

# An introduction to online banking



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Most large banks now offer highly secure, sophisticated online banking. You can still go to your bank branch as normal, but internet banking adds the convenience of accessing your account and making transactions whenever you like and wherever you are.



These are some of the things you can do using online banking:

- view your account balance, interest rates and any fees
- check your latest transactions and statements
- manage direct debits
- make payments securely or transfer money between your own accounts or to other people's
- check, change or cancel any pending payments
- report a lost or stolen card
- order new cards, PINs, chequebooks and statements
- update your personal details and security settings.

## Fraud

It is natural to be concerned about fraud, however, the banks now have strong procedures in place to monitor for this in the real and virtual worlds. By seeing how you normally use your account, they will alert you if anything out of the ordinary happens e.g. if your card looks like it's been used abroad or an unusually large amount has been taken from your account. They will usually act quickly and, whereas, in the past, it would have been up to you to prove the fraud, they will take the initiative and usually set things right. As a consequence of this, they may sometimes query a legitimate transaction you are making so you will just need to confirm that this is fine.

## Security



You will be asked to create a password for your online banking account. This should be something memorable to you but not something anyone else might easily guess. It is strongly recommended that you have a completely different password for online banking i.e. not a password you also use for other websites. Also, avoid choosing something which the bank might use as a security password to verify your account e.g. mother's maiden name or the first street you lived on.

It is extremely important that you do any online banking using a **secure wi-fi connection** and **in a private place** so that strangers can't see your personal details. It is best to avoid doing your banking in a café or any other public place.

**Always** remember to **sign out** of your online banking account ('Sign Out' is usually found in the top right hand corner of the screen) when you have finished, even on your own devices.

## Joint accounts

Different banks will have different rules regarding online banking for joint accounts so it's best to check or look on their websites for exact details.

## Banking Apps

Most banks will also have apps for mobile banking which you can install on your phone or tablet. Remember to only do this on a secure internet connection.



If you use Apple (iPhone), you will find your bank's app in the Apple Store.

If you have an android phone, it will be in the Play Store.

# Registering

The registration process will be similar to the process for websites.

**What you'll need to register:**

- a computer with a secure internet connection
- a bank account
- your bank account details, such as bank account name, number, and sort code
- debit card details (if you have one)
- possibly a mobile phone and/or email account you can access
- a PIN code or security password which the bank might have sent you in advance
- to be aged 16 or over (but this age limit can vary from bank to bank).

**Step 1:** Go to your bank’s website. If you don’t know the internet address (url), type the name of your bank into a search engine such as [Google](#) and click on the link that appears. For this example, we’ve used [NatWest](#). You will get a search result which looks like this:

The screenshot shows a Google search for "nat west". The search bar contains "nat west" and the search button is visible. Below the search bar, there are filters for "ALL", "IMAGES", "VIDEOS", "MAPS", "NEWS", and "SHOPPING". The search results show 16,300,000 results. The top result is "NatWest Online – Bank Accounts, Mortgages, Loans and Savings" with the URL "https://personal.natwest.com/personal.html". Below this, there are several links: "Online Banking", "Business Banking", "Support Centre", "Current Accounts", "Mortgages", "Contact Us", "Premier", "Manage My Mortgage", "Savings", and "Service Status". A search box for "Search results from personal.natwest.com" is also present. On the right side, there is a knowledge panel for "NatWest Commercial Bank" with a description, a logo, and social media links for Wikipedia, Twitter, Facebook, Official site, and LinkedIn. Below the knowledge panel, there is a section "People also search for" with logos for Barclays, Lloyds Bank, NatWest Markets, Lloyds Banking Group, and Westminster Bank.

Click on ‘Online Banking’

**Step 2:** You will be taken to a new screen which explains more about online/mobile banking and its main features, which may look something like this:

Digital banking

## Banking on the move

### New to Online Banking?

You could be up and running in minutes  
- just have your debit card handy!

[Sign up now](#)

### Help me get back into Online Banking

Problems logging in or forgotten your details? Reset them here!

[Reset](#)

### Downloading the mobile app

Need your customer number to get started with Mobile Banking?

