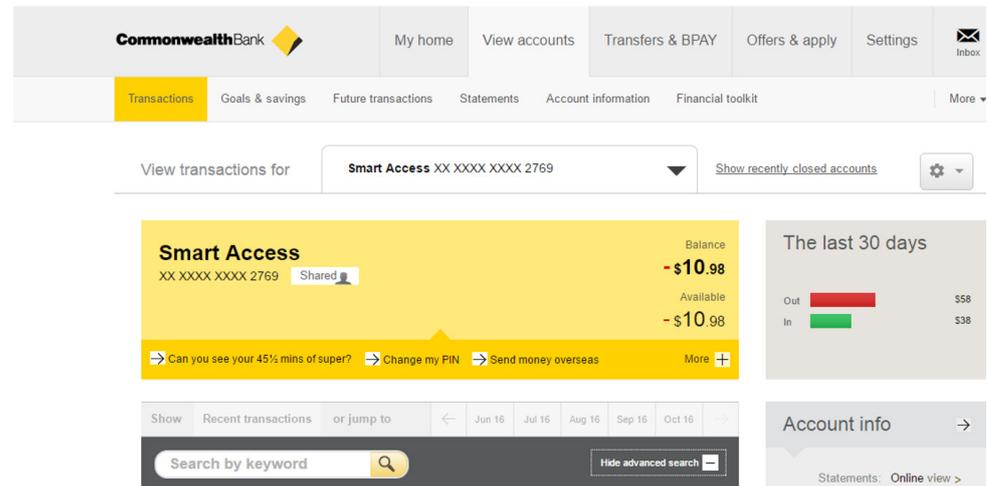
Viewing transactions

Understanding your transactions means understanding your money. Online banking may allow you to view and search your transaction history in detail, making it faster and easier to identify what you've spent and where.

Find a tab similar to the 'View accounts' in the below screen shot. Here, you may be able to select your accounts from the drop-down list (again this will be different for each bank).

Once you have selected an account you may be able to see:

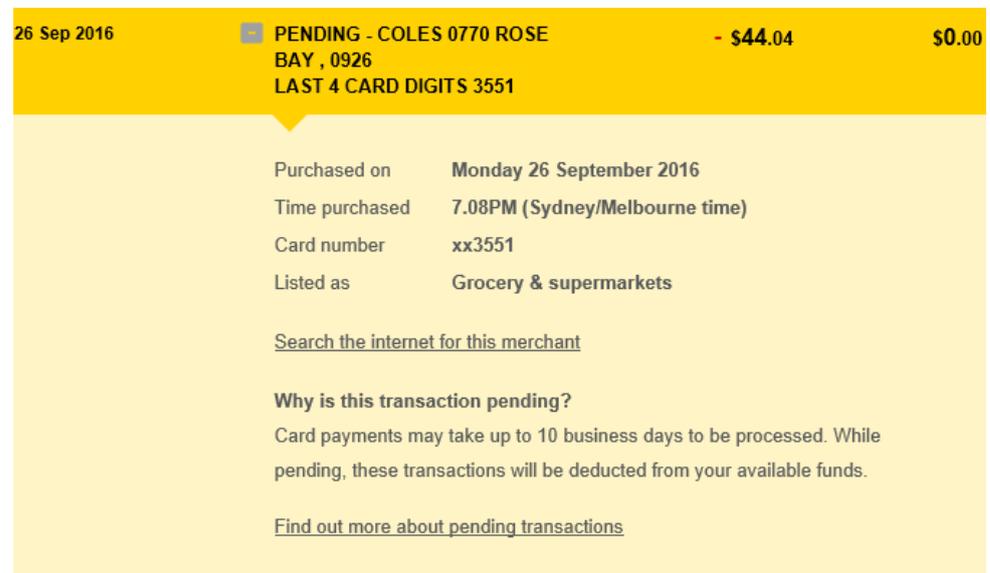
Your account type and number, current balance and available funds.



The screenshot shows the Commonwealth Bank online banking interface. At the top, there are navigation tabs: 'My home', 'View accounts', 'Transfers & BPAY', 'Offers & apply', 'Settings', and 'Inbox'. Below these are sub-tabs: 'Transactions', 'Goals & savings', 'Future transactions', 'Statements', 'Account information', 'Financial toolkit', and 'More'. The main content area shows 'View transactions for' with a dropdown menu set to 'Smart Access XX XXXX XXXX 2769'. To the right, there's a 'Show recently closed accounts' link and a settings icon. Below this, the account details are displayed: 'Smart Access' with account number 'XX XXXX XXXX 2769' and a 'Shared' status. The balance is shown as '- \$10.98' and the available amount as '- \$10.98'. There are links for 'Can you see your 45 1/2 mins of super?', 'Change my PIN', and 'Send money overseas'. To the right, a 'The last 30 days' summary shows 'Out' of \$58 and 'In' of \$38. Below this is a calendar view for 'Recent transactions' with a search bar and a 'Hide advanced search' button. On the far right, there's an 'Account info' section with a right-pointing arrow and a link to 'Statements: Online view >'.

