
READY, SET, BANKSM **ONLINE BANKING MADE EASY**



Program Guides & Materials

Ten-Part Hands-On Class

Table of Contents

This packet includes everything you need to get started with Ready, Set, Bank. These materials will provide an introduction to the learning program, walk you through the process of running your own instructor-led classes, and leave you with additional tips & tricks to help out along the way.

Welcome Guide

Learn about the course, how it's structured, and how you can get started

Instructor Guide

Plan ahead for your in-class sessions using our recommended class plans and best practices

Technical Guide

Use the technical checklist and How-To documents we've provided to get prepared for class

Additional Materials

See here for example email copy and a full course list

Handouts & Learning Supplements

You can use these documents as printouts for your face-to-face sessions

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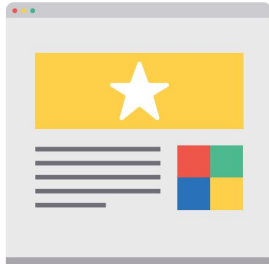


Welcome Guide

You can get started here!

What is Ready, Set, Bank?

Ready, Set, Bank is an online and in-person, blended learning program designed to help seniors learn about online and mobile banking. The course content and approach was developed through a partnership between Capital One and OATS (Older Adults Technology Services).



Online

The course content is organized into 5 short, manageable modules on an easy-to-use online platform. Learners can go through the course at their own pace.



Content Types

The content is primarily composed of short videos that we designed with our audience in mind (it's well-paced, and professional). Additional content types include takeaway word documents and PDFs.



Microlearning

Video content is designed to be bite-sized – each lesson is around 1-2 minutes. Content is easy to consume and while each video makes sense on its own, they are all strung together in a cohesive course flow.



In-person

The online course is also designed to be paired with hands-on and in-person training. That's where our partners come in. We've found that the online pieces work best when combined with an in-classroom experience.

Why did we create this program?

The goal of Ready, Set, Bank is to help senior learners from a variety of backgrounds gain new knowledge and build the skills they need to get started with online banking. This can include setting up an account, monitoring finances, and carrying out transactions online.



The Challenge

Technology is rapidly changing the financial industry and more consumer banking services are shifting online. Customers no longer need to visit their local branches or ATMs for every banking need.

Advances in online and mobile banking have made managing our finances more convenient than ever. Unfortunately, seniors are the group least likely to use technology to manage their finances.

Right now, there are no widely available and easy- to-use resources specifically designed for seniors. Together, we aim to provide the tools, support and resources needed to help seniors stay on top of these trends and manage their finances.



Our Solution

We've brought together a group of partners with complementary expertise—across financial services, online learning, and technology education for seniors—to design the most effective and innovative learning program possible.

Ready, Set, Bank was designed to help support senior learners coming from a diverse range of backgrounds. Additionally, it's intended to be flexible so that you and other partners can leverage it for the audiences you serve, as you see fit.

The final product is a microlearning video curriculum paired with guides and assessments that can be experienced online and/or in-person with a group of peers.

How is the course structured?

Each of the six (6) online modules comes with a set of learner supplements that are designed to be used during group settings. We've also provided offline guides for you and your learners to help support the face-to-face experience.

Online Modules

1. How This Course Works
 - a. 3 video lessons
 - b. 2 supplements
2. The Benefits of Online Banking
 - a. 6 videos lessons
 - b. 2 supplements
3. Online Banking Safety & Security
 - a. 8 videos lessons
 - b. 2 supplements
4. Get Started with Online Banking
 - a. 8 videos lessons
 - b. 2 supplements
5. Stay On Top of Your Money
 - a. 7 videos lessons
 - b. 2 supplements
6. Manage Your Account Online
 - a. 12 videos lessons
 - b. 2 supplements

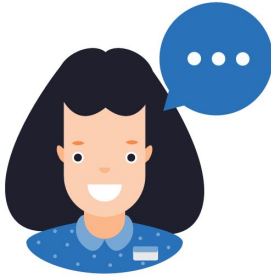
Offline Modules

1. Welcome Guide
 - a. High-level introduction and overviews to help orient you before you get started
2. Instructor Guide
 - a. An instructor guide to help you structure and schedule your in-person sessions
3. Technical Guide
 - a. Technical checklist and guide for instructors to get started on the online platform
4. Handouts
 - a. Course supplements and guides that should be printed out prior to class

What is the recommended program approach?

You can use this course in a variety of ways, but we've found that the general flow below works best in group settings.

We recommend running at least one class to support each of the online modules, for a **total of 10 in-person sessions (each 60-120 minutes long)**. One class each for Module 1-4 and two classes supporting Module 5, three classes supporting Module 6 and a final day to conclude the class.



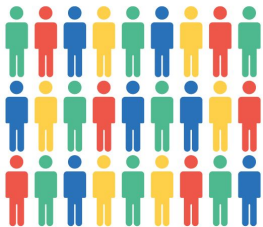
Introductions and setup

Do introductions, break the ice and state the main purpose of the session. Get learners set up on their computers and then get started with the focus for the day.



Hands-on video lessons

Break out and let learners go through the video lessons on their own, in the proper order, at their own pace. Make sure to walk around and be available for questions.



Group discussion & activity

Regroup and bring everyone together for discussion – let people share what they learned with one another. Then, go through the learner supplement/activity together.



Answer questions & end class

Let learners reflect on and discuss the content covered in a social setting. Close out by answering questions as a group and letting everyone know what will be covered during the next session.

How do you fit in?

Thank you for participating and signing on as a partner of Ready, Set, Bank! Below, we've outlined some expectations for you as one of our instructor partners. We look forward to working with you and providing you with everything you need to be successful.

You'll be leading group sessions

- You should be comfortable with leading group discussions, posing questions to a group, and fielding questions from a group.
- The supplements we've provided include recommended discussion starters, but having past experience with this will come in handy.

You'll need to be prepared

- It really does matter that you enter your sessions with learners knowing exactly what you'll all be doing with your time.
- We've provided you with the tools you'll need to structure your face-to-face time—you'll need to dedicate about 4-5 hours to preparing for your in- person sessions.

You should be comfortable with technology

- You need to be familiar with basic digital skills to help you navigate the platform, help learners with technical needs (like adjusting sound volume, or logging in) and navigating an [online banking demo](#) (password: **OATS**) we've provided.

Have fun!!

- There's no need to stress. You have all of the materials you need with these guides, module videos, and learner supplements. There may be an occasional hiccup along the way, but that's okay. Have a sense of humor, go with the flow, and have fun!

How should you get started?

1 Read this Welcome Guide in detail



2 Watch Modules 1-6 to go through all videos that are part of the Ready, Set, Bank course



3 Read the Instructor Guide and plan out your in-person sessions



4 Do a “tech check” by going through the Technical Guide in detail



5 Print out the In-Person Handout Supplements we’ve provided (print one for each learner)



6 Get started with your first session



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Instructor Guide

Plan ahead for your in-class sessions and use these best practices to make the most of them.

Recommended approach and alternatives

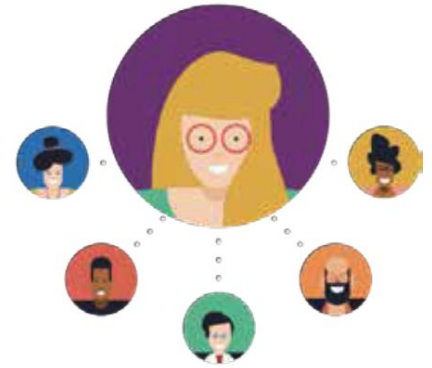
This course should be run with instructor-led sessions, but we have also included brief overviews of how you can run this program in a more self-directed format.

Instructor-led Sessions (recommended)

What: In-person sessions; one session for each module (with the exception of Module 5 and 6, which we recommend should have 2 or more classes).

Estimated duration: 1-2 hour sessions over a period of 4-8 weeks. Timing may vary depending on your programmatic needs.

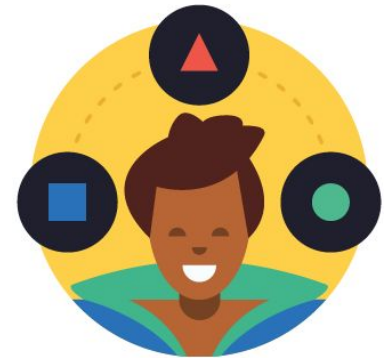
Each module in this Instructor Guide has a recommended flow that you can use during your in-person sessions, with implementation guidelines, activities and discussion starters.



Independent Learning with a Kickoff

What: recommended for learners who are very comfortable with learning 1:1, online. Estimated duration: 20 minutes should be allocated to each module over the course of 3-5 weeks.

We recommend that one face-to-face session take place in the beginning to help learners set up their accounts and access the course. If this is not possible, you will need to at least send a launch email (see the Additional Materials section).