[Customer number](#)

Most banks and building societies have guides and videos explaining how to sign up to their online banking services. Links to these are listed at the end of this guide. These links all begin with 'https' – the 's' at the end means these sites are secure.

**Step 3:** Banks will have slightly different processes for registering but you will broadly follow these stages:

Complete a form for your personal details:

## Access online banking

\* indicates mandatory field.

### Your Personal Details

First name *	<input type="text"/>
Middle name(s) (if any)	<input type="text"/>
Surname *	<input type="text"/>
Date of birth *	<input type="text"/> <input type="text" value="January"/> <input type="text"/>
Gender *	<input type="radio"/> Male <input type="radio"/> Female
Home postcode	<input type="text"/>

If you don't live in the UK, then please leave the postcode field blank

Email address*	<input type="text"/>
Confirm Email address*	<input type="text"/>

Complete a form to give your bank details:

## Access online banking

### Your NatWest Personal Account Details

Sort code \*

Account number \*  [Help finding your account details](#)

Debit Card number \*

Debit Card security number \*  [Help finding your debit card details](#)

(This is the last three digits of the number printed on the signature strip on the reverse of your card.)

If you hold a NatWest credit card, please enter the full number.

Credit Card number (optional)  [Help finding your credit card details](#)

I have read and accept the [online banking terms and conditions](#)

« Back

Next »

### Complete some security details:

Registration – PIN & Password

anywhere.

#### What happens next

To use our full telephone banking service, and to make payments with Online banking, you must have a card reader. We'll give you the option of ordering a card reader shortly.

Please choose a memorable PIN. Your PIN must consist of 4 numbers.

PIN

Confirm PIN

Please choose a memorable Password. Your Password must be between 6 and 20 characters and contain both letters and numbers.

Password

Confirm Password

Next »

Once you click on OK/Next/Continue, a new page will open welcoming you to online banking and confirming your details. You may also be able to choose at this point whether or not to receive paper statements and other information. If you're happy to proceed, click OK/Next/Continue.

You may well receive a welcome email with a verification link which you need to click on. These links expire after a certain period so it's a good idea to check your emails soon after registering. Once you verify your new online banking account, you will be able to use it.

## Logging in

You can return to your online account at any time. Just click **Log In** at the top of the bank's home page. To keep your account safe, every time you log in you'll be asked to enter several details, such as your customer number, password, PIN and/or date of birth. Add these in the boxes provided. Once logged in you'll have access to all the online banking services.



Your bank will look different to the example shown (unless you're with NatWest) but you can see how online banking might look once you've logged in. You can click the different elements to access them.



**Important** – Once you've done your banking, don't forget to **sign out** of your online banking account! The link to sign out is usually in the top right hand corner. Alternatively, you may see your name displayed in which case, click on that which should then give you a sign out option.

## Links to online banking for major UK banks

### Lloyds

<https://www.lloydsbank.com/online-banking/how-to-register.html>

### Santander

<https://www.santander.co.uk/personal/support/understanding-our-services/online-banking-guides>

### Nat West

<https://personal.natwest.com/personal/banking-with-natwest/register-for-online-banking/features.html#features>

### HSBC

<https://www.hsbc.co.uk/register/>

### Barclays

<https://bank.barclays.co.uk/olb/registration/registerAppContainer.do#/get-started>

## RBS

<https://personal.rbs.co.uk/personal/banking-with-royal-bank-of-scotland/register-for-digital-banking/using-digital-banking.html>

## TSB

<https://www.tsb.co.uk/help/online-banking/>

## Nationwide

<https://www.nationwide.co.uk/support/ways-to-bank/register-for-online-banking#xtab:twistycontent-more-info>

## Halifax

<https://www.halifax.co.uk/aboutonline/register/>

*Last updated 15th May 2020 (Written by Sanji Costa, Digital Champion)*

## Next steps

[How to pay council tax online](#)

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[How to use PayPal](#)

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[How to use cashback sites](#)

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[How to use chat in Gmail to talk with friends and family](#)

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Search

Remote Digital Championing!

Guides covering some tips and techniques for providing remote support to learners, an increasingly important service in times of social isolation.

[Find out more](#)

## Free how-to guides for your website

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