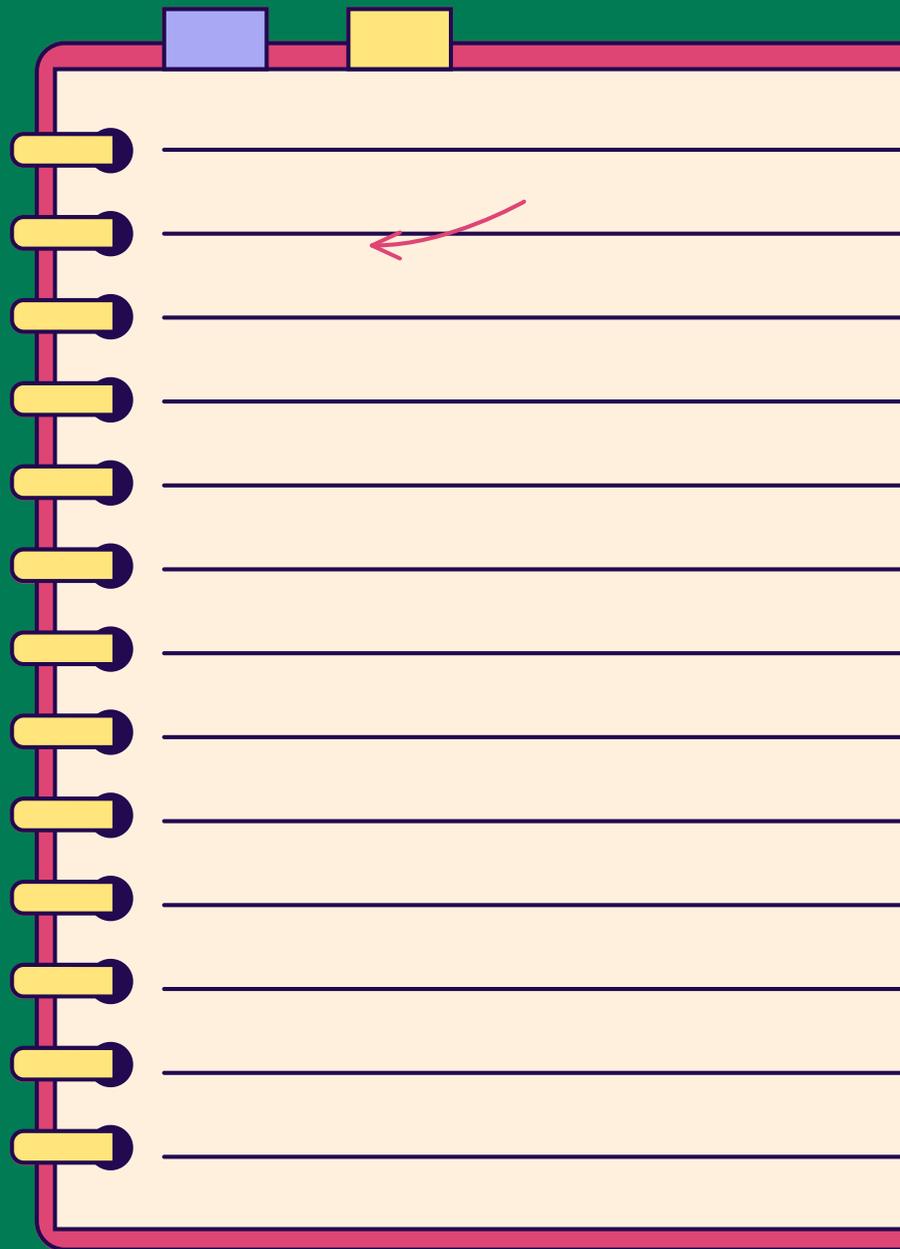


MODULE 10 - ONLINE SHOPPING

# CHAPTER 1

ACCESS YOUR ONLINE BANK



# INTRODUCTION

This chapter guides you through accessing your online Bank, via your computer or smartphone. It covers installing the banking app, logging in securely, and managing your accounts. You'll learn how to check your bank balances, make transfers, and block your card if necessary. This chapter is designed to ensure a simple and secure online banking experience.

# 1 ACCESS YOUR ONLINE BANK

## WITH A COMPUTER

Accessing your online bank is quite simple. Here's how to do it, whether you're using a computer, smartphone or tablet. By following these steps, accessing your online bank will be simple and secure.

