



# Online Banking & Paying Bills Safely

A step-by-step guide for beginners — learn to bank online with confidence, security, and ease.

DIGITAL LITERACY COURSE



# What You Will Learn Today

By the end of this lesson, you will feel comfortable doing everyday banking tasks safely from home.

01

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## Log In Securely

Open your bank's app or website safely

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## View Your Balance

Check how much money is in your account

03

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## Pay Bills Online

Send payments without writing a check

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## Stay Safe from Scams

Spot fake emails and protect your password

# Step 1: Logging In Securely

To log in means to enter your username and password to access your account — like using a key to open a door.

- 1** Open your bank's official app or website  
Type your bank's name into Google, or tap the app on your phone. Always check the web address starts with **https://** — the "s" means it is secure.
- 2** Enter your username and password  
Type carefully. Passwords are case-sensitive — "Apple" and "apple" are different. Never share your password with anyone, even someone who says they are from the bank.
- 3** Tap "Sign In" or "Log In"  
Wait a moment. Your account home screen will appear with your name and account details.

  Never log in using a link sent in an email or text message. Always go directly to your bank's website or app yourself.

## Step 2: Viewing Your Balance & Statements



What is a Balance?

Your **balance** is the total amount of money currently in your account. You can view it any time — no need to visit the bank.

→ Tap "Accounts" or "My Accounts"

Your checking and savings accounts will appear as a list.

→ Tap your account name

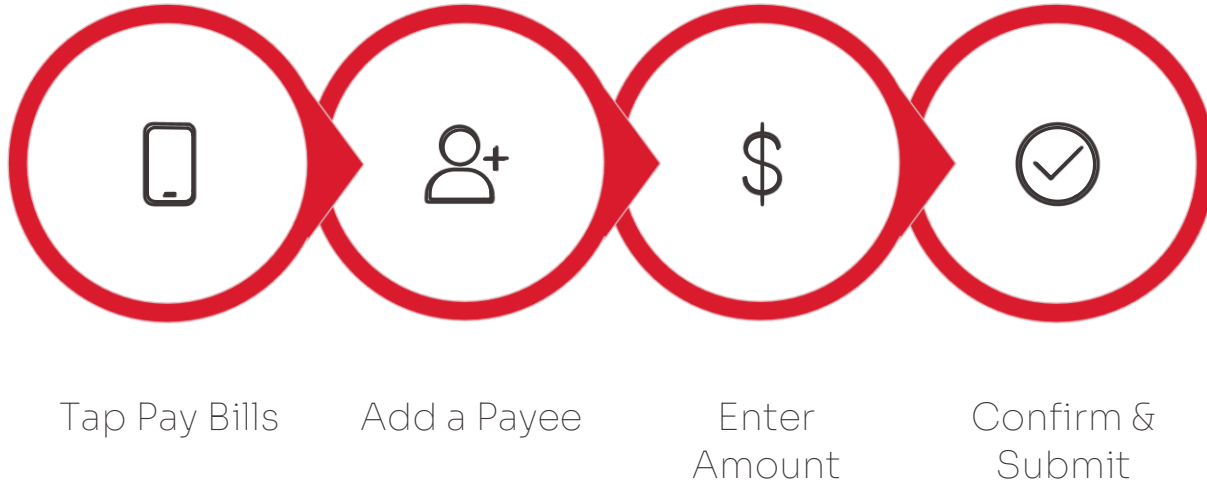
You will see your balance and recent transactions — a list of money coming in or going out.

→ Download a Statement



A **statement** is a monthly record of all activity. Tap "Statements," choose a month, and tap "Download" to save a copy.

# Step 3: Paying Bills Online

Paying a bill online is safe, fast, and saves you a stamp. Here is how to do it step by step.



A **payee** is simply the company or person you are paying — for example, your electric company or phone provider. You only need to add them once, and they are saved for next time.

  **Helpful Tip:** Set up a recurring payment for bills that are the same amount every month — like rent or insurance. The bank will send it automatically so you never miss a due date.

## Step 4: Sending an eTransfer

An **eTransfer** (electronic transfer) lets you send money to a family member or friend using just their email address or phone number — no cash or checks needed.

1

Tap "Send Money" or "Interac e-Transfer"

2

Enter the recipient's email or phone number

3

Type the dollar amount (e.g., \$50.00)


4

Add a short note (e.g., "Birthday gift")

5

Tap "Send" — your recipient gets a notification



-  Try It Yourself: Imagine you want to send your granddaughter \$25 for her birthday. Her email is sarah@email.com. Practice the steps above — tap "Send Money," enter her email, type \$25, and add the note "Happy Birthday!"

# Recognizing Fake Banking Emails

Scammers send fake emails that *look* like they are from your bank. These are called **phishing emails** (pronounced "fishing") — they are trying to "fish" for your personal information.