Independent Learning with Ongoing Support

What: recommended for learners who are very comfortable with learning 1:1, but would still like to have a social element to learning or the opportunity to ask questions.

Estimated duration: 20 minutes should be allocated to each module over the course of 3-5 weeks, also allocate 1-2 hours for face-to-face support.

We recommend that you run one in-person session at the beginning to get learners set up and run another session at the end to wrap up the course and answer questions.



About our audience

Who are the learners you will be working with?

Demographic

We designed this learning experience for adults 60 years of age and over, but all ages can certainly benefit.

Mindsets

Some members of this audience may be comfortable using online banking, but some may be fearful of it.

Skill Sets

Some of these individuals may have a lot of experience with technology and some may have little-to-none.



What should you keep in mind?

Get the tone right

Try to be informative, respectful and friendly, as opposed to intimidating, fast-talking, or condescending.

Address fears

Some learners will have anxieties that need to be addressed; acknowledging concerns and anxieties is the first step to understanding where a participant is coming from.

Ask questions

Be sure to ask learners about their goals and point them to resources and videos that may be helpful.

Keep it practical

Adults learners appreciate relevant and practical applications of learning. Use relevant examples and analogies, be inclusive, and give very clear directives.

Provide choices

Adults learners require opportunities to make their own choices about their learning and align it to their personal goals.

Collaborate

Adult learners want to collaborate. It's okay for them to work together and/or to help each other if someone gets stuck.

Best practices to keep in mind

Even the best instructors can come up against unexpected bumps in the road during in-person sessions. Get familiar with these best practices to help you prepare for them:

- **Create a supportive and safe learning environment**
 - Reassure participants that this is an opportunity to familiarize themselves with and participate in online or mobile banking at their own comfort level.
 - Recognize that participants will likely still need to buy into the idea of online and mobile banking.
- **Set learner expectations from day 1**
 - Make sure learners know that sessions are online, hands-on, and discussion based, and that they are expected to participate in all of the sessions.
 - Additional expectations include: be positive; be open minded; ask questions; ask for help; get up when you need to; respect whoever is speaking.
- **Feel free to wander**
 - Don't just stay at the front of the room. Your role is to provide support, even during self directed learning.
- **Be OK with saying you don't know**
 - It isn't expected that you know everything about technology or even online or mobile banking. Instead, say, "I don't know", and ask participants to see if they can figure out the answer as a group, or look up the answer online.
- **Be OK with running out of time**
 - This one is tricky – you need to know when a discussion is very valuable and when it needs to be cut off. It's helpful to limit how long a discussion period will be (e.g. "let's discuss this for 10 minutes").
 - Even still, sometimes you'll go over. That's OK, just pick up where you left off in your next session.
- **Take it a step at a time**
 - When presenting instructions, do not give more than three steps at a time and write down those steps as necessary.
 - Use a positive tone and keep it slow (this is especially true of technology steps). It's best to show a step and then have the group follow you immediately after.
- **Respect your participants**
 - Make sure to approach this audience with respect and do your best to tie learning to their individual goals and needs.
 - Adult learners bring with them a lifetime of relevant experience, so get them involved and use their experience to fuel discussions.

1. How to Use this Course

How to Use this Course helps the learner understand the purpose and structure of the course, and gives them the tools to confidently navigate the interface. That way, they can optimize their learning experience.

Goal: Provide the learner with the skills and information they need to progress through the course with ease.

Materials Needed

1. Computers or digital devices w/ Internet
2. Projector
3. Headphones (recommended)
4. Learning Supplements (1.1, 1.2)

Lesson Titles

- Welcome to the Course
- How to Use This Course
- Tips for Learning from Video

1. Introductions

- a. Introduce the trainer.
- b. Discuss: What is Ready, Set Bank? Why was it created? (refer to pages 4-5 of Instructor's Guide).
- c. Overview of course structure (refer to page 6 of Instructor's Guide).
- d. Icebreaker: Have participants introduce themselves and state something they know/want to know about online banking.

2. Set Up

- a. Briefly explain the different components. That includes where to find videos, etc. (Use Learner Supplements, 1.1 and 1.2).
- b. Help participants log in. Guide them to Learning Supplements page 4 for further instructions.
- c. Help participants navigate to Module 1: How This Course Works.
- d. Show learners how to monitor volume on headphones.

3. Hands-on video lessons

- a. Break out; watch "Welcome to the Course," "How to Use This Course," and "Tips for Learning from Video."
- b. Encourage people to move at their own pace and write down any questions.

4. Group discussion & activity

- a. Bring everyone together to summarize the videos and discuss key takeaways.
- b. Copy page 35 and provide to learners as a guide for keeping track of the videos they complete.

5. Answer questions and end class

- a. Have learners reflect and record questions on the Notes page of the Learner Supplements.
- b. Provide overview of the next lesson: The Benefits of Online Banking.

2. The Benefits of Online Banking

The Benefits of Online Banking introduces learners to online banking today, from the ways banks have evolved to the digital technologies that now make everyday finances more convenient. We include three case studies to help learners understand how online banking applies in our everyday lives.

Goal: Introduce learners to the basics of online banking and get them interested in our course options.

Key Terms

Online banking: Conducting your banking functions through a mobile device or online.

Benefits of online banking: Convenience, availability, control over your money, and transparency into the status of your finances.

1. Introductions

- a. Recall: What are some strategies to use when learning from video?
- b. Set class expectations.
- c. Participants complete Learning Supplement 2.1 How Online Banking Works for You.
- d. Discuss Objectives for the day.
- e. Have everyone adjust the volume before watching videos.

2. Hands-on video lessons

- a. Break out; watch Module 2: The Benefits of Online Banking. Includes “How Banking Has Evolved,” “Take Control of Your Finances,” “Banking that Fits My Lifestyle,” “Get Financial Help to Family Easily,” and “Manage Your Finances as a Traveler.”
- b. Encourage people to move at their own pace and write down any questions. Emphasize the fact that they could refer back to it and watch at their own leisure outside of class.

3. Group discussion & activity

- a. Bring everyone together to summarize the videos and discuss key takeaways.
- b. Discussion questions on Learning Supplement 2.1 How Online Banking Works for You

Materials Needed

1. Computers or digital devices w/ Internet
2. Projector
3. Headphones (recommended)
4. Learning Supplements (2.1, 2.2)

Lesson Titles

- How Banking Has Evolved
- What is Online Banking?
- Take Control of Your Finances
- Banking that Fits my Lifestyle
- Get Financial Help to Family with Ease
- Managing Finances as a Traveler

- c. Use the last question on Supplement 2.1, What are you wondering most about online banking? Compile answers into one document on screen. During the last class, review the document to see if everyone met their goals and answer our questions about online banking.
- d. Refer to the “Additional Questions” on the next page for further discussion points.

4. Answer questions and end class

- a. Have learners reflect on one new item learned and record questions.
- b. Review learner supplement 2.2 and discuss (you may wish to project the myth and ask the group to call out if it is a myth or truth before revealing the answer).
- c. Provide overview of the next lesson: Online Banking Safety & Security

Additional Discussion Questions

1. What are a few terms synonymous with online banking?
2. What are some of the advantages of online banking?
3. Why is online banking preferable for checking your balance?
4. What are some scenarios in which features like scheduling a payment in advance and setting up alerts are useful?

3. Online Banking Safety & Security

Online Banking Safety & Security addresses learners' concerns about security and privacy when banking online. The videos focus on the actions banks take internally, online, and in partnership with customers to protect their money, data, and reputations as trusted providers.

Goal: Understand the security practices of banks, and get answers to questions regarding security when banking online.

Materials Needed

1. Computers or digital devices w/ Internet
2. Projector
3. Headphones (recommended)
4. Learning Supplements (3.1)

Lesson Titles

- Taking Security Seriously
- Preventing Fraud
- How Banks Keep Your Data Locked
- How Banks Confirm Your Identity
- Security Alerts to Give You Peace of Mind
- Learn Your Bank's Communication Practices
- Learn How to Spot a Scam
- Look Out for Suspicious Activity

Key Terms

Encryption: Using technology that makes the data indecipherable to anyone but the recipient.

Fraud: Includes counterfeit checks and ATM cards, transactions where the card isn't present, or when a card is lost or stolen.

Phishing: When a scammer seeks to persuade customers to share private information unlawfully, usually by mimicking an actual company, website, or bank.

Security alerts: Emails or text messages sent to the customer when certain events occur in their bank account, including a change of password and large deposits or withdrawals.

Multi-factor authentication: A security system requiring more than one factor to log in, including something you know (e.g., a password), something you have (e.g., a cell phone), and something you are (e.g., your fingerprint).