### HOW TO CONNECT TO YOUR BANK

- **Open Internet Browser:** Use a web browser like Google Chrome, Firefox, or Safari.
- **Go to the bank's website:** Type the address of your bank's website in the address bar. For example, for Bank X, you could type "www.banquex.be".
- **Look for the login option:** On the home page, look for a button or link that says "Login" or "Customer Area."
- **Enter your credentials:** You will need to enter your username (often a customer number or email address) and your password.
- **Secure the connection:** You may be asked for an additional security code, sent by SMS or generated by a specific bank application.
- **Access your accounts:** Once logged in, you can view your accounts, make transfers, pay bills, etc.

# 1 ACCESS YOUR ONLINE BANK

## WITH A SMARTPHONE OR TABLET

Accessing your online bank is quite simple. Here's how to do it, whether you're using a computer, smartphone or tablet. By following these steps, accessing your online bank will be simple and secure, whether you're using a computer, smartphone or tablet.

### HOW TO CONNECT TO YOUR BANK

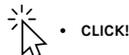
- **Download the bank application:**
  - Go to the App Store (for Apple devices) or Google Play Store (for Android devices).
  - Search for the name of your bank, for example, "Bank X".
  - Download and install the official bank app.
- **Open the application:**
  - Find the app icon on your smartphone or tablet screen and tap it to open it.
- **S'identifier :**
  - Enter your username and password.
  - As with the desktop version, you may be asked for an additional security code.
- **Navigate the application:**
  - Once logged in, you can view your accounts, make transfers, pay bills, and more, much like the desktop version, but adapted to a smaller screen and often with simplified touch options.

#### TUTORIAL



Click here to  
[discover our video  
tutorial on banking  
apps](#)

 If this is your first  
time logging in,  
Click here



• CLICK!

• CLICK!

## 2

# SAFETY TIPS

## DO'S & DON'TS...

### SAFETY TIPS

- **Never share your credentials:**
  - Keep your login details and passwords confidential. If you forget them, contact your bank.
- **Use a secure connection:**
  - Avoid connecting to public or unsecured Wi-Fi networks (e.g. in a cafe or restaurant).
- **Enable notifications:**
  - Many banks offer notifications for any activity on your account, which can help spot any suspicious activity quickly.
- **Update your app and browser regularly:**
  - Updates often include important security fixes.



#### MODULE ALERT

Learn more about online security by following the module dedicated to scams by clicking here!



# 3

## CHECK YOUR BALANCE ON YOUR ONLINE BANK

WITH YOUR COMPUTER OR SMARTPHONE/TABLET

WITH THESE SIMPLE STEPS, YOU CAN EASILY AND SECURELY MANAGE YOUR FINANCES ONLINE.

### WITH A COMPUTER

- Log in to your online bank: Open your browser (Chrome, Firefox, Safari, etc.), go to your bank's website, click on "Login" or "Customer Area", then enter your username and password.
- Access your accounts: Once logged in, you will see a dashboard. Look for a section or tab titled "Accounts" or "Balances." Click on it to see the balance of your various accounts (checking account, passbook, etc.).

### WITH A SMARTPHONE OR TABLET

- Open your bank's app: Tap your bank's app icon.
- Log in: Enter your username and password.
- Check your accounts: On the app's home screen, you'll often see a summary of your accounts with balances displayed. If not, look for an "Accounts" or "Balances" tab or icon.

## 3

# CHECK YOUR BALANCE ON YOUR ONLINE BANK

## THE STAGES

### YOUR BANK ACCOUNT

- There is 2 different account in your bank app: current account and savings account
- You can do deposits, withdrawals and transactions in your bank account app.
- You can have a current overview of your account

- Your available balance
- Expenses
- Returns/revenue

The screenshot shows a mobile banking app interface. At the top, the time is 3:14. The page title is 'Account' with a back arrow to 'Accounts'. Below the title, it says 'SELECT CKG \*6789' and displays the available balance as '\$587.23'. Below the balance, there are two tabs: 'Activity' and 'Summary'. The 'Activity' tab is selected, showing a list of transactions. The transactions are as follows:

Transaction Description	Amount
INTEREST CREDIT 04/05/2020	\$0.22
ZELLE ACCT CREDIT 04/02/2020	\$1,500.00
ACH DEBIT CHASE CREDIT CRD EPAY 200331 03/31/2020	-\$1,496.80
ACH CREDIT DIRECT DEP 03/27/2020	\$1,035.68
ACH CREDIT BENEFIT PAYMENT 200327 03/27/2020	\$1.46
ACH CREDIT VENMO CASHOUT 2 00325 03/25/2020	\$30.00

At the bottom of the screen, there is a navigation bar with icons for 'Accounts', 'Recent', a plus sign, 'Locations', and 'More'.