Most online banking providers will allow you to expand specific transactions to understand where the money was spent.

- Clicking the '+' icon next to a transaction allows you to see when and where the transaction was made, and what category the purchase falls into. For example, a purchase from Coles is listed as 'Grocery & supermarket' (This can help you when completing your tax or looking for specific transactions like bills etc).



The screenshot shows a transaction detail view for a pending purchase. The transaction is dated '26 Sep 2016' and is for 'PENDING - COLES 0770 ROSE BAY, 0926'. The amount is '- \$44.04' and the available balance is '\$0.00'. The last 4 card digits are '3551'. Below the transaction details, there's a section for 'Purchased on' with the date 'Monday 26 September 2016', 'Time purchased' as '7.08PM (Sydney/Melbourne time)', 'Card number' as 'xx3551', and 'Listed as' as 'Grocery & supermarkets'. There's a link to 'Search the internet for this merchant'. Below this, there's a section for 'Why is this transaction pending?' with the text: 'Card payments may take up to 10 business days to be processed. While pending, these transactions will be deducted from your available funds.' and a link to 'Find out more about pending transactions'.

Sometimes the name of a merchant on a statement will not be recognised as the company may trade under a different name.

If you need further assistance in identifying the transaction please contact your bank.

Statements

A lot of our customers now receive their bank statements electronically, as they are available faster and there's no paper to deal with!

Normally the statements tab will be located under the 'View accounts' section. If not see if you can find 'Statements'.

Once you select the account you want a statement for, you may be able to download or print your statement. You might also want to change your paper statements to online. Most online banking providers will have an option to do this as well.

- 'Receive my statements' – use this option to change how you receive your statements (online or paper). If you make a change here, remember to click 'Save'.

Transactions Goals & savings Future transactions **Statements** Account information Financial toolkit More ▾

View statements for Smart Access XXXX XXXX 2769 ▾

Smart Access XXXX XXXX 2769 Balance **-\$10.98**
Statement frequency 6 monthly Last statement 02/07/2016 Available **-\$10.98**

Receive my statements Paper (by mail) SAVE

Past statements (up to 7 years)

All	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011	FY2010
<input type="checkbox"/>								
Date issued	Financial year							
<input type="checkbox"/>	30 Jun 2016	2015-16	↓					
<input type="checkbox"/>	31 Dec 2015	2015-16	↓					

2 statements found, displaying 1-2 There are no more statements to display.

Recent transactions
If you're looking for a specific transaction, [search your transactions](#)

Order statements
If you need a statement outside of the statement cycle, you can order one today, e.g. to prove recent income for a rental application.
[Order a statement](#)

Proof of account
You may use these documents to

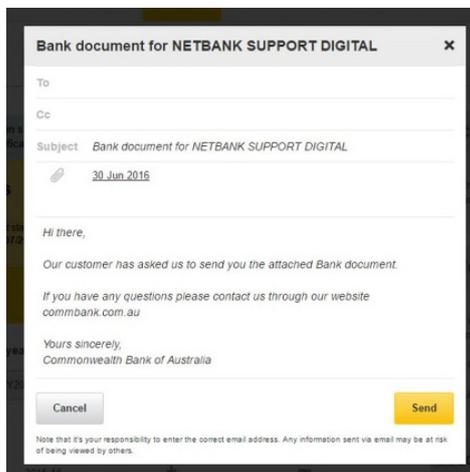
- Some online banking providers will allow you to view or print 'Past statements (up to 7 years)' – this gives you access to all your statements for this account from the last seven years and is great for tax time.

To email a statement:

Most banks will give you an option to email yourself a statement.

When you choose to email a statement, you may need the following information:

- 'To' – insert the email address of the person you want to send the statement to (this could be yourself or a trusted third party such as your accountant).
- 'Cc' – allows you to add an additional recipient to the email.
- 'Send' – to complete the process and email your statement.



Part 5: Transfers & BPAY

Time

35 minutes

Overview

Transferring money and paying bills are some of the things we do so often these days, probably because they make life so easy!

In this section you will learn how to:

- transfer funds to another account in your name
- transfer funds to another person
- schedule transfers to another account
- pay a bill using BPAY
- adding a new biller
- set up scheduled BPAY transfers.

Transfers -
Transferring to
another account

Transferring from one of your accounts to another is simple!

You can complete all your transfers and BPAY transactions – whether it's between your accounts or to a third party. Let's take a look.

Select the **'Transfers & BPAY'** tab (or similar compared to your online banking provider).