1. Introductions and setup

- a. Ask the group to recall the benefits of online banking and answer any remaining questions.
- b. Share the objectives for the day.
- c. See "pre-viewing discussion questions" on the next page.
- d. Make sure their volume is at the right level

- e. To start, project the key terms (see above) and ask the group to share what they might already know about these terms (i.e. a definition or example).

2. Hands-on video lessons

- a. Break out; watch Module 3: Online Banking Safety and Security. This includes “Taking Security Seriously,” “Preventing Fraud,” “How Banks Keep Your Data Locked,” “How Banks Confirm Your Identity,” and “Security Alerts to Give You Peace of Mind.” If time permits, encourage those who are finished early to finish the rest.
- b. Encourage learners to move at their own pace and write down any questions they may have in the Notes section of the Learning Supplements

3. Group discussion & activity

- a. Bring everyone together to summarize the videos and discuss key takeaways. Review the key terms and go over any final questions.
- b. Talk about the video “How Banks Keep Your Data Locked.”
- c. Discussion activity (see Learning Supplement 3.1: Is It Phishing?).
- d. Have learners complete Learning Supplement 3.1 activity: Spotting a Scam.
- e. Refer to the “Additional Questions” on the next page for further discussion points.

4. Answer questions and end class

- a. Have learners reflect and record questions.
- b. Provide overview of the next lesson: Get Started with Online Banking.

Pre-Viewing Discussion Questions

1. Do you think your bank is incentivized to take measures to prevent fraud?
2. What are some examples of identity theft?
3. Do you think the government has an interest in how banks keep your data safe?
4. What are some measures you can take to limit the possibilities of becoming a victim of fraud?

Additional Questions for Supplemental Activity 3.1

1. What should you do if you ever receive an email like this?
2. What should you never do with an email like this?
3. What kind of information will a bank never ask of you in an unsolicited email?
4. What information should you never disclose over email?
5. Why is it a good idea to learn your bank’s communication practices?

4. Get Started with Online Banking

Get Started with Online Banking teaches learners how to begin using online banking themselves. It includes tutorial lessons guiding them through the process of getting started both online and over a mobile device. Learners are shown log-in screens and step-by-step guides for signing up. Specific guides are available for creating usernames and passwords and answering security questions.

Goal: Set the learners up to easily follow the necessary steps to enroll in online banking with confidence.

Materials Needed

1. Computers or digital devices w/ Internet
2. Projector
3. Headphones (recommended)
4. Learning Supplements (4.1, 4.2)

Lesson Titles

- Signing Up Made Simple
- Enroll Through Your Bank’s Website
- Enroll Through Your Bank’s Mobile App
- Enter Your Personal and Account Information
- Create a Username and Password
- Choose Your Security Questions
- Verify Your Email Address
- Signing Up, Final Steps

Key Terms

Email verification: an email you receive from your bank prompting you to click a link and verify the email address you provided when signing up is correct.

Username: the unique name you use to log in to your account; synonymous with “ User ID “and “Online ID”.

Security questions: additional questions you answer upon signing up with personal information only you will know; answers to these questions will be requested when your bank must verify your identity.

1. Introductions and setup

- a. Ask the group to recall the key terms for online banking security and answer any remaining questions.
- b. Share the objectives for the day.
- c. Make sure their volume is at the right level.
- d. Ask a question to spark discussion (see Learning Supplements).
- e. Have everyone take out their Learning Supplement 4.1

2. Hands-on video lessons

- a. Break out; watch Module 4: Get Started with Online Banking, including “Signing Up Made Simple,” “Enroll Through Your Bank’s Website,” “Enroll Through Your Bank’s Mobile App,” “Enter Your Personal and Account Information,” “Create a Username and Password,” “Choose Your Security Questions,” “Verify Your Email Address,” and “Signing Up, Final Steps.”

- b. Encourage people to move at their own pace and write down any questions.

3. Group discussion & activity

- a. Bring everyone together to summarize the videos and discuss key takeaways.
- b. Discussion Learning Supplement 4.1 Getting Started Checklist; explain key terms.
- c. Project demonstration of Capital One [online banking demo](#) (password: **OATS**) on screen.
- d. Explore logging in and logging out of the site.
- e. Discuss Learning Supplement 4.2 and key takeaways.
- f. Refer to the “Additional Questions” on the next page for further discussion points.

4. Answer questions and end class

- a. Have learners reflect and record questions.
- b. Provide an overview of the next lesson: Stay On Top of Your Money.
- c. Encourage students to use the [online banking demo](#) (password: **OATS**) outside of class.

Additional Discussion Questions for signing up videos

1. What information is generally requested upon signing up for online banking?
2. What are some common security questions and what purpose do they serve?
3. If you don't know your bank's web address, what are some good ways of finding it?
4. What should you do if you need help signing up?

5. Stay On Top of Your Money (Day 1)

Stay On Top Of Your Money covers best practices for monitoring and accessing your bank account online. Learners are provided with best practices for using alerts to keep track of financial activity, with other tips on how to stay informed and up-to-date on the money going into and out of their accounts.

Goal: Give learners the skills needed to monitor their everyday account activity online.

Key Terms

Alerts: email or text message notifications tied to major account activity, such as a password change; alerts can be automatic or set up manually by the user.

Materials Needed

1. Computers or digital devices w/ Internet
2. Projector
3. Headphones (recommended)
4. Learning Supplements (5.1, 5.2, 5.3 5.4)

Lesson Titles

- Get Started Monitoring Your Account
- Sign In to Your Account
- What If You Forget Your Username or Password?
- Know What You'll See When You Log In

1. Introductions and setup

- Ask the group to recall the key terms for getting started and answer any remaining questions.
- Share the objectives for the day.
- Make sure their volume is at the right level.
- Discuss: what are some tips for creating usernames and passwords?
- Activity: Visit your Online bank website, find the enroll button, and check off information you need to enroll from Learning Supplement 4.1 Information to Have On Hand (learners are not enrolling, simply exploring what is needed if they want to).

2. Hands-on video lessons

- Break out; watch Module 5: Stay On Top of Your Money, including “Get Started Monitoring Your Account,” “Sign In to Your Account,” “What If You Forget Your Username or Password?” and “Know What You'll See When You Log In.” If time permits, encourage those who are done early to watch the rest.
- Encourage people to move at their own pace and write down any questions.

3. Group discussion & activity

- Bring everyone together to summarize the module and discuss key takeaways.
- Discuss Learning Supplement 5.1 Sign In to Your Account as a tool for personal use.
- Encourage participants to go back to their bank website and fill in the information for the first two questions.

4. Bank Demo

- Activity: Learner Supplement 5.2 “What Details Can You Track Online?”
- Access demo.
- Discuss activity and share key takeaways.

5. Answer questions and end class

- Have learners reflect record questions.
- Provide overview of the next lesson: Stay On Top of Your Money, cont.

5. Stay On Top of Your Money (Day 2)

Stay On Top Of Your Money covers best practices for monitoring and accessing your bank account online. Learners are provided with best practices for using alerts to keep track of financial activity, with other tips on how to stay informed and up-to-date on the money going into and out of their accounts.

Goal: Give learners the skills needed to monitor their everyday account activity online.

Key Terms

Alerts: email or text message notifications tied to major account activity, such as a password change; alerts can be automatic or set up manually by the user.

1. Introductions and setup

- Ask the group to recall the key terms from the previous day’s activity, “What Details Can You Track Online?”, and answer any remaining questions.
- Recall the similarities and differences between paper statements and online banking.
- Share the objectives for the day.

2. Self-guided video lessons

- Break out; watch Module 5: Stay On Top of Your Money, including “Review Your Banking Activity,” “Monitor Your Account with Alerts,” and “Track Your Pending Transactions.”
- Encourage people to move at their own pace and write down any questions.

3. Group discussion & activity

- Bring everyone together to summarize the module and discuss key takeaways.
- Discussion activity: Learning Supplement 5.3 Get Started with Monitoring Your Account.
- Ask the group to silently reflect on the question and then discuss as a group.

4. Bank Demo

- Activity: Learner Supplement 5.4 “Take Advantage of Alerts”
- Access [online banking demo](#) (password: **OATS**)
- Project how to set up alerts using the website.
- Discuss activity and share key takeaways.

Materials Needed

1. Computers or digital devices w/ Internet
2. Projector
3. Headphones (recommended)
4. Learning Supplements (5.1, 5.2, 5.3 5.4)

Lesson Titles

- Get Started Monitoring Your Account
- Sign In to Your Account
- What If You Forget Your Username or Password?
- Know What You’ll See When You Log In

6. Manage Your Account Online (Day 1)

Manage Your Account Online introduces learners to the most popular options for online money management. The module aims to prepare learners for managing their daily, monthly, and one-off needs using online banking, with how-to videos that cover depositing checks, transferring funds online, setting up online bill pay, and using the bank's message center.

