

READY, SET, BANKSM

Digital Basics Toolkit

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INTRODUCTION AND SET-UP

Ready, Set, BankSM is an online library of micro-learning videos that help community members understand and learn how to use digital banking options.

While Ready, Set, Bank targets senior citizens, the videos can be used with any community member who expresses apprehension about or an interest in online banking. Viewers can watch the entire series or select individual videos specific to certain skills and topics. Videos can be viewed from any electronic device.

There are a total of forty-four micro-learning videos at www.readysetbank.org, with a full list of videos on page 47.

This toolkit will provide you information on how to deliver the curriculum.

DIGITAL BASICS

Purpose of Course: *The Ready Set Bank Digital Basics* course provides an introduction to online banking, including the benefits of online banking, how to get started, and how banks protect your information. Students will learn about encryption, multi-factor authentication, how to avoid scams, and ways to be safe online. The course will also cover an introduction to downloading and using apps, and common online banking functions, such as how to deposit a check with a smartphone, online bill pay, and setting account alerts.

Target Audience: This course is best suited for individuals with less familiarity with technology and use of apps.

PRE-WORK

This toolkit can be used to teach Ready, Set, BankSM in two formats – as a series of four courses over four classes, or as two sessions, delivering two courses per session. Determine which format you will use. The preferred format is the four activities over four classes.

PREPARE FOR THE COURSE

- **Know the Material:** Make sure you understand the Ready, Set, BankSM too before teaching it. Review this Toolkit, go to www.readysetbank.org and view all the videos for the sessions you intend to teach.
- **Know Your Audience:** While the Ready, Set, BankSM tool was designed with adults 60 years of age and older in mind, you can still share the content with other individuals. Keep in mind that some people may have a lot of experience with technology, while others may have little to none. Additionally, some may be comfortable using online banking, while some may be fearful of it.

MATERIALS

- Ready, Set, BankSM tool at www.readysetbank.org
- Quiet meeting space
- Technology (Tablets or Computers; Laptop; Headphones/Earbuds, Screen and projector ideal but optional)
- Sign-in/Sign-up sheet, Marketing Flyer, Certificate(s) of Completion, End of Course Survey and Take-Away flyer (optional)
- iPad Guide (if applicable)
- Course specific handouts (if applicable)
- Food and giveaways (optional)

PREPARE FOR YOUR COURSE (CONT'D)

Two to Three Weeks before course:

- Consider your participants' technology knowledge to help determine how to prepare to teach Ready, Set, BankSM video content. If participants need help using a tablet, include time before the class to do a brief tutorial. See page 48 and 49 for an iPad Guide to help instruct your participants.
- Determine a **date and time** for the course.
 - Each course using the Ready, Set, BankSM tool should take **45 to 60 minutes**. Allow for more time if participants need guidance using the device you have selected for the class.
 - If additional assistance with technology is needed, consider keeping the class size to 10 – 12 participants.
- Confirm that your available **quiet space** can accommodate all participants, as well as (ideally) a projector and screen for technology/laptop hook-up.
- It is recommended that the class is taught using one device and one display screen managed by the facilitator. It is not recommended that participants use their personal devices for the class. Individual devices can be used to assist participants with downloading their respective bank applications after class. The devices may also be used to show them how to access the Ready, Set, BankSM videos on their own.
- If each participant will have a tablet or be at a computer, confirm that internet service can handle multiple devices showing videos at the same time and make sure you have headphones/earbuds for participants.
- **Promote** the courses to the non-profit. You may use the flyer on page 44 of this toolkit. Work with the non-profit to determine the best way to distribute the flyers to the participants.

One Week before course:

Review the names of the participants so you know how many to expect in your class.

- Plan to be at the meeting space at least 30 minutes before the class is scheduled to begin.
- Confirm your laptop/technology is fully charged.
- If applicable, confirm that individual devices are charged and prepared for use.
- Ensure you have all printed material needed.

A Note Before You Go:

- Ask participants to come prepared with questions. Attendees should also be encouraged to bring their mobile device of choice (if they have one), so they can download their banking app after the course.
- Use the Sign-in/Sign-Up sheet to register clients (optional).
- Be able to describe Ready, Set, Bank to participants.

PREPARE FOR YOUR COURSE (CONT'D)

IMPORTANT NOTES FOR THOSE PRESENTING A READY, SET, BANK COURSE

- **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 information provided here includes recommended discussion starters, but you should feel free to draw on your own knowledge and past experiences.
- **You'll need to be prepared.** You should enter your sessions knowing what you will be presenting. You should dedicate 30 to 60 minutes before your course to review the course material.
- **You should be comfortable with technology.** You need to be familiar with basic digital skills to help you navigate the Ready, Set, BankSM tool, and help participants with their technical needs.
- **Set learner expectations.** Make sure learners know that sessions are online, hands-on, and discussion based. Additional expectations include: be positive; be open minded; ask questions; ask for help; get up when you need to; respect whomever is speaking.
- **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 if they can figure out the answer as a group, or look it up online.
- **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.
- **Respect your participants.** Make sure to approach your 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.
- **Have fun!** There's no need to stress. You have all of the materials you need with this toolkit and the Ready, Set, Bank videos. There may be the occasional hiccup along the way, but that's okay. Have a sense of humor, go with the flow, and have fun!

Tips before you launch:

1. **Identify target audience**

Before launching Ready, Set, Bank, provide an overview of the course to interested participants. Highlight that this course will cover online and mobile banking, so it might be better suited to those with some basic digital literacy skills.

2. **Strategically partner with other community organizations**

Choose partnerships for program locations that already have a built-in captive audience. Consider reaching out to nearby senior living facilities to provide a course overview and dates, so individuals are aware of the opportunity.

3. **Provide training to facilitators**

Schedule time prior to the sessions with facilitators to provide an overview of the program, review content, share program materials, and discuss goals and objectives. This ensure continuity of the program, sets expectations, and addresses any questions the facilitators may have about the program.

4. **Be thoughtful when scheduling sessions**

Be mindful of the participants' scheduling commitments when planning program sessions. We recommend scheduling one hour sessions once a week.

5. **Consider offering basic computer training courses**

If you do not currently offer basic computer training courses, you might want to consider adding this either alongside the program or as a prerequisite. Basic computer classes can help ensure that all participants have the digital literacy skills to understand and use mobile banking.

Tips once you've launched:

6. **Touch base weekly with program locations**

Make time for weekly pre-session meetings with facilitators and program managers to address any questions related to the material. This time also offers a built-in opportunity for ongoing feedback and identifies needed small course adjustments.

7. **Don't forget to celebrate**

Hosting a graduation is a great way to bring everyone together to share their program experience and understand what participants have learned. Include personalized graduation certificates with the participant's name on it to further highlight their achievement.

COURSE 1

“Getting Started with Online Banking” (40 – 50 Mins)

OBJECTIVE

Introduce attendees to the background and benefits of online banking. Also, have attendees feel confident navigating to the Ready, Set, Bank website.