Transfers & BPAY

From
Smart Access -\$10.98

To

Search your saved Transfers and BPAY accounts

Add a new payee

Payment method

Account name

BSB

Account number

Save to address book

Amount
\$ Remaining transfer limit \$2,000.00 [Change limit](#)

Description on your statement (optional)
 18 character limit
 Same description on recipient's statement

Description on recipient's statement
 18 character limit

When

Save this payment to favourites

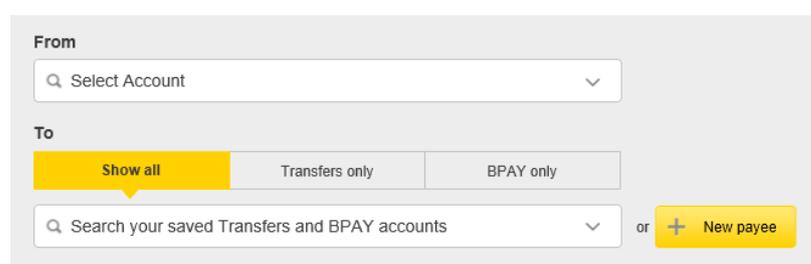
Transfers - Transferring to another account ctd.

- **'From'** – from which account you wish to transfer funds from
- **'To'** – use the dropdown menu to select the account you are transferring money to. Under the 'To' field, you may see two kinds of lists:
 - **'Linked accounts'** are your accounts
 - **'Other accounts'** can be a third-party account (see the following section to find out how to add a new payee)
- **'Amount'** – enter the dollar figure you wish to transfer
- **'Description on your statement'** – what you write here will normally appear on your bank statement and can be helpful in remembering what the transaction was for. For example, 'Holiday deposit'.
- If you are transferring to someone else, you can select **'Same description on recipient's statement'**. However, if you'd like something different to appear on their statement (e.g. 'Bill's Graduation' or 'Love Nan and Pop'), you can enter that under 'Description on recipient's statement'
- **'When'** – use this option to set when you would like to make this payment. Select 'Now' if you would like to transfer immediately. We will look at how to schedule transfers later on.
- You may see a **'Next'** button. Once you hit **'Next'**, you will see a confirmation screen. Check that the amount and the accounts you are transferring between are correct, and select 'Pay' to complete the process.
- You should be able to see a **'Receipt'** confirming that the transfer is complete. You may be able to email or print this receipt in case you need to. **Note:** There will be a receipt or reference number if the payment has gone through and you can always write this down if you are unable to print.

Adding a 'New payee'

Your online banking provider may keep an **'address book'** with the names and account details of people you have previously transferred money to and whose details you have saved. You can save each person or business you transfer to. That way your list of payees is always on hand, making future payments even quicker!

Transfers & BPAY



The screenshot shows a banking interface for adding a new payee. It features a 'From' section with a dropdown menu labeled 'Select Account'. Below that is a 'To' section with three tabs: 'Show all' (highlighted in yellow), 'Transfers only', and 'BPAY only'. Under the 'To' section, there is a search bar labeled 'Search your saved Transfers and BPAY accounts' with a dropdown arrow, followed by the text 'or' and a yellow button with a plus sign and the text 'New payee'.

All you need to do is select the **'+ New payee'** option or there will be an option to **'Add a new payee'**.

To add a new payee:

- Select **'Create new'**.
- Use **'Payment method'** to select how you'd like to pay them.
- Insert their account **'Account name'** (this will likely be their name or a business name).
- Insert the BSB and account number in these fields, or for BPAY insert the biller code and reference number.
- Ensure the **'Save to address book'** box is ticked.
- Enter the transfer details as described in the previous section.

Adding a 'New payee' ctd.

Add a new payee

Payment method

Account name

BSB

Account number

Save to address book

Amount
 Remaining transfer limit \$2,000.00 [Change limit](#)

Description on your statement (optional)

 Same description on recipient's statement

Description on recipient's statement

When

Save this payment to favourites

BPAY - Pay a bill using BPAY

Over 15,000 Australian organisations allow you to pay your bill electronically with BPAY. In this section we will look at:

The **'Transfers & BPAY'** page will display (same as in previous transfer section and may be different from bank to bank).

- In the **'From'** field, select the account you wish to pay the bill from.
- Be sure to select the **'BPAY only'** option.
- In the **'To'** field, select the biller you wish to pay OR select **'+ New payee'** if you wish to add a new biller (more information on this below).

The screenshot shows the BPAY interface. At the top, there's a 'To' field with three tabs: 'Show all', 'Transfers only', and 'BPAY only'. Below this is a search bar for saved Transfers and BPAY accounts, and a '+ New payee' button. The 'Add a new payee' section has a 'Payment method' dropdown with 'Transfer' and 'BPAY' (selected). It also has fields for 'Biller code', 'Ref', and a text input for 'Choose a name for this bill (so you remember next time)'. There's a checkbox for 'Save to address book'. The 'Amount' section has a '\$' input field, a 'Remaining BPAY limit \$20,000.00 Change limit.' notification, a 'Description on your statement (optional)' field with a '18 character limit', and a 'When' dropdown with 'Now' (selected), 'Later', and 'Set up regular payments'. There's also a checkbox for 'Save this payment to favourites'.