Goal: Help learners understand how to perform common banking functions online. It is not expected that learners will view every video in the module.

Materials Needed

1. Computers or digital devices w/ Internet
2. Projector
3. Headphones (recommended)
4. Learning Supplements (6.1, 6.2, 6.3)

Lesson Titles

- Know What's Possible With Online Banking
- Deposit Checks Using Your Mobile Device
- Transfer Money Between Accounts
- Link to an External Account
- Transfer Money to an External Account

Key Terms

Depositing checks with a mobile device: the option of scanning a check and depositing it electronically using the camera in a smartphone or tablet; this is similar to depositing checks by ATM, without having to go to the ATM in person.

Message center: a way to seek support in your banking activity without the need to call or visit a local branch; this is a form of communication that can be used through your account.

1. Introductions and setup

- Ask the group to recall the key terms for online banking security and answer any remaining questions. Have learners refer to the Learning Supplements 2.1 to reevaluate their initial impressions.
- Share the objectives for the day.
- Have everyone sign in to the [online banking demo](#) (password: **OATS**) and make sure their volume is at the right level.
- Explain how the day will work: some of the videos will have quiz question challenges, and they'll need to use the [online banking demo](#) (password: **OATS**) to find the answer.

2. Self-guided video lessons

- Break out; watch Module 6: Manage Your Account Online, "Know What's Possible with Online Banking," and "Deposit Checks Using Your Mobile Device"
- Discuss key takeaways.

- Inform learners that they will now visit the [online banking demo](#) (password: **OATS**) and complete quiz questions after the next video lessons.
- Break out; Watch “Transfer Money Between Accounts,” “Link to an External Account,” and “Transfer Money to an External Account.”
- Following each lesson, read the quiz question, visit the [online banking demo](#) (password: **OATS**), and answer the question according to steps taken on the site. Provide support.

3. Group discussion & activity

- Bring everyone together to summarize the module and discuss key takeaways.
- Discuss: What are some of the advantages and disadvantages of automatic payments? Why is it a good idea to note the date on a physical check after you deposit it with your smartphone?
- See additional discussion questions on p.27.

4. Answer questions and end class

- Have learners reflect and record questions.
- Provide overview of the next lesson: Manage Your Account Online, con't.

6. Manage Your Account Online (Day 2)

Manage Your Account Online introduces learners to the most popular options for online money management. The module aims to prepare learners for managing their daily, monthly, and one-off needs using online banking, with how-to videos that cover depositing checks, transferring funds online, setting up online bill pay, and using the bank's message center.

Goal: Help learners understand how to perform common banking functions online. It is not expected that learners will view every video in the module.

Key Terms

Depositing checks with a mobile device: the option of scanning a check and depositing it electronically using the camera in a smartphone or tablet; this is similar to depositing checks by ATM, without having to go to the ATM in person.

Message center: a way to seek support in your banking activity without the need to call or visit a local branch; this is a form of communication that can be used through your account.

1. Introductions and setup

- Ask the group to recall three ways you can manage your money online.
- Share the objectives for the day.
- Project “Set Up Direct Deposit” on screen.
- Discuss: What information is generally required to set up direct deposit? How is the process different from receiving income from the government?
- Mention the online form: godirect.gov/gpw

2. Self-guided video lessons

- Break out; watch Module 6: Manage Your Account Online, “Set Up Online Bill Pay,” “Set Up a One-Time Payment,” and “Set Up a Recurring Payment.”
- Encourage people to move at their own pace and write down any questions.

3. Group discussion & activity

- Bring everyone together to summarize the module and discuss key takeaways.
- Activity: Learner Supplement 6.2 Make A One-Time Payment.

Materials Needed

5. Computers or digital devices w/ Internet
6. Projector
7. Headphones (recommended)
8. Learning Supplements (6.1, 6.2, 6.3)

Lesson Titles

- Set Up Online Bill Pay
- Set Up a One-Time Payment
- Set Up a Recurring Payment

- Review answers to activity.

4. Answer questions and end class

- Have learners reflect and record questions
- Provide overview of the next lesson: Manage Your Account Online, con't

Manage Your Account Online (Day 3)

Manage Your Account Online introduces learners to the most popular options for online money management. The module aims to prepare learners for managing their daily, monthly, and one-off needs using online banking, with how-to videos that cover depositing checks, transferring funds online, setting up online bill pay, and using the bank's message center.

Goal: Help learners understand how to perform common banking functions online. It is not expected that learners will view every video in the module.

Key Terms

Depositing checks with a mobile device: the option of scanning a check and depositing it electronically using the camera in a smartphone or tablet; this is similar to depositing checks by ATM, without having to go to the ATM in person.

Message center: a way to seek support in your banking activity without the need to call or visit a local branch; this is a form of communication that can be used through your account.

1. Introductions and setup

- Ask the group to recall the key terms from Learning Supplements 6.1 and discuss key takeaways and questions.
- Share the objectives for the day.
- Make sure their volume is at the right level.

2. Self-guided video lessons

- Open [online banking demo](#) (password: **OATS**).
- Break out; watch Module 6: “How Do You Dispute a Transaction?”, “Contact Your Bank Using Message Center,” and “Access Customer Service.”
- Following each lesson, read the quiz question, visit the [online banking demo](#) (password: **OATS**), and answer the question according to steps taken on the site.

3. Group discussion & activity

- Bring everyone together to summarize the module and discuss key takeaways.
- Discuss: What is the message center? What are some examples of messages your bank might send you? What would they not send you? (Refer to Learning Supplements 6.1)

Materials Needed

1. Computers or digital devices w/ Internet
2. Projector
3. Headphones (recommended)
4. Learning Supplements (6.1, 6.2, 6.3)

Lesson Titles

- Contact Your Bank Using the Message Center
- Access Customer Services

4. [Online banking demo](#) (password: OATS)

- Activity: Learner Supplement 6.3 Link External Account
- Encourage participants to either work on their own or in pairs.
- Review Activities

5. Answer questions and end class

- Complete Learning Supplements 6.1
- Answer questions.
- Provide overview of the next lesson: Manage Your Account Online, con't

Additional Discussion Questions: videos 1-6

1. What are some examples of external accounts that you might need or want to transfer funds to?
2. What are some of the benefits of scheduling transfers?
3. What are some examples of direct deposit?
4. What information is generally required to set up direct deposit?
5. How is the process different for income received from the government, e.g., social security?

Additional Discussion Questions: videos 7-12

1. What are some of the benefits of online bill pay? Why might this feature be beneficial to you?
2. What are some examples of messages your bank might send you? List two.
3. How can you communicate directly with your bank through its
4. website?
5. What are some of the banking tasks you can complete online? Which of these did you know could be completed online?

Final Day: Conclusion

Goal: Recall the goals of the course, overview modules completed, and reflect on learning completed.

1. Introductions and setup

- Ask the group to recall the course comprehensively, and state some of the ways you can manage your money online.
- Share the objectives for the day.
- Goal Setting Activity: Learner Supplement 6.4 My Online Banking Goals.

2. Review of Modules and In-Class Activities

- Module 2: What are some of the main benefits of online banking?
- Module 3: Steps you can take to be secure.
- Module 4: What is some information you should have on hand when signing up for an account?
- Module 5: Ways you can use alerts.
- Module 6: Briefly show ssa.gov/deposit website

3. Group discussion

- Refer back to goals made at the beginning of the course.
- Discuss: What are your thoughts on online banking after taking this course?

4. Surveys

- Make sure everyone completes the final survey if you have one available.

5. End

- Thank everyone

Additional Discussion Questions

1. List the pros and cons of online banking.
2. What features of online banking appeal to you the most?
3. What features are you least likely to use?
4. Do you plan to start doing your banking online? Why or why not?

READY, SET, BANKSM **ONLINE BANKING MADE EASY**

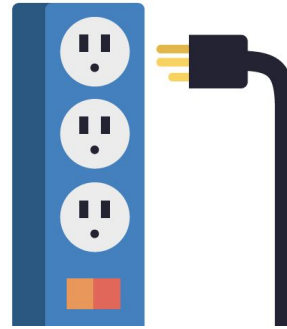


Technical Guide

Use this technical checklist to get prepared for your sessions

Technical Checklist

Please go through the following checklist to ensure that your classroom setting is optimized for each of your face- to-face sessions.



Prepare the devices

It is recommended that you choose one type of device for all participants (everyone needs their own device). It is recommended that you have at least one set of compatible headphones for each device (laptops, computers, iPads, etc.).

Check the devices you'll be using

Make sure that each device can turn on. Check that they are all connected to the internet. If you'll be using your own computer (and/or projector), check that functionality as well.

Check the internet

Visit readyssetbank.org and ensure that the internet connection is active and strong enough to load and watch the video lessons.