AGENDA

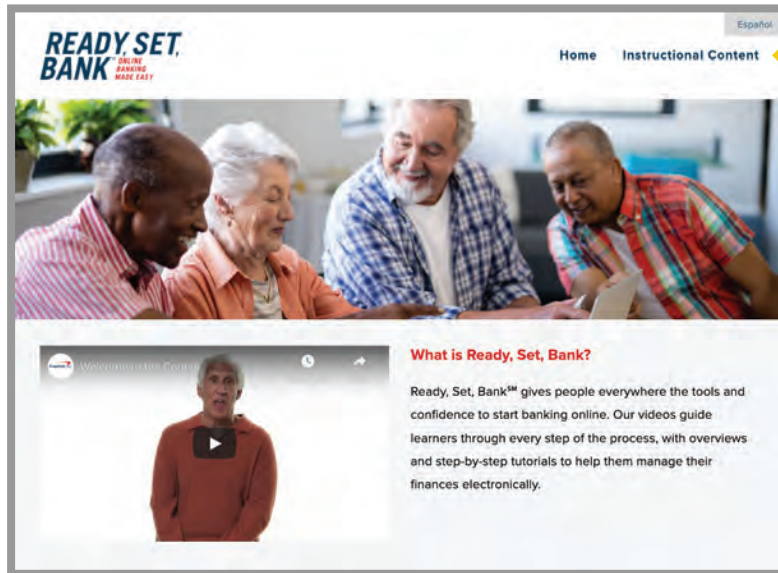
Keep in mind your pacing, and use your own judgement as to which questions to focus on.

- **Introduction (5 – 7 Mins)**
 - Introduce yourself (name and title)
 - Outline the purpose of this activity
 - Review the agenda (call out videos and class discussion)
 - Note the length of the course
- **Video 1: “How Banking Has Evolved” (6 – 8 Mins)**
 - Discussion Questions
 - Watch video (1:29)
- **Video 2: “What Is Online Banking?” (6 – 8 Mins)**
 - Watch video (2:10)
 - Discussion Questions
- **Video 3: “Banking That Fits My Lifestyle” (6 – 8 Mins)**
 - Watch video (1:40)
 - Discussion Questions
- **Video 4: “Get Financial Help to Family Easily” (6 – 8 Mins)**
 - Discussion Questions
 - Watch video (1:43)
- **Closing (5 – 10 Mins)**

INTRODUCTION

Provide a brief overview of the topics you will cover today.

From the main page at www.readysetbank.org, click on the “Instructional Content” link in the top right.



Walk the audience through the page, pointing out the different instructional content, as well as the various Materials and Resources available.



DISCUSSION

Before watching the first video, review the below discussion questions with the group.

Discussion Questions

- What do you see as the biggest change for you in banking over the years?
- Do you remember how you felt in the past when new advances in banking were initially introduced, such as ATMs or debit cards?
 - How often do you now use these products?

VIDEO

Watch the video in *The Benefits of Online Banking* series, “How Banking Has Evolved.”



Transition to next topic

Transition to next video: Banking is constantly evolving and online banking is simply the next step in this process – let’s watch a video on the benefits of online banking.

VIDEO

Watch the video in *The Benefits of Online Banking* series, “What Is Online Banking.”



DISCUSSION

After watching the video, open the floor for discussion.

Discussion Questions

- What do you currently do on-line? (Facebook, emailing, shopping, looking up recipes, etc?)
 - Have these made your life easier in any way?
- Does anyone currently use online banking?
 - If so, how long have you used online banking and what is your favorite thing about it?
 - If not, based on what you've just seen, what do you think the biggest benefit of online banking could be?
- Are there times when you can't get to the bank or need to rely on others for transportation?

Transition to next topic

Transition to next video: Now that we know some of the benefits of online banking, let's watch a video to see how banking can fit your lifestyle.

VIDEO

Watch the video in *The Benefits of Online Banking* series, “Banking That Fits My Lifestyle.”



DISCUSSION

After watching the video, open the floor for discussion.

Discussion Questions

- Do you know exactly when money will be transferred in and out of your account?
- Have you ever felt like you were guessing?
- Do you currently rely on others to help you manage your banking?
- Do you think online banking could help you monitor your transactions more easily?

Transition to next topic

Transition to the next video: For our last topic today, let's learn how to send money to family and friends.

VIDEO

Watch the video in *The Benefits of Online Banking* series, “Get Financial Help to Family Easily.”



POST VIDEO TOPICS

After watching the video, review the following tips with the group

- Sending money to family and friends electronically is also known as Person to Person payments.
- Zelle is a tool offered by many banks and credit union. It is an easy way to send money directly between almost any U.S. bank accounts typically within minutes. With just an email address or mobile phone number, you can quickly, safely and easily send and receive money with more people, regardless of where they bank.

DISCUSSION

After watching the video, open the floor for discussion.

Discussion Questions

- Do any of you write checks to your grandchildren? (Or prefer to write checks in general?)
- Are you ever concerned about missing a check or having it lost in the mail?

CLOSING

- Bring everyone together to summarize the videos and discuss key takeaways.

SUMMARY

- Online banking is the next step in banking's evolution.
- As we learned today, there are many benefits to online banking, including: accessibility (never leaving the comfort of your home), knowing exactly how much money you have in your accounts at any moment, ease of transferring money to and from accounts, and monitoring your accounts for fraudulent activity.

If you are conducting Course 1 and Course 2 as one class...

- Provide a break to attendees and then proceed to Course 2.

If you are conducting each course as four separate classes...

- Thank the clients for attending and remind them of the date, time and location of the next class.
- Share the web address with attendees and let them know that they can view any of the 44 videos from their own home. (www.readysetbank.org)

(Optional) Pass out giveaways or other tokens of thanks to attendees.

COURSE 2

Course 2: “Taking Security Seriously” (50 – 60 mins)

OBJECTIVE

Address learners’ concerns about security and privacy when banking online. The videos in this course focus on the actions banks take to protect customers’ money and data. The goal for participants is to understand the security practices of banks, and get answers to questions regarding security when banking online.

AGENDA

Keep in mind your pacing, and use your own judgement as to which questions to focus on.

- **Introduction (5 Mins)**
 - Introduce yourself (name and title)
 - Outline the purpose of this course
 - Review the agenda (call out videos and class discussion)
 - Note the length of the course
- **Pre-Video Discussion (5 – 7 Mins)**
- **Video 1: “Taking Security Seriously” (6 – 8 Mins)**
 - Discussion Questions
 - Watch video (2:16)
 - Discussion Questions
- **Video 2: “How Banks Keep Your Data Locked” (6 – 8 Mins)**
 - Watch video (1:24)
 - Discussion Questions
- **Video 3: “How Banks Confirm Your Identity” (6 – 8 Mins)**
 - Discussion Questions
 - Watch video (2:40)
 - Discussion Questions
- **Video 4: “Learn Your Bank’s Communication Practices” (8 – 10 Mins)**
 - Watch video (2:23)
 - Post-video Activity 1 – Is It Phishing? (print pages 19 & 20 for participants)
- **Video 5: “Learn How to Spot A Scam” (8 – 10 Mins)**
 - Watch video (2:58)
 - Post-video Activity 2 – Spotting a Scam (print page 22 for participants)
- **Closing (5 – 10 Mins)**

INTRODUCTION

- Welcome everyone back to the second week of RSB.
- Ask everyone if they were able to practice navigating to the Ready, Set, Bank website. Did anyone review videos from last week?
- Next introduce the topic of Course 2: “Online Banking Safety and Security.” Explain how today you will walk through the steps banks take to keep their customers’ data and accounts secure, as well as end the class with two exercises designed to help them detect phishing and other scams.