## 🚩 Red Flag #1

The email says **"Your account will be closed!"** or **"Act immediately!"** — real banks do not send panic messages.

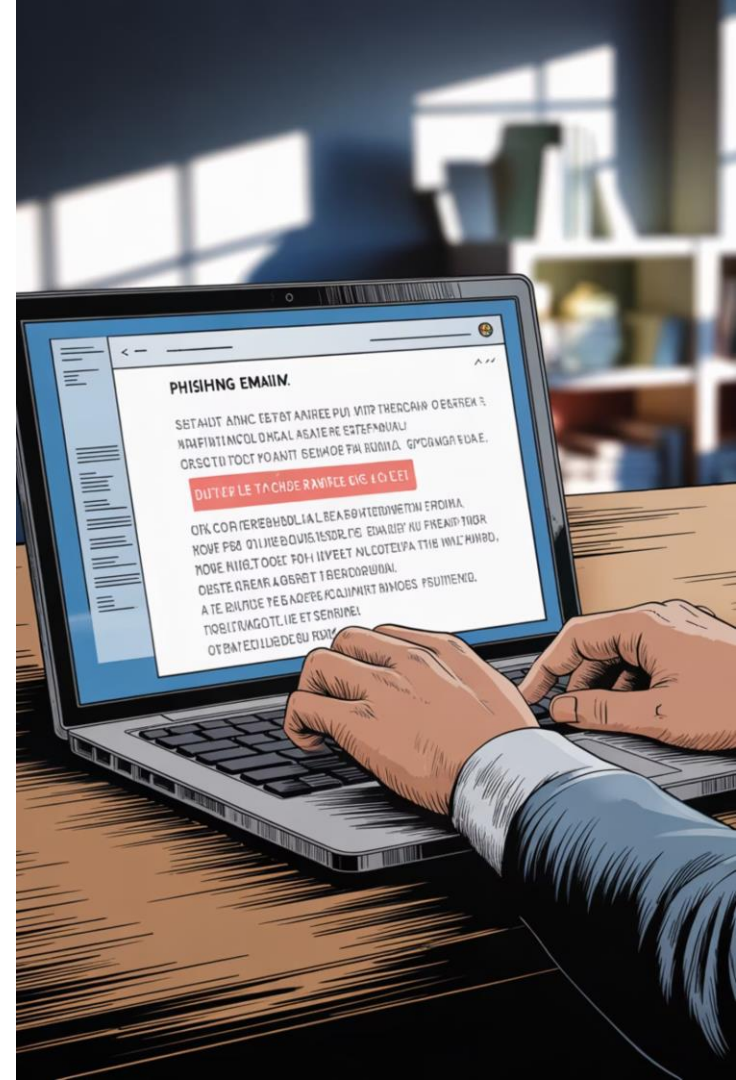
## 🚩 Red Flag #2

The sender's email looks odd — like **support@bank-secure99.com** instead of your real bank's address.

## 🚩 Red Flag #3

It asks you to **click a link** and enter your password or Social Security number.

- ❌ ⓧ If you receive a suspicious email, do **NOT** click any links. Call your bank directly using the number on the back of your card.



# Password Safety & Account Security

## A Strong Password

Use at least 8 characters mixing letters, numbers, and symbols.

**Example:** Sunshine!47Blue

- Do NOT use your birthday or name
- Do NOT use "password" or "123456"
- Write it down and keep it somewhere safe at home

## Extra Security: Two-Step Verification

**Two-step verification** means your bank sends a short code to your phone when you log in. You type the code to confirm it is really you — even if someone else knows your password, they cannot get in.

- ✔  Most banks offer this feature for free. Ask your bank to help you set it up — it is one of the best protections available.

# Logging Out Safely

When you finish banking, always **log out**. This closes your account so no one else can access it — especially important on shared or public computers.



Open Menu

Choose  
Sign Out

Confirm

## Good Habits After Logging Out

- Close the browser tab or app  
Tap the X button to fully close your banking window.
- Never save your password on a public device  
If asked "Remember this password?" on a library or hotel computer, always choose **No**.
- Use your home WiFi only  
**WiFi** is your internet connection. Public WiFi at coffee shops is not secure for banking — use your home network or phone data instead.

# Review & Practice Checkpoint

Let us recap what you learned. Check each step you feel comfortable with — and revisit any section where you want more practice.



## Log In Safely

Always go directly to your bank's website. Look for `https://`



## Check Your Balance

View transactions and download monthly statements anytime



## Pay Bills & eTransfers

Add payees once, pay recurring bills automatically, send money by email



## Stay Safe

Use a strong password, set up two-step verification, and always log out



**Practice Activity:** This week, log in to your bank, check your balance, and find one recent transaction on your statement. If you feel ready, try setting up a bill payment for a monthly expense. You've got this!