Familiarize yourself with the room

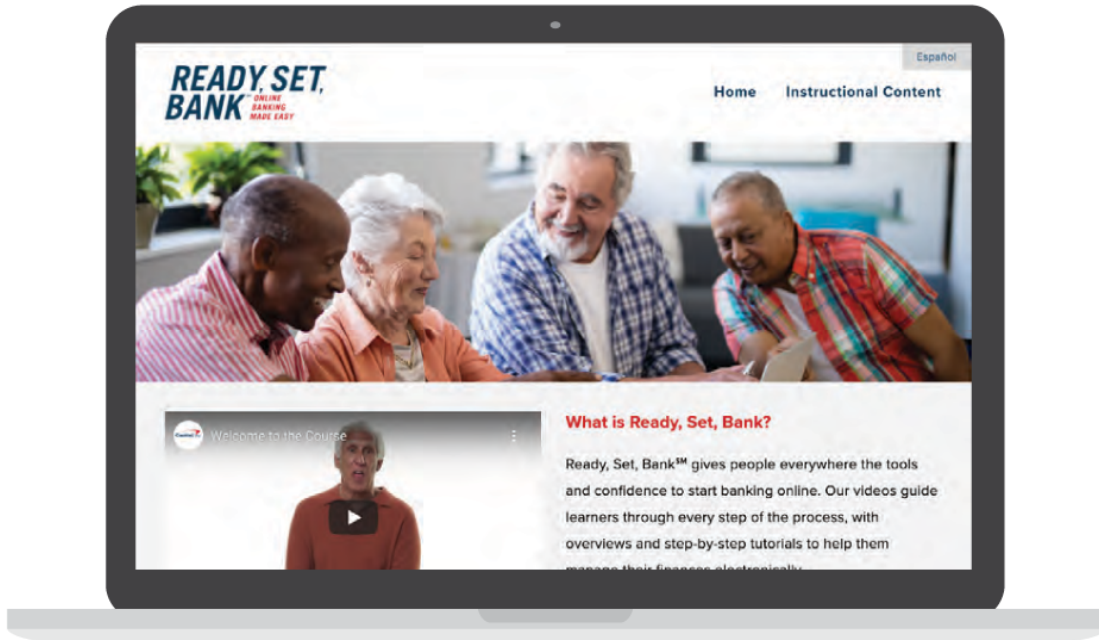
Know where the restrooms and emergency exits are.

Familiarize yourself with the [Ready Set Bank website](https://readyssetbank.org)

You should be comfortable using the Ready Set Bank website. Watch the introduction module in and review the Tips & Tricks sheet (next page).

How to get started at readyssetbank.org

Begin by typing readyssetbank.org into the address bar of your internet browser.

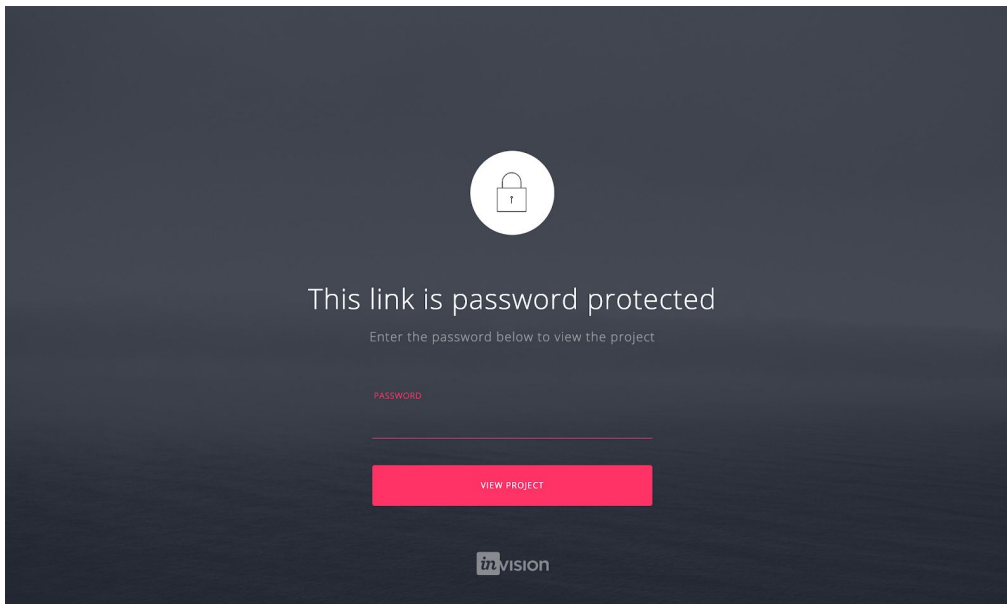


You will see the homepage when you visit readyssetbank.org.

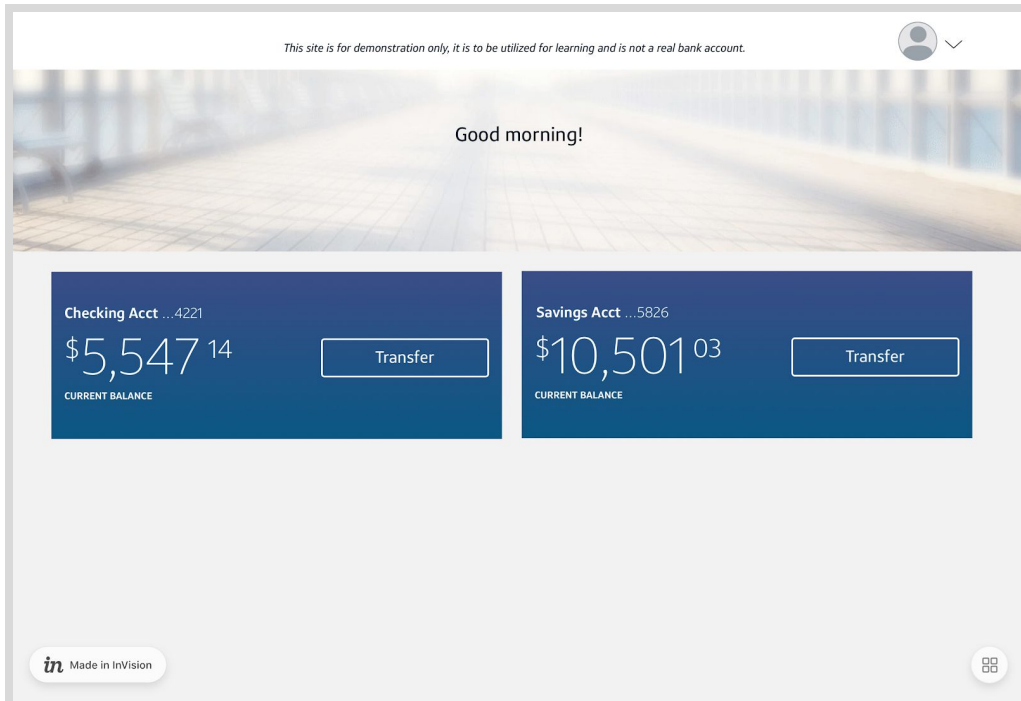
How to access the demo site

Open your internet browser and type the following into the address bar:

<https://capitalone.invisionapp.com/share/AJ9RAOR5K7R#/screens/211437286>



You'll be asked for a password. The password is **OATS**



After you enter the **OATS** password, you should see the demo site above.

READY, SET, BANKSM **ONLINE BANKING MADE EASY**



Additional Materials

Example Launch Email

As an instructor, you might find it helpful to send your learners an email explaining Ready, Set, Bank and how to log in. You'll discuss this in class, but an email can act as a helpful reference for them to hold onto.

Here's an example launch email that you can customize to your audience:

Hello learners,

Welcome to Ready, Set, Bank!

This program is designed to help you understand online banking and decide if it might work well for you. The 6 modules are composed of short, focused, 1-2 minute video lessons with learning supplements and suggestions on how to apply the things you learn.

You can watch the video lessons on your own or in class. Take your time in going through the videos and feel free to watch them as many times as you'd like. When we get together, we'll have group discussions about things we've learned from these modules, as well as any questions that the group might have.

Get started by visiting readyssetbank.org

Please let me know if you have any questions or difficulties logging in. Enjoy the course and happy learning!