# 4

## MAKE TRANSFERS

WITH YOUR COMPUTER OR SMARTPHONE/TABLET

WITH THESE SIMPLE STEPS, YOU CAN EASILY MAKE AN ONLINE TRANSFER.

### WITH A COMPUTER

- Log in to your online bank: Follow the same steps as to check your balance.
- Go to the transfers section: Look for a tab or link titled “Transfers”.
- Enter the transfer details: You will need to indicate the account to be debited, the beneficiary account (IBAN number), the amount of the transfer, and possibly a description (the reason for the transfer).
- Confirm the transfer: Review the information and confirm. You may be asked to enter a security code sent by SMS or generated by a specific application.

### WITH A SMARTPHONE OR TABLET

- Open your bank app: Log in as usual.
- Go to the transfers section: Look for a “Transfers” option in the app menu.
- Enter transfer details: Select the account to be debited, enter the beneficiary information (IBAN), the amount, and the label if necessary.
- Confirm the transfer: Check the information and confirm. You may need to enter a security code to complete the transaction.

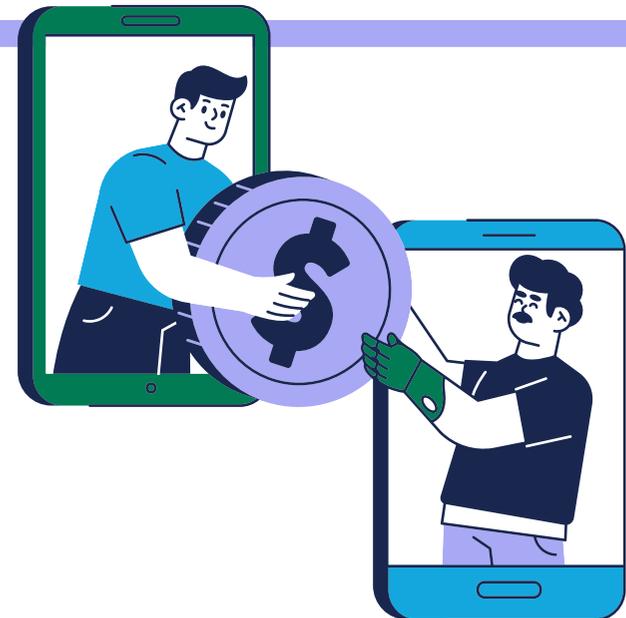
# 4

## MAKE TRANSFERS

### THE STEPS

#### HOW TO MAKE A TRANSFER IN A BANK APP

- Choose the bank account you want to do the transfer with : current account or savings account
- Select the beneficiary account of the transfer
- Choose the amount of the transfer, don't forget to put a comma if there is one
- Confirm the payment and sign. You can sign with your secret code or password



5

# BLOCK YOUR CARD

WITH YOUR COMPUTER OR SMARTPHONE/TABLET

WITH THESE SIMPLE STEPS, YOU CAN EASILY MAKE AN ONLINE TRANSFER.

## WITH A COMPUTER

- Log in to your online bank: Go to your bank's website and log in.
- Go to the card management section: Look for a tab or section dedicated to bank cards. This may be under "My Cards", "Services" or "Support".
- Block the card: There will be an option to block or block your card. Click on it and follow the instructions. You can also call your bank's customer service to block the card immediately.

## WITH A SMARTPHONE OR TABLET

- Open your bank app: Log in as usual.
- Go to the card management section: Look for an option related to managing your bank cards.
- Block Card: Select the card you want to block and follow the instructions to block it. As with the computer, you can also call customer service for quick assistance.

# 5

## BLOCK YOUR CARD

### SAFETY TIPS

#### BLOCKING YOUR CARD - SECURITY TIPS

- Act quickly in case of loss or theft: **The faster you react, the better it is** to avoid any fraudulent use of your card.
- Update your contact information: Make sure your bank always has your current contact information so they can reach you if needed.

#### TUTORIAL



*Click here to find out how to block your card on a banking app.*