Pre- Video Discussion Questions

- Are any of you concerned with the safety of online banking?
 - If so, what are you most concerned with?
- Is everyone familiar with the term fraud?
 - As a review, fraud includes counterfeit checks and ATM cards, transactions where the card isn’t present, or when a card is lost or stolen.

Transition to first video: Let’s watch a video to learn how banks take your security seriously.

VIDEO

Watch the video in the *Online Banking Safety and Security* series, “Taking Security Seriously.”



DISCUSSION

After watching the video, open the floor for discussion.

Discussion Questions

- Based on what we just heard, let's review the different ways banks, the government, and you can work together to keep your personal information and money safe:
 - How do banks work to keep your accounts safe?
 - Banks do several things, including: Strengthen their data systems to guard against identity theft, monitor your purchasing patterns and look for out-of-character purchases (large or unusual activity or out of country transactions), automatically log you out of your account if inactive, and regularly train staff on security practices and how to properly handle confidential information.
 - How does the government prevent theft?
 - The federal government has strict laws to keep your data private.
 - How can you do your part?
 - You should regularly review your accounts and report any suspicious behavior to your bank ASAP.

Transition to next topic

Transition to next video: Now that we understand how banks secure your data, let's watch a video that discusses how they keep your data locked.

VIDEO

Watch the video in the *Online Banking Safety and Security* series, "How Banks Keep Your Data Locked."



DISCUSSION

After watching the video, open the floor for discussion.

Discussion Questions

- As a review, does everyone see the https' when they go to a browser?
 - A best practice is always to ensure the website has a closed lock icon and has an http in front, since we now know the "s" stands for secure

Transition to next topic

VIDEO

Pre-Video Discussion Questions

Has anyone ever used an ATM to get cash?

- If so, you know you need both your ATM card and a PIN.
 - This is multi-factor authentication
 - As a review, multi-factor authentication is a security system requiring more than one factor to log in.

Transition to next video: Now we're going to talk about how banks confirm your identity.

Watch the video in the *Online Banking Safety and Security* series, "How Banks Confirm Your Identity."



DISCUSSION

After watching the video, open the floor for discussion.

Discussion Questions

- As a review, what are the three types of multi-factor identification?
 - Something you know (e.g., a password, a security question), something you have (e.g., a cell phone), and something you are (e.g., your fingerprint)
- Why do banks use multi-factor authentication?
 - To ensure it is actually you who is accessing their account, as opposed to a hacker who might only have one piece of information

Transition to next topic

Transition to next video: Now that we understand how banks protect your data, let's watch a video to learn how banks communicate with you so that you can avoid fraud.

VIDEO

Watch the video in the *Online Banking Safety and Security* series, "Learn Your Bank's Communication Practices."



ACTIVITY

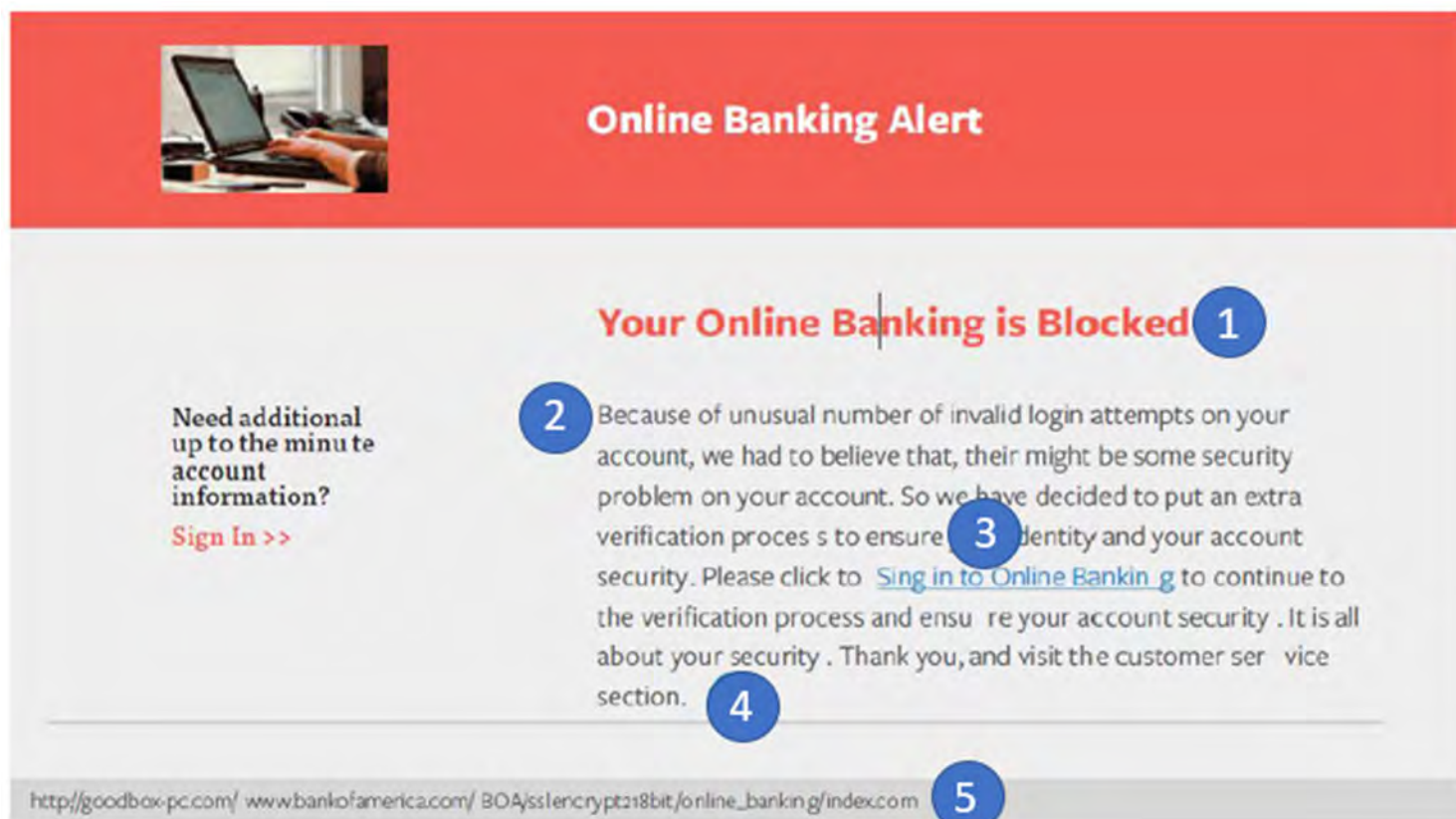
Activity "Is it Phishing?" (Hand out a copy of the printed activity to each participant.)