Best, XXX

Ready, Set, Bank: Full Course List

Playlist Name	Video Title
How this course works	Welcome to the Course
	How to Use This Course
	Tips for Learning from Video
The Benefits of Online Banking	What Is Online Banking?
	How Banking Has Evolved
	Take Control of Your Finances
	Banking That Fits My Lifestyle
	Get Financial Help to Family Easily
	Manage Your Finances As a Traveler
Online Banking Safety and Security	Taking Security Seriously
	Preventing Fraud
	How Banks Keep Your Data Locked
	How Banks Confirm Your Identity
	Security Alerts to Give You Peace of Mind
	Learn Your Bank's Communication Practices
	Learn How to Spot a Scam
	Look Out for Suspicious Activity
Get Started With Online Banking	Signing Up Made Simple
	Enroll Through Your Bank's Website
	Enroll Through Your Bank's Mobile App
	Enter Your Personal and Account Information
	Create a Username and Password
	Choose Your Security Questions
	Verify Your Email Address
	Signing Up, Final Steps
Stay On Top of Your Money	Get Started with Monitoring Your Account
	Sign In to Your Account
	What If You Forget Your Username or Password?
	Know What You'll See When You Log In
	Review Your Bank Activity
	Monitor Your Account with Alerts
	Track Your Pending Transactions

Manage Your Account Online	Know What's Possible With Online Banking
	Deposit Individual Checks from Your Mobile Device
	Transfer Money Between Accounts
	Link to an External Account
	Transfer Money to an External Account
	Set Up Direct Deposit
	Set Up Online Bill Pay
	Set Up a One-Time Payment
	Set Up a Recurring Payment
	How Do You Dispute a Transaction?
	Contact Your Bank Using the Message Center
	Access Customer Services

READY, SET, BANKSM **ONLINE BANKING MADE EASY**



Handouts & Learning Supplements

You can use these documents as printouts for
your face-to-face sessions

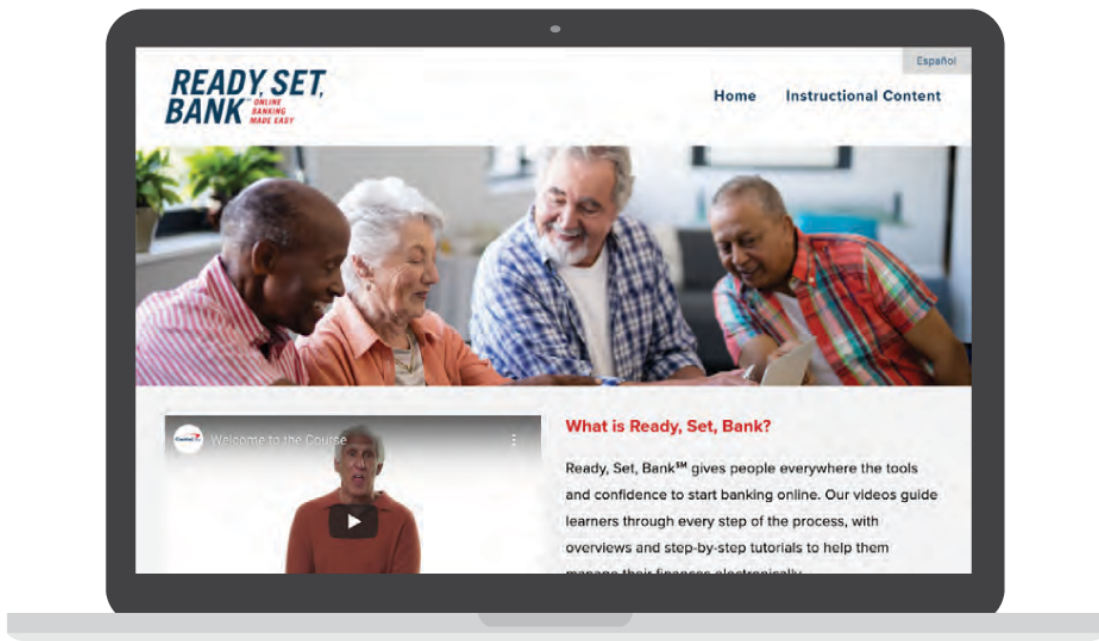
How to Use this Course

Learning Supplement 1.1

Welcome to Ready, Set, Bank!

This program is designed to help you understand online banking and decide if it might work well for you. The 6 modules are composed of short, focused, 1-2 minute video lessons with hands-on learning supplements and suggestions on how to apply the things you learn. If you're working with a group, you're encouraged to ask each other questions and discuss the things you've learned. Please enjoy!

Begin by typing readyssetbank.org into the address bar of your internet browser.



A few tips for learning

- When you're watching a video lesson, please feel free to pause or rewind the video if you miss something or want to take notes.
- You might find it helpful to watch the videos in full screen mode by clicking the rectangle in the bottom right corner of the video player.
- Each video has closed captions, which when turned on, may help with the comprehension of dialogue that's spoken too quickly.

How to Use this Course

Learning Supplement 1.2

Tips on watching the lessons

The screenshot displays the Ready, Set, Bank website interface. At the top left is the logo "READY, SET, BANK" with the tagline "ONLINE BANKING MADE EASY". To the right are navigation links for "Home" and "Instructional Content", and a language selector for "Español". The main heading is "The Benefits of Online Banking", followed by a descriptive paragraph: "Understand online banking today, from the ways banks have evolved to the digital technologies that now make everyday finances more convenient." Below this is a list of six video topics, each with a blue underlined link. A yellow box highlights this list, with a callout "Click to change video" pointing to it. To the right of the list is another callout "Click to view playlist" pointing to a menu icon in the video player. The video player itself shows a man in an orange shirt speaking. Several controls are circled in yellow with callouts: a play/pause button labeled "Click to play and pause video", a volume icon labeled "Click to change the volume", a closed captions icon labeled "Click to turn on closed captions", and a full screen icon labeled "Click to view video in full screen". A "MORE VIDEOS" button is also visible in the bottom left of the player.

READY, SET, BANK
ONLINE BANKING MADE EASY

Home Instructional Content

Español

The Benefits of Online Banking

Understand online banking today, from the ways banks have evolved to the digital technologies that now make everyday finances more convenient.

1. [What Is Online Banking?](#)
2. [How Banking Has Evolved](#)
3. [Take Control of Your Finances](#)
4. [Banking That Fits My Lifestyle](#)
5. [Get Financial Help to Family Easily](#)
6. [Manage Your Finances As a Traveler](#)

Click to change video

Click to view playlist

Click to play and pause video

Click to change the volume

Click to turn on closed captions

Click to view video in full screen

The Benefits of Online Banking

Learning Supplement 2.1

Explore how online banking works for you.

List situations where banking has been inconvenient:

What are you hoping to gain from having an online banking option?

What are you wondering most regarding online banking?

The Case for Digital Banking

Learning Supplement 2.2

Sort Out the Myths from the Truth

Myth: Once you are banking digitally you never have to step foot in a local branch again.

Truth: Enrolling in digital banking doesn't mean you've eliminated the need to visit your local branch. You're encouraged to visit your branch anytime you are unsure how to set something up or when you need someone to explain how or why something is occurring within your account. For example, if you are planning a trip abroad, you may want to visit your branch to discuss what modifications you may need to make to your ATM account to avoid costly fees.

Myth: Only younger generations sign-up for digital banking.

Truth: Some 65% of Baby Boomers and 61% of seniors say they like to bank online, according to a study by Market Rates Insight. And once Boomers and Seniors are users of digital banking services, they become very active. In fact, Seniors make up the largest users of bill payment services and are great at managing their accounts regularly.

Myth: Not receiving statements in the mail will make it difficult for me to keep track of what's going on in my account.

Truth: With digital banking readily available, you no longer have to wait once a month for that statement in the mail. Your digital banking account allows you to view daily transactions and download copies of your monthly transactions and banking activity as you wish.

Myth: There isn't as much personalized customer service

Truth: Many banks offer around-the-clock—or very extended—phone customer service, as well as live chat or email resources for quick answers. If you're concerned, check out the online banking "Help" resources on a bank's website before signing up.


Online Banking Safety & Security

Learning Supplement 3.1

Is It Phishing?

Phishing is a term used to describe any phone call, email, or even mail communication that attempts to trick you into providing private and sensitive information by pretending to be a legitimate business or financial institution. This private or sensitive information can include usernames, passwords, and account numbers. In an email, you are typically asked to click on a link to provide information, or to download and complete an attached document.

Here is an example of a “phishing” email:



Online Banking Alert

Your Online Banking is Blocked 3

Need additional up to the minute account information?
[Sign In >>](#)

4 Because of unusual number of invalid login attempts on your account, we had to believe that, there might be some security problem on your account. So we have decided to put an extra verification process to ensure your 2 identity and your account security. Please click to [Sing in to Online Banking](#) to continue to the verification process and ensure your account security. It is all about your security. Thank you, and visit the customer service section. 5

http://goodbox-pc.com/www.bankofamerica.com/BOA/sslencrypt218bit/online_banking/index.com 1

Look for these clues to help you determine whether an email is legitimate:

WEIRD LINKS

This email provides you with a link, indicated by the blue color and underlined text. Don't click the link. Instead hover your mouse over it and look toward the bottom of your email program to see what the real internet address (URL) is. In this example, we see it is not going to "bankofamerica.com," but rather "goodbox-pc.com."