- Enter the **'Amount'** you wish to pay to this biller. BPAY payments may have a limit, however you can change this limit if needed by contacting your bank or pop into your nearest branch.
- Under **'When'**, you can select to pay your bill now or set up a scheduled payment. Let's select the **'Now'** option to pay the bill immediately.
- Click **'Next'** to complete the transaction.
- On the **'Confirm payment'** screen, check the amount and biller details are correct and then complete the transaction.
- **'Later'** allows you to defer the payment to a later date. So you can limit the number of times you need to log on to the system.

Note: 

To add a new biller, you will need the BPAY biller code and customer reference number on your bill.

Adding a new biller

If you've never made a BPAY payment before you can add a new biller, select the account you would like to make the payment from, select the **'BPAY only'** option in the **'To'** bar, then click **'+ New payee'**.

In the **'Add a new payee'** window:

- Select the **'Create new'** option to add a new biller to your address book.
- Select **'BPAY'** in the 'Payment method' bar to confirm that you will pay this biller via BPAY.
- Insert the biller code and customer reference that are on your bill (in the **'Biller code'** and **'Ref'** fields).
- **'Choose a name for this bill'** – this identifier will appear next to the biller name in your address book. This is helpful if you make multiple payments to the same company – for example, if you pay electricity bills for two different houses, you could have billers labelled 'Energy Australia Sydney house' and 'Energy Australia weekender'.
- Select **'Save to address book'** to keep these biller details on file.
- To find a saved biller simply click in the search box and scroll down till you find the specific person.

The 'To' bar contains three tabs: 'Show all', 'Transfers only', and 'BPAY only'. The 'BPAY only' tab is highlighted in yellow. Below the tabs is a search box with a magnifying glass icon and a dropdown arrow. To the right of the search box is a yellow button with a plus sign and the text 'New payee'.

The 'Add a new payee' form has two main sections. The top section has two buttons: 'Create new' (highlighted in yellow) and 'Add to existing'. Below this is the 'Payment method' section with two tabs: 'Transfer' and 'BPAY' (highlighted in yellow). The 'Biller code' section has a text input field. The 'Ref' section has a text input field. Below these is a text input field for 'Choose a name for this bill (so you remember next time)'. At the bottom of this section is a checkbox labeled 'Save to address book' which is checked.

The payment details form has three main sections. The 'Amount' section has a text input field with a dollar sign, followed by a yellow callout box that says 'Remaining BPAY limit \$20,000.00 Change limit'. The 'Description on your statement (optional)' section has a text input field with '18 character limit' below it. The 'When' section has three tabs: 'Now' (highlighted in yellow), 'Later', and 'Set up regular payments'. At the bottom is a checkbox labeled 'Save this payment to favourites' which is unchecked.

Making a scheduled BPAY transfer

OK! Let's look at how to set up your BPAYs on an automatic basis, so you never need to worry about forgetting to pay a bill again. This is a great option for Strata bills as you know they are the same amount each month/quarter.

Follow the steps to set up a standard BPAY payment (as covered above).

Once you get to the **'When'** option, you can set up a scheduled BPAY. Selecting:

- **'Later'** allows you to schedule the BPAY to occur at a later date (but not on a regular basis). Under **'Date'**, enter the relevant details or use the calendar icon to select the date you wish the transaction to be processed on, then click **'Next'**.
- **'Set up regular payments'** – this is where you can schedule regular BPAYs. You may have a range of options to control these scheduled payments these will vary from each online provider.
- **'Please select frequency'** – here you can set how often you want to pay this biller. For example, if you are setting up a regular electricity payment, you might select the 'quarterly' option. However, remember that with a BPAY you will pay the same amount each quarter, so a more effective option might be to arrange a direct debit through your bill provider.
- **'Start'** – select the date when you would like the payments to your biller to begin.
- **'End after'** – gives you three options of when this payment series to the selected biller will end:
 - If you select **'Never'**, the scheduled payments will continue until you or the biller make changes.
 - **'No. of payments'** – this allows you to specify how many transfers you want to make. For example, if you were paying your Foxtel bill, you might schedule 12 transfers of \$120 each to pay your bills for the year.
 - **'Date'** gives you the option to finish a set of scheduled payments on a particular day. For example, you could set your monthly Foxtel payments to end on 14/10/2017.
- Select the **'Next'** button to go to the confirm payment page. Check the details of the BPAY are correct and select **'Pay'**.

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