- Is everyone familiar with the term 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.
- Ask participants to take a few minutes to read the example phishing email.
 - Does this email look like it came from your bank?
 - Is there anything in the email that looks suspicious?
- Walk through each number with participants and review each clue.

PHISHING ACTIVITY

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's an example of a phishing email:



Visit www.readysetbank.org to learn more.

PHISHING ACTIVITY (CON'T)

IS IT PHISHING?

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

1. 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.

2. 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.

3. 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 on 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.

4. 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.

5. WEIRD LINKS

An email may provide 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.”

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.

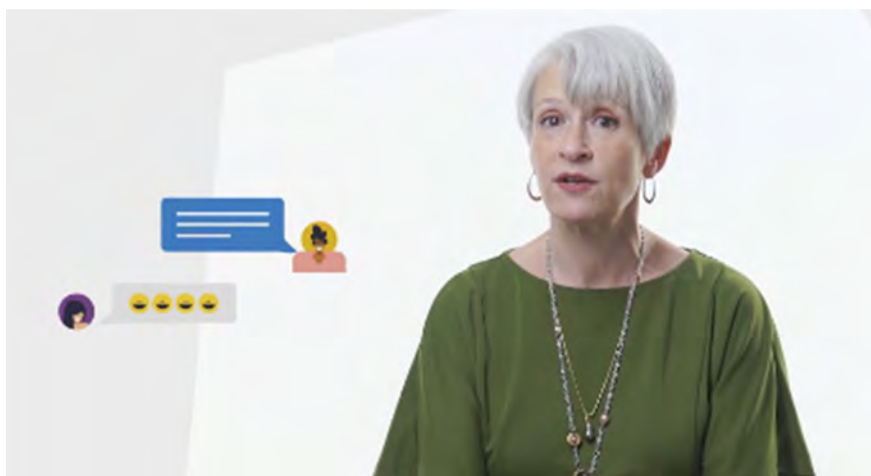
Visit www.readysetbank.org to learn more.

Transition to next topic

Transition to next video: Now that we understand what phishing is, let's watch one last video on how to spot a scam.

VIDEO

Watch the video in the *Online Banking Safety and Security* series, "Learn How to Spot a Scam."



DISCUSSION

After watching the video, open the floor for discussion.

Discussion Questions

- What are the three signs to look for when identifying a scam?
 - Unexpected
 - Scary
 - Urgent

ACTIVITY – SPOTTING A SCAM

Activity "Is it a Scam?" (Handout a copy of the printed activity to each participant)

- Ask participants to circle the components that indicate that it is likely a phishing email.
- Next, discuss the following questions:
 - What should you do if you ever receive an email like this?
 - What information should you not disclose in an email?
 - Why is it a good idea to learn your bank's communication practices?

SPOTTING A SCAM ACTIVITY

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

Visit www.readysetbank.org to learn more.

CLOSING

- Bring everyone together to summarize the videos and discuss key takeaways.

SUMMARY

- Banks take many steps to ensure their customers' money, data, and privacy are kept safe and secure.
 - Banks do everything from constantly monitoring your purchasing patterns to encrypting your data to requiring multi-factor authentication to log-in or access your account.
- While there are some people who might try to take advantage of you through phishing or various scams, you now know things to be aware of, such as, being suspicious of emails that include: weird links, requests for personal information, sense of urgency, obvious typos and errors, and generic salutations.
- As a reminder:
 - 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.

Next week we will learn:

- How to sign up for online banking, this will include:
 - Downloading an app.
 - Proving your identity.
 - Creating a username and password.
 - Creating security questions.
 - Verifying your email address.
 - And what to do when you forget your username or password.

If you are conducting Course 1 and Course 2 as one class...

- Share the web address so attendees can view any of the 44 videos (complete list on page 47) on website from their own home. (www.readysetbank.org)

If you are conducting each course as four separate classes...

- Thank the clients for attending and remind them of the date, time and location of the next class.
- Remind attendees that they can view any of the 44 videos (complete list on page 47) from their own home. (www.readysetbank.org)

COURSE 3

COURSE 3: “Creating Your Online Account” (40 – 50 Mins)

OBJECTIVE

Empower attendees to sign up for online banking by providing step-by-step guidance to set up an online banking account.

AGENDA

Keep in mind your pacing, and use your own judgement as to which questions to focus on.

- **Introduction (5 – 7 Mins)**
 - Introduce yourself (name and title)
 - Outline the purpose of this course
 - Review the agenda (call out videos and class discussion)
 - Note the length of the course
- **Video 1: “Enroll Through Your Bank’s Mobile App” (5 - 7 Mins)**
 - Discussion Questions
 - Watch video (1:25)
- **Video 2: “Enter Your Personal Information” (5 - 7 Mins)**
 - Discussion Questions
 - Watch video (1:53)
- **Video 3: “Create A Username and Password” (5 - 7 Mins)**
 - Watch video (1:56)
 - Discussion Questions
- **Video 4: “Choose Your Security Questions” (5 - 7 Mins)**
 - Discussion Questions
 - Watch video (1:12)
- **Video 5: “Verify Your Email Address” (5 - 7 Mins)**
 - Discussion Questions
 - Watch video (1:15)
- **Video 6: “What If You Forget Your Username or Password” (5 - 7 Mins)**
 - Discussion Questions
 - Watch video (1:06)
- **Closing (5 – 10 Mins)**

INTRODUCTION

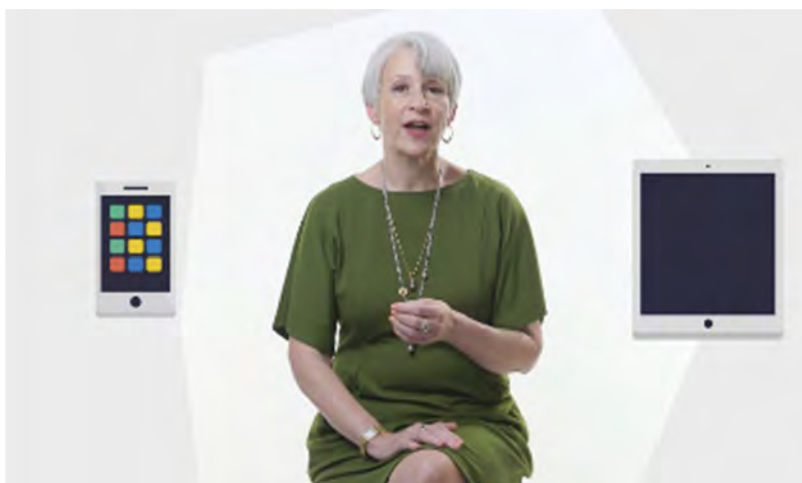
- Explain you will walk through how to sign up for online banking. This includes: downloading an app, proving your identity, creating a username and password, creating security questions, verifying your email address, and learning what to do when you forget your username or password.

VIDEO

Pre- Video Discussion Questions

- Who has downloaded an app on their phone?
- How was the experience of downloading the app? Did you experience any problems?

Watch the video in the *Get Started With Online Banking* series, “Enroll Through Your Bank’s Mobile App”



POST VIDEO TOPICS

After watching the video, review the following tips with the group.

- Review steps: 1) Go to store 2) Search for bank name and look for bank name and log (the app will be free, you will need your Apple or Google ID to download).
- Your Bank’s logo/icon will appear on the screen of your phone. If your screen is crowded with other icons, you can use the search function within your phone to find. You can also organize your apps on your phone screen to make the ones you use the most easier to find.
- Updates: Banks are constantly improving apps for security and user experience. You may be prompted by the bank to download an updated app. When this happens, you simply go back to the app store to get the update.
- Lastly: Tie back to any concerns that came up in discussion before the video.

Transition to next video: The first step in creating an account is identifying yourself to your bank by providing information that matches what your bank has on file for you. Requiring this information at setup is one way banks are keeping your account safe. Now let's watch a video on how to enter your personal information when creating an account.

Transition to next topic

VIDEO

Pre-Video Discussion Questions

- What other kinds of online accounts have you created?
- Does anyone have a user account for Amazon or Walmart?
- What type of information did they require to set up? Did you need to provide your Social Security number or other private data?

Watch the video in the *Get Started With Online Banking* series, "Enter Your Personal and Account Information."



POST VIDEO TOPICS

After watching the video, review the following tips with the group.

- Since you're creating an online account for your existing account, the bank needs to make sure it's actually you requesting to sign up.
- Remember you can look for the 'locked' icon to the left of the web address to confirm that a site is secure
- Tie back to any concerns that came up in the discussion before the video

Transition to next topic

VIDEO

Pre- Video Discussion Questions

- What are good ways to keep your login credentials safe?

Transition to next video: Now let's watch a video to learn how to create your username and password.

Watch the video in the *Get Started With Online Banking* series, "Create Username and Password."



POST VIDEO TOPICS

After watching the video, review the following tips with the group.

- Tips for creating safe passwords you can remember
 - Avoid easy to guess passwords such as "1234" or "password."
 - Avoid using the same credentials for multiple accounts.
 - Use a unique username and password for your financial accounts.
 - Consider using passphrases instead of passwords "1Springflower!"
 - Change your passwords regularly.
- Make sure you are keeping your login credentials where you can access them and others cannot (not on a post or document next to your computer)
- Some phones allow you to use your fingerprint to login to your phone. Bank apps often have the same feature so that you don't have to reenter your credentials
- Don't forget to lock your phone

Transition to next topic

VIDEO

Pre-Video Discussion Questions

- Have you ever needed to answer security questions when using one of your favorite websites?

Transition to next video: Now let's watch a video on how to choose your security questions and see why your bank might ask you to set up security questions.

Watch the video in the *Get Started With Online Banking* series, "Choose Your Security Questions."



POST VIDEO TOPICS

After watching the video, review the following tips with the group.

- Security questions are another way to keep you safe online. You may be asked to answer a security question from time to time such as if you log-in from a new device the bank does not recognize or need to reset your password.
- You will usually be given a choice of security questions you would like to use. Choose questions with answers that you can remember but others don't know.

Transition to next topic

VIDEO

Pre-Video Discussion Questions

- Does everyone have an email address?
- Which do you check more often email or text messages?

Transition to next video: Now let's watch a video to see why you need to verify your e-mail address.

Watch the video in the *Get Started With Online Banking* series, “Verify Your Email Address.”



POST VIDEO TOPICS

After watching the video, review the following tips with the group.

- Registering your email or cellphone number with the bank is another security step.
- You can choose how you want your bank to contact you with alerts or verifications: email, text, phone call. Choose what works best for you.
- Now that you're set up online, you should keep your contact information up to date including your phone number, email address, and physical address.

Transition to next topic

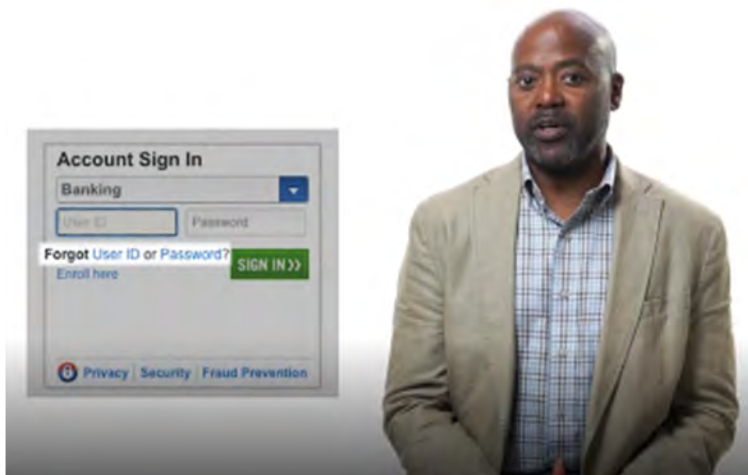
VIDEO

Pre-Video Discussion Questions

- Have you ever forgotten your username or password?
- What did you do to access your account?

Transition to next video: Now let's watch a video to see what you can do if you forget your username or password.

Watch the video in the *Stay On Top of Your Money* series, “What If You Forget Your Username or Password.”



CLOSING

- Bring everyone together to summarize the videos and discuss key takeaways.
 - Distribute the Course 3 Handout (page 31).
 - Thank the clients for attending and remind them of the date, time and location of the next class.
 - Remind attendees that they can view any of the 44 videos (complete list on page 47) from their own home. (www.readysetbank.org)

SUMMARY

- Resetting your password is easy.
- The steps we've reviewed are all about keeping your money and your information safe online
- Now that you're set up, going forward it will be easy to login. You'll just need your username and password, or even just your finger print! Occasionally, you'll need to answer your security questions, such as when you log in from a new device.
- You can watch these videos at home to walk you through signing up. Your bank app or website will look different, but the key steps should be similar.

(Optional) Pass out giveaways or other tokens of thanks to attendees.

Creating Your Online Account Handout

Downloading apps:

- 1) Go to app store on your mobile phone or table. The app store will be one of the icons on your home screen.
- 2) Search for your bank's name and look for the bank name and logo. The app will be free, but you may need your Apple or Google ID to download.
- 3) After you download the app, your bank's logo/icon will appear on the screen of your phone. If your screen is crowded with other icons, you can use the search function within your phone to find it.



Creating a username and password:

Tips for creating safe passwords you can remember:

- Avoid easy to guess passwords such as 1234 or password
- Avoid using the same credentials for multiple accounts
- Use a unique username and password for your financial accounts
- Consider using passphrases instead of passwords, i.e. 1Springflower!
- Change your passwords regularly
- Make sure to keep your login credentials where you can access them and others cannot (not on a post or document next to your computer)
- Some phones allow you to use your fingerprint to login to your phone. Bank apps often have the same feature so that you don't have to reenter your credentials
- Don't forget to lock your phone

Visit www.readysetbank.org to learn more.

COURSE 4

COURSE 4: “How to Manage Your Account Online” (45 - 60 Mins)

OBJECTIVE

Teach attendees to use common online banking functions to manage their money.

AGENDA

(Keep in mind your pacing, and use your own judgement as to which questions to focus on)

- **Introduction (5 – 7 Mins)**
 - Introduce yourself (name and title)
 - Outline the purpose of this course
 - Review the agenda (call out videos and class discussion)
 - Note the length of the course
- **Video 1: “Review Your Bank Activity (6 – 8 Mins)**
 - Discussion Questions
 - Watch video (1:40)
- **Video 2: “Deposit Individual Checks from Your Mobile Device” (6 – 8 Mins)**
 - Discussion Questions
 - Watch video (1:15)
- **Video 3: “Transfer Money Between Accounts” (6 – 8 Mins)**
 - Discussion Questions
 - Watch video (1:27)
- **Video 4: “Monitor Your Account with Alerts” (6 – 8 Mins)**
 - Watch video (2:26)
- **Video 5 & 6: “Set Up Online Bill Pay” & “Set Up a One-Time Payment” (8 – 10 Mins)**
 - Discussion Questions
 - Watch video (1:31)
 - Watch video (1:08)
- **Closing (5 – 10 Mins)**

INTRODUCTION

- Explain that you will walk through how to perform some of the most common online banking transactions: checking your account balance, depositing a check, transferring funds between accounts, setting up alerts, and online bill pay.

VIDEO

Pre-Video Discussion Questions

- How do you check your account balance between statements?
- Are there times when you would like to know your balance but it is inconvenient to call your bank or go by an ATM?

Watch the video in the *Stay On Top of Your Money* series, “Review Your Bank Activity.”



SUMMARY

After watching the video, summarize the key points.

Video Summary

- If you are concerned about getting too close to your minimum balance or overdrawing your account, checking your balance online before you use your debit card can be helpful.
- When reviewing account activity if you come across a transaction that is not familiar, click on the check icon to refresh your memory.
- Reviewing your account is another layer of security.

Transition to next topic

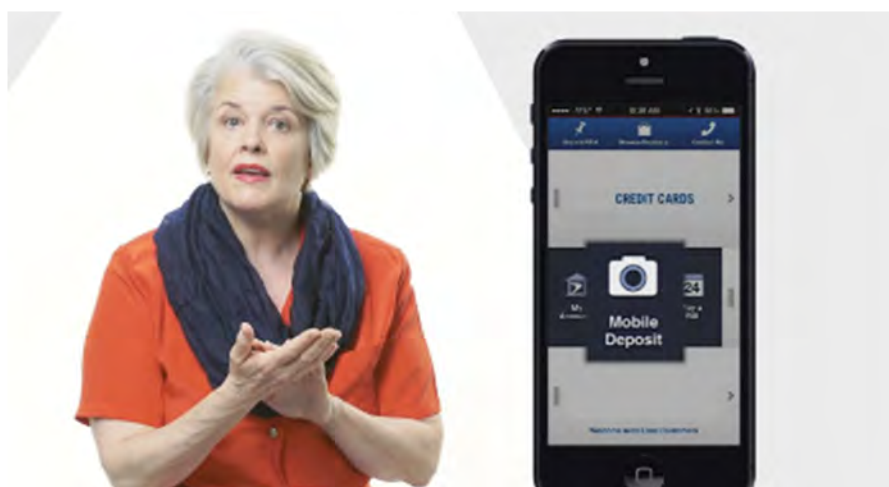
VIDEO

Pre-Video Discussion Questions

- Do you use your smartphone or tablet to take photos?
- Did you know you can use your smartphone to deposit a check into your bank account?
- Are there times when it is inconvenient to go to the bank branch to make a deposit?

Transition to next video: Now that you understand how to review your activity, let's watch a video to learn how you can deposit checks from the comfort of your home.

Watch the video in the *Manage Your Account Online* series, "Deposit Individual Checks from Your Mobile Device."



SUMMARY

After watching the video, summarize the key points.

Video Summary

- When you deposit a check, be sure to endorse the check and include the name of the bank. You can write "for [YOUR BANK NAME] deposit only" on the back in addition to your signature.
- Be sure to mark deposited on the back of the check once the funds are credited to your account to avoid depositing it again.

Transition to next topic

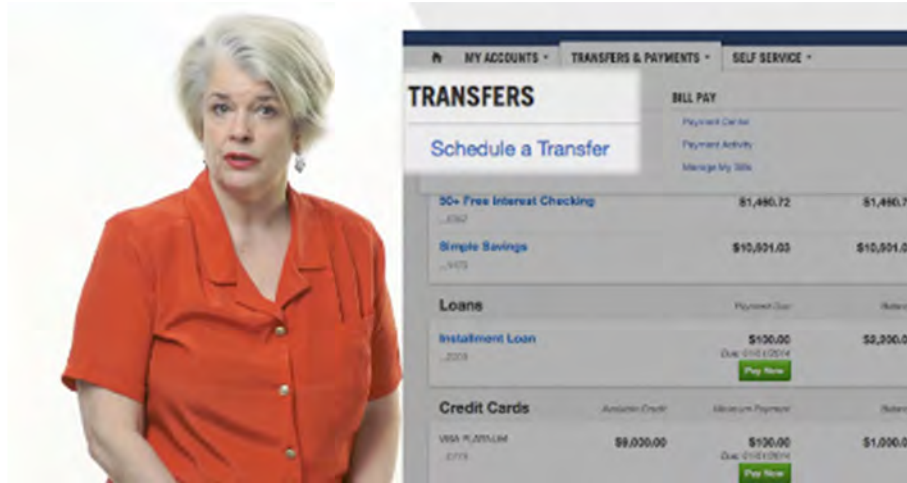
VIDEO

Pre-Video Discussion Questions

Why would you need to transfer funds between checking and savings accounts?

Transition to next video: Now let's watch a video to learn how you can transfer money between your accounts.

Watch the video in the *Manage Your Account Online* series, “Transfer Money Between Accounts.”



SUMMARY

After watching the video, summarize the key points.

Video Summary

- Transferring funds from savings to checking is a common transaction to avoid overdrafts or dipping below minimum balance requirements.
- Make sure you know if your bank has limits on the number of transfers allowed between savings and checking.

Transition to next topic

VIDEO

Transition to next video: We discussed checking your account balance and activity on a weekly basis. Next, we will focus on setting alerts to notify you of unusual activity as it occurs.

Watch the video in the *Stay On Top of Your Money* series, “Monitor Your Account with Alerts.”



SUMMARY

After watching the video, summarize the key points.

Video Summary

- Receiving immediate notification by text or email when a large transaction clears your account is another way to prevent fraud.
- Low balance alerts can help you avoid overdraft or minimum balance fees.

Transition to next topic

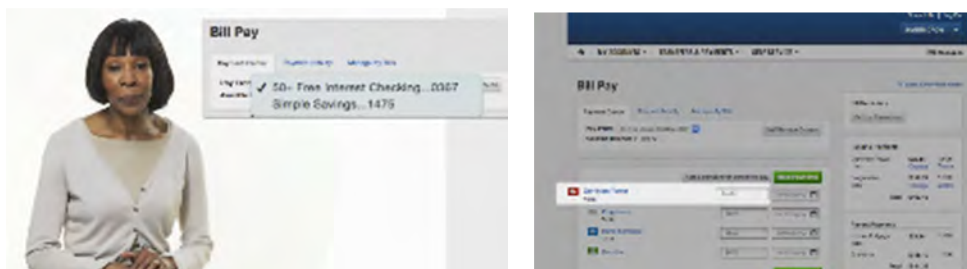
VIDEO

Pre-Video Discussion Questions

- How do you pay your bills?
- How do you pay your bills when you are out of town visiting family or when it is difficult to get around?

Transition to next video: Now let's watch two videos that will teach you how to pay your bill online.

Watch the videos in the *Manage Your Account Online* series, “Set Up Online Bill Pay” and “Set Up a One-Time Payment.”



SUMMARY

After watching the video, summarize the key points.

Video Summary

- Online bill pay allows you to control the timing of payments and gives you confidence that bills will be paid on time.

CLOSING

- Bring everyone together to summarize the videos and discuss key takeaways.
 - Distribute the Course 4 Handouts (pages 38 – 41).
 - What topics are you most excited about?
 - Do you think you might use online banking?
- Give clients the End Of Course Survey (page 46).

Finally, thank your audience for attending and present them their Certificates. Remind them about the web address so attendees can view any of the 44 videos online from their own home. (www.readysetbank.org).

(Optional) Pass out giveaways or other tokens of thanks to attendees.

How to Manage Your Account Online Handout

Depositing checks with a mobile device:

- 1) From the menu on your mobile app, select a link that says “Deposit Checks” or something similar.
- 2) You’ll be asked to take a picture of both the front of the check and the back of the check using the camera on your phone or tablet.
- 3) Make sure to place the check on a flat well-lit surface and hold the camera steady.
- 4) The app will ask you to enter the amount on the check and to verify the information the app captured including the account number and routing number on the check.
- 5) Once you finish you will get a confirmation that the deposit was successful.
- 6) Be sure to hold on to the physical check at least until the transaction is no longer marked as pending in your account.
- 7) It helps to make a note on the back on the physical check after you deposit it to make sure you don’t accidentally try to deposit it again.



Visit www.readysetbank.org to learn more.

How to Manage Your Account Online Handout (cont'd)

Transferring money between accounts:

- 1) Look for the transfers tab or menu on your bank's website or mobile app.
This will generally be a tab or drop-down menu at the top of the page or along the side.
- 2) Once you are in the transfers section, look for a menu item that says "schedule a transfer" or something similar.
- 3) Choose the account you would like to transfer money from then choose the account you would like to receive the funds.
- 4) Enter the amount of money you would like to move.
- 5) You should also include the date when you want the transfer to take place.
- 6) You will have the option of transferring funds just once or on a repeating basis.
- 7) Click continue to review what you have entered. Then you will be ready to complete your transfer.



Visit www.readysetbank.org to learn more.

How to Manage Your Account Online Handout (cont'd)

Setting up alerts:

- 1) Look for a link from the home page of your bank's website that says "set alerts" or something similar. In the mobile app it may be located in the menu or in a drop-down.
- 2) This will take you to a new page where you can choose the account you would like to set the alerts for.
- 3) From here you can choose from several options to set alerts. For example, you can choose to 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
- 4) Click the box next to the alert(s) you would like to use and hit the update or save button on the screen.



Visit www.readysetbank.org to learn more.

How to Manage Your Account Online Handout (cont'd)

Setting up online bill pay:

- 1) Look for the link to pay bills directly on the home page of your bank's website. In the mobile app it may be located in the menu or in a drop-down.
- 2) Your first step will be adding the payee to your account. This is the person or company you want to pay. Look for a link that says "add a payee" or something similar.
- 3) Enter the payee's name, address, and phone number. Some banks also provide a list of local companies like utilities providers for you to select from.
- 4) Then you'll include your account number as it appears on your bill and the default bank account that your payments will come from.
- 5) Once you submit this information you'll be asked to verify the details. Then the payee will be linked to your bank account online.
- 6) To pay a bill online, start by choosing the payee you would like to pay, then enter the amount you want to pay them.
- 7) Next enter the date when the transaction should happen and add a memo that states what the payment is for.
- 8) Once your details are entered, confirm or submit the payment.
- 9) You will then receive a transaction number that you can use to track the status of your bill payment.



Visit www.readysetbank.org to learn more.

Certificate of Completion



is granted to

for successful completion of the *Ready, Set, Bank* workshop

on this date _____ in _____

signed by:



You won't believe how **easy** and **convenient** it is to bank online! **Sign up** below to see for yourself.

Ready, Set, Bank workshop date & time:

Name

Phone

Email

Attended? Y/N

READY, SET, BANKSM

ONLINE
BANKING
MADE EASY



Online banking offers plenty of advantages. You can do it from just about anywhere, and it's really easy once you learn how. If you've been holding back, **READY, SET, BANK** is your chance to get going.

- **READY, SET, BANK** is a free educational program that gives you the tools and confidence to start banking online
- Online videos with step-by-step tutorials guide you through every part of the process

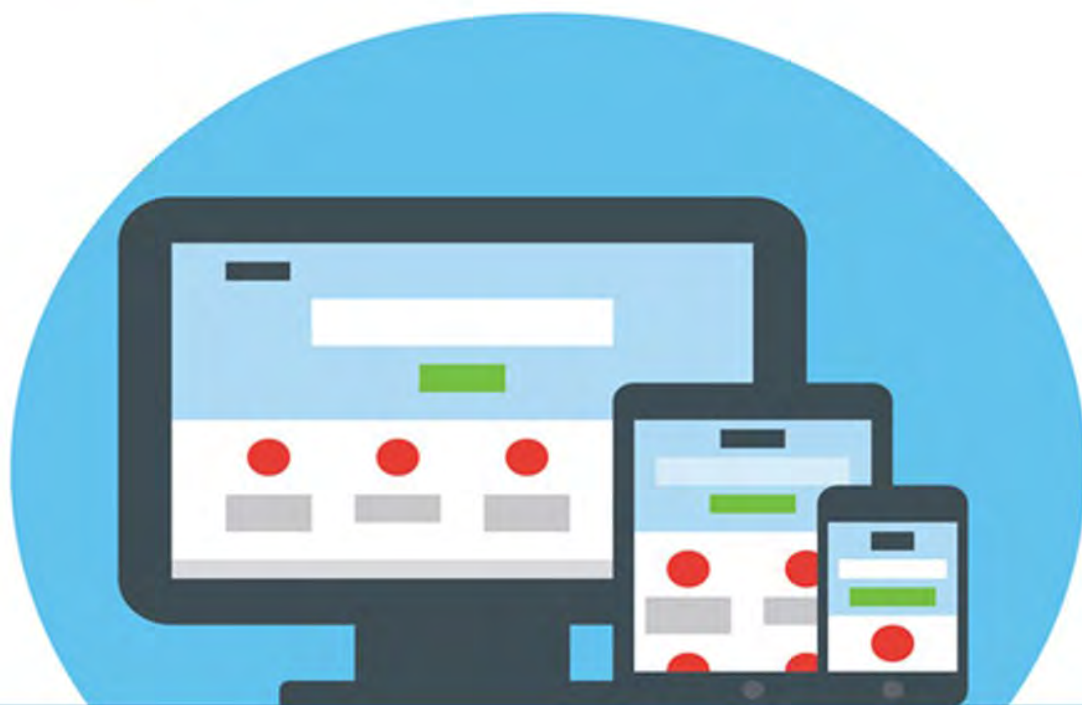
You can get started on your own right now at readyssetbank.org. Or attend a workshop near you for more personalized instruction. Either way, you'll be enjoying the convenience of online banking in no time.

Upcoming READY, SET, BANKSM Workshops

DATE	TIME	LOCATION
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DATE	TIME	LOCATION
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READY, SET, BANKSM ***ONLINE BANKING MADE EASY***



You won't believe how **easy** and **convenient** it is to bank online. And learning how is as simple as watching the instructional videos at **readyssetbank.org**.

1. How helpful was *Ready, Set, Bank* in teaching you how to use online banking to:

Stay safe online: Very Moderately Slightly Not at All

Manage your money independently: Very Moderately Slightly Not at All

2. Do you plan to begin doing these things within the next two months?

	<u>Yes</u>	<u>No</u>	<u>I was doing this before starting this class</u>	
Enroll in online banking	Yes	No	Already doing	
Use your bank's mobile app	Yes	No	Already doing	
Pay your bills online	Yes	No	Already doing	
Use your phone to deposit checks	Yes	No	Already doing	
Check your account balance online	Yes	No	Already doing	
Set account alerts	Yes	No	Already doing	
Track your spending online	Yes	No	Already doing	

3. Please tell us about yourself. *The following questions are optional.*

a) Age: __18-29 __30-49 __50-59 __60-69 __70-79 __80+






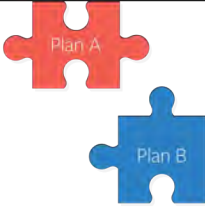

b) Ethnicity and Race: __Hispanic __Non-Hispanic __Latinx

 __American Indian or Alaska Native __Asian __Black or African American

 __Native Hawaiian or Other Pacific Islander __White

c) Household yearly income: __Less than \$20,000 __\$20,000-\$39,999

 __\$40,000-\$60,000 __More than \$60,000

Icon	Topic	Video Titles
	How to Use This Course	<ol style="list-style-type: none"> 1. How to Use This Course
	Tips for Learning	<ol style="list-style-type: none"> 1. Tips for Learning
	The Benefits of Online Banking	<ol style="list-style-type: none"> 1. How Banking Has Evolved 2. What Is Online Banking? 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
	Online Banking Safety and Security	<ol style="list-style-type: none"> 1. Taking Security Seriously 2. Preventing Fraud 3. How Banks Keep Your Data Locked 4. How Banks Confirm Your Identity 5. Security Alerts to Give You Peace of Mind 6. Learn Your Bank's Communication Practices 7. Learn How to Spot a Scam 8. Look Out for Suspicious Activity
	Get Started With Online Banking	<ol style="list-style-type: none"> 1. Signing Up Made Simple 2. Enroll Through Your Bank's Website 3. Enroll Through Your Bank's Mobile App 4. Enter Your Personal and Account Information 5. Create a Username and Password 6. Choose Your Security Questions 7. Verify Your Email Address 8. Signing Up, Final Steps
	Stay On Top of Your Money	<ol style="list-style-type: none"> 1. Get Started with Monitoring Your Account 2. Sign In to Your Account 3. What If You Forget Your Username or Password? 4. Know What You'll See When You Log In 5. Review Your Bank Activity 6. Monitor Your Account with Alerts 7. Track Your Pending Transactions
	Manage Your Account Online	<ol style="list-style-type: none"> 1. Know What's Possible With Online Banking 2. Deposit Individual Checks from Your Mobile Device 3. Transfer Money Between Accounts 4. Link to an External Account 5. Transfer Money to an External Account 6. Set Up Direct Deposit 7. Set Up Online Bill Pay 8. Set Up a One-Time Payment 9. Set Up a Recurring Payment 10. How Do You Dispute a Transaction? 11. Contact Your Bank Using the Message Center 12. Access Customer Services

Getting Started with the iPad



This button turns the screen on and off. When the screen is off the iPad is still on until it "wakes up." To turn it off you will have to hold this button until it turns off.

The tiny hole is the microphone.

These buttons control the volume up or down.

This is where you will plug in your headphones.

The Home Touch ID sensor will bring you to the home screen and also "wake up" the iPad.

Lightning connector is where you would charge the iPad.

This is where the sound comes out.

Apps – An app is a piece of software dedicated to a task or type of information. For example Safari browses websites, Mail is for reading and writing emails, and Photos is for viewing your photo collection. Your apps are found on your Home Screen, represented by colorful square icons. To use an app, just tap it's icon once with your fingertip.



Safari



Mail



Photos

To exit any app, touch the Home sensor and you will return to the home screen.

Getting Started with the iPad

Touch gestures



Tapping and swiping with a single fingertip is the primary way you control the iPad. It will not respond to fingernails.



Pinch open on a photo, webpage, or map for a close-up—then pinch closed to zoom back out. In Photos, keep pinching to see the collection or album.

A few common swipes to help you to navigate the iPad:

- Swipe Up/Down to scroll the page
- Swipe Side-to-Side to move to the next page
- Swipe from Top Edge for Notifications
- Swipe from Bottom Edge for the Control Panel
- Swipe from Left Edge to move or go back

FREQUENTLY ASKED QUESTIONS

- Is Ready, Set, BankSM available in other languages?
 - A Spanish version of Ready, Set, BankSM has been developed and is available at www.listoclicavance.org.
- Can participants view all 44 videos online?
 - Yes, they can go to www.readysetbank.org online.