REQUESTS PERSONAL INFORMATION

This example is a little bit tricky because it doesn't say directly that they need your login information. Instead, the clue resides in the wording of the linked text, "Sign in to online banking." If you were to click this link, it would take you to a website that would look like your bank "sign in" page, but instead it would be collecting the data you put into a database and not signing you in.

CREATES A SENSE OF URGENCY

Notice the red text that states "Your Online Banking is Blocked." Seeing those words easily creates anxiety. The red text is meant to pressure you to act urgently, putting you in a state of mind to react and click on the link.

OBVIOUS TYPOS AND ERRORS

The first sentence in this email is grammatically incorrect. Notice the missing "the" and the wrong use of "their" in this sentence.

GENERIC SALUTATION AND SIGNATURE

This example has no salutation or signature, which is not typical of a legitimate email from your bank. Also, this email uses a generic salutation. It may say something like "Best Regards, [your] Bank" or "Thank you, Customer Support Service." Banks generally do not use generic salutations.

HABITS TO FOLLOW FOR ALL EMAIL YOU ARE UNSURE OF:

- Never click on a link or an attachment from an email claiming to be from your bank.
- Always open your internet browser and type in your bank's internet address (URL) rather than clicking on a link in the email. (You can find your bank URL on the back of your debit/ATM card or credit card.)
- Report any suspicious email to your bank.

ACTIVITY: Spotting a Scam

Learning Supplement 3.2

Is It Phishing?


1. Watch Module 3 video: "Learn How to Spot a Scam"
2. What are the three signs to look for when identifying a scam?

1.

2.

3.

3. In the email below, circle the components that indicate this is likely a phishing email:



Online Banking Alert

Dear MyBank valued member

Due to concerns, for the safety and integrity of the online banking community we have issued this warning message.

It has come to our attention that your account information needs to be updated due to inactive members, frauds and spoof reports. If you could please take 5-10 minutes out of your online experience and renew your records you will not run into any future problems with the online service. However, failure to update your records will result in account suspension. This notification expires on Aug 5, 2004.

Once you have updated your account records your internet banking service will not be interrupted and will continue as normal.

Please follow the link below and renew your account information:

<https://www.mybank.come/update/update.htm>

Sincerely,
MyBank customer department

Get Started With Online Banking

Learning Supplement 4.1

Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

Getting Started Checklist

Online banking has many benefits, but you need to be signed up for it before you can take advantage of them. There are many resources you can access to help you get started quickly and easily.

Use this checklist to ensure that you have everything you need to sign up, and to keep track of key information that will help you access your account going forward.

Information to Have on Hand:

1. First and last name
2. Social Security number
3. Birthdate
5. Email address
6. ATM or debit card number
7. Account number

Bank Information to Enroll (for online use):

1. Bank website: _____
2. Find where it says "Enroll" or "Sign Up" : _____

Information to Access Your Account

(Note: Only fill out this section if you will be keeping this piece of paper in a secure place!)

Username: _____

Security Question 2: _____

Password: _____

Answer: _____

Security Question 1: _____

Security Question 3: _____

Answer: _____

Answer: _____

Security Question 4: _____

Answer: _____

Get Started With Online Banking

Learning Supplement 4.2

Create Strong Usernames and Passwords



For your username, you want to make sure

- It's easy for you to remember
- It's unique to you



For your password, you want to make sure:

- It's easy for you to remember
- It's hard for anyone else to guess!



Tips for creating a strong password:

- At least 12 characters
- Includes all of these:
 - Upper and lowercase letters
 - Numbers
 - Special characters (e.g., !@#%)



Doesn't include any parts of:


- Your name or family members' names
- Your address
- Your birth date or family members' birthdays
- Other information that is clearly linked to you and/or easily guessable by someone who knows you
- Your username and password are what you'll use to get into your account each

Stay On Top of Your Money

Learning Supplement 5.1

Sign In to Your Account

Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

Step	Login Steps	Notes
1	<p>For Online Access: click on your internet browser to open a webpage.</p> <p>For Mobile Access: click on your app icon on your device.</p>	<p>Circle the browser or app you use</p>  <p>Chrome Firefox Explorer Safari</p> <p>Capital One BoA Chase TD</p>
2	<p>For Online Access: Enter your bank's web address into the bar at the top of the webpage, then press "Enter."</p> <p>For Mobile Access, ignore this step!</p>	<p>Write your bank's web address here:</p> <input data-bbox="906 930 1511 993" type="text"/>
3	<p>Find the place on your bank's website or app where it says to log in.</p> <p>Enter your username and password.</p>	<p>Write your username here:</p> <input data-bbox="906 1136 1511 1199" type="text"/> <p>If you're keeping this paper in a secure place, write your Password here.</p> <input data-bbox="906 1283 1511 1346" type="text"/> <p>You can also use this space to write the name of someone else who you shared your password with, or other notes to help you remember your password if you forget.</p>
4	<p>Review your account balances and transactions!</p>	
5	<p>Be sure to log out when you're done!</p> <p>Find the button or dropdown that says log out, usually at the top right corner, and click on it.</p>	<p>Write down where your logout button is located:</p> <input data-bbox="906 1724 1511 1787" type="text"/>

Stay On Top of Your Money

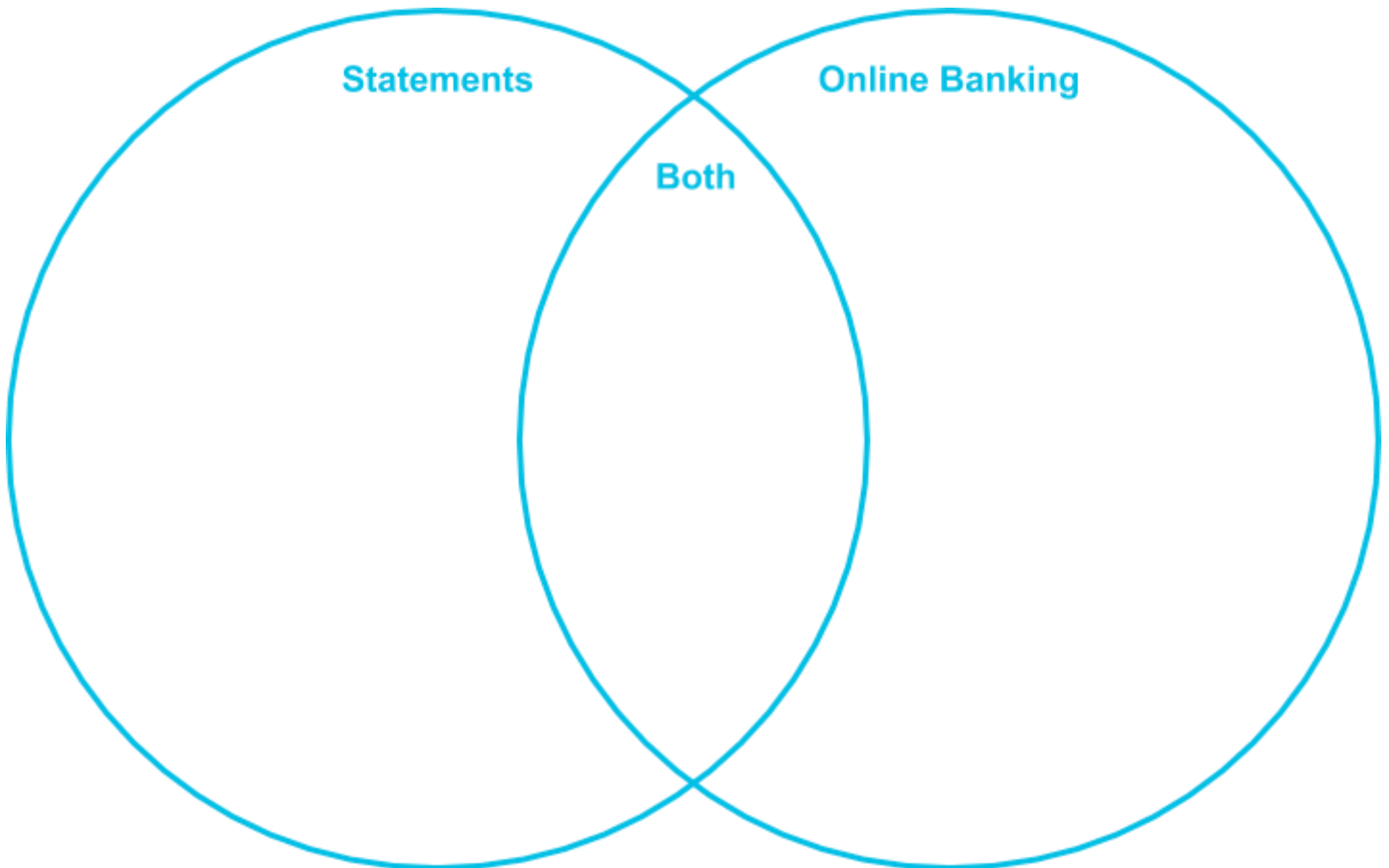
Learning Supplement 5.2

What Details Can You Track Online?

Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

After watching the video “Know What You’ll See When You Log In”, compare and contrast the options available to you in a traditional paper bank statement versus the options available to you in online banking.

1. Log into the [online banking demo](#) (password: **OATS**)
2. Under “Statements” write down items you only find on a statement
3. Under “Online” write down items you only find online but can’t find on a statement
4. Under “Both” write down items you can find on both online banking and a paper statement



Stay On Top of Your Money

Learning Supplement 5.3

Get Started with Monitoring Your Account

Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

There are a million reasons why it's important to stay on top of your money.

Fortunately, online banking makes it easy.

- See when your checks have been cashed and charges have gone through
- Balance your checkbook more easily than ever before
- Know exactly how much money you have in your account
- See immediately when there's activity you don't recognize

Why is staying on top of your money important to you? Write down three reasons in the space below.

1	
2	
3	

In order to stay on top of your money, make sure to monitor your account AT LEAST WEEKLY, and be sure to look at the following information:

MONITOR YOUR CURRENT BALANCES

- Check when transactions are credited to or deducted from your account and use this as a way to balance your checkbook.
- Make sure you have enough money in your account before you pay your bills.

AVOID UNNECESSARY FEES OR OTHER COSTLY SURPRISES.

- Check your balances regularly so you can avoid fees for low minimum balances or for overdrawing your account.
- If you notice a charge, you can call your bank to see if they will reverse it, and to discuss how to avoid those charges in the future.

CATCH ERRORS

- Even without malicious intent, errors can occur that affect your bank account balance. The sooner you catch the error, the sooner you can get it fixed!

Stay On Top of Your Money

Learning Supplement 5.4

Take Advantage of Alerts

Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

After watching the video “Monitor Your Account with Alerts”, explore alert options in the [online banking demo](#) (password: **OATS**) using the instructions below.

- Locate icons above total balance on demo landing page
- Click Account Alerts icon
- Select Alerts Available for “ My Checking 1234” – click Show
- Choose preferred method of communication
- Notify me – My balance is below \$_____ for this account
- Notify me – My account is overdrawn.
- Notify me – An online direct deposit has been credited to my account
- Click Update Alerts

Help Jonathan out! For each situation, use the demo to determine the best way to use alerts as the solution. Jonathan is headed overseas for a three-week vacation, and he’s worried he may fall below his minimum account level of \$500 while away.

What alert can Jonathan set to help him keep track of this?

Jonathan finds himself checking his account constantly to see when his direct deposit checks have come in. He would love to not have to log in several times a day to find out if his check is deposited.

What alert can Jonathan set to help keep track of this?

Manage Your Account Online

Learning Supplement 6.1

Know What's Possible With Online Banking

Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

With online banking, there are many options for managing your account! Take a look at all the actions below, and check off the ones you want to start doing. Revisit this sheet periodically as you get more comfortable with your account, and check off more!

Monitor your account balances weekly. Set up alerts if:

- Your account balance drops below a certain number
- You have a charge or a deposit of more than a certain amount
- A check clears
- You have a bill due date coming up
- Other _____

Set up direct deposit

- Paycheck
- Retirement, pension, dividends, etc.
- Social Security check
- Other _____

Pay bills

- Make one-time payments
- Set up automatic bill-pay

Deposit Checks (from your mobile device). Transfer money

- From one account to another
- To another person

Chat with your bank

- Other _____

Manage Your Account Online

Learning Supplement 6.2

Making a One-time Payment

Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

Go to the bank demo site. Go to Payment and Transfer tab. Select Pay Bills.

Pay each provider the monthly amount shown below:

- Platinum Visa: \$24.00
- Mortgage: Select monthly payment

1. Which tab will take you to the bill payment center?

2. Once in the Pay Bills section, select Pay from Account to fund these payments.

3. Enter the bill amounts for each provider above.

4. Click Verify Payment

5. Click Schedule Payment

6. What is the confirmation code for your mortgage payment?

7. What is the total amount of these bill payments that will be deducted from your account?

Manage Your Account Online

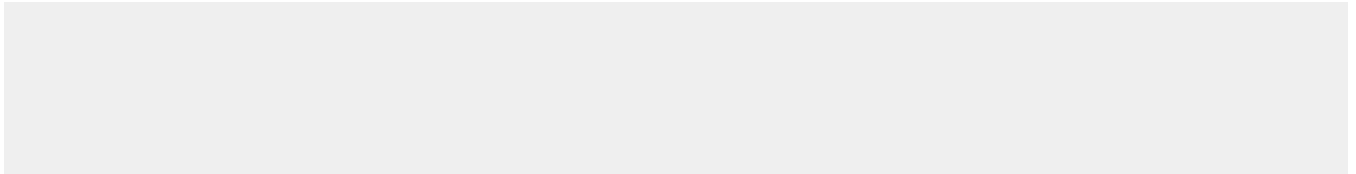
Learning Supplement 6.3

Link External Account

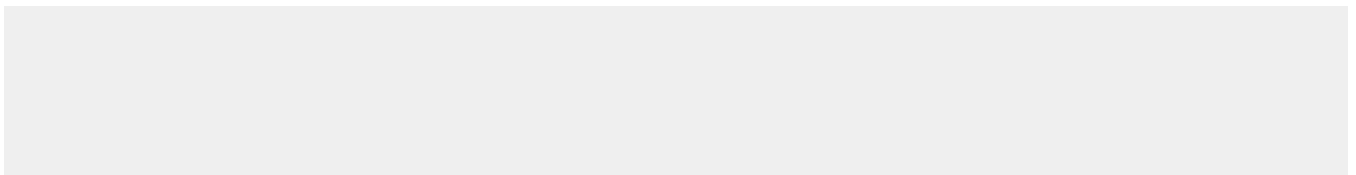
Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

Use the bank demo site to work through the steps for linking an external account

1. Locate the Payment and Transfer tab
2. Select Transfer Money
3. Select External Account
4. Add an External Account
5. Provide the following information
 - a. Routing Number
 - b. Account Number
 - c. Account Type
 - d. Enter Bank Name
6. How does the bank verify this account? How long does it take?



7. How do you know if your account has been added?



Manage Your Account Online

Learning Supplement 6.4

My Online Banking Goals

Test out your skills! Go to the [online banking demo](#) (password: **OATS**) and get started.

Setting goals is the number one way to help you learn and use new skills and improve your financial management practices. Use this sheet to plan what you hope to accomplish with online banking. Revisit this sheet periodically as you get more comfortable with your account online, and update your goals as often as you like!

To increase my financial management practices through online banking, I plan to:

Check my bank account balances every ___ days

Notes:

Review my statements for accuracy every ___ days

Notes:

Make sure my primary bank account balance never goes below \$_____

Notes:

Track my income vs. my expenses and review every ___ weeks

Notes:

Pay my bills within ___ days of receiving them

Notes:

Transfer \$_____ into a savings account each month

Notes:

Ready, Set, Bank Key Terms

BENEFITS OF ONLINE BANKING: Convenience, availability, control over your money, and transparency into the status of your finances.

Notes:

ENCRYPTION: Using technology that actually makes the data indecipherable to anyone but the recipient.

Notes:

FRAUD: Includes counterfeit checks and ATM cards, transactions where the card isn't present or when a card is lost or stolen.

Notes:

PHISHING: When a scammer seeks to persuade customers to share private information unlawfully, usually by mimicking an actual company, website, or bank.

Notes:

SECURITY ALERTS: Emails or text messages sent to the customer when certain events occur in their bank account, including a change of password and large deposits or withdrawals.

Notes:

MULTI-FACTOR AUTHENTICATION: A security system requiring more than one factor to log in, including something you know (e.g., a password), something you have (e.g., a cell phone), and something you are (e.g., your fingerprint).

Notes:

EMAIL VERIFICATION: an email you receive from your bank prompting you to click a link and verify the email address you provided when signing up is correct.

Notes:

USERNAME: the unique name you use to log in to your account; synonymous with "User ID" and "Online ID".

Notes:

SECURITY QUESTIONS: additional questions you answer upon signing up with personal information only you will know; answers to these questions will be requested when your bank must verify your identity.

Notes:

ALERTS: email or text message notifications tied to major account activity, such as a password change; alerts can be automatic or set up manually by the user.

Notes:

DEPOSITING CHECKS WITH A MOBILE DEVICE: the option of scanning a check and depositing it electronically using the camera in a smartphone or tablet; this is similar to depositing checks by ATM, without having to go to the ATM in person.

Notes:

MESSAGE CENTER: a way to seek out banking support without the need to

Notes: