

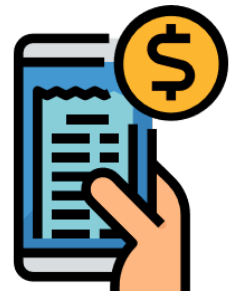
# An introduction to online banking

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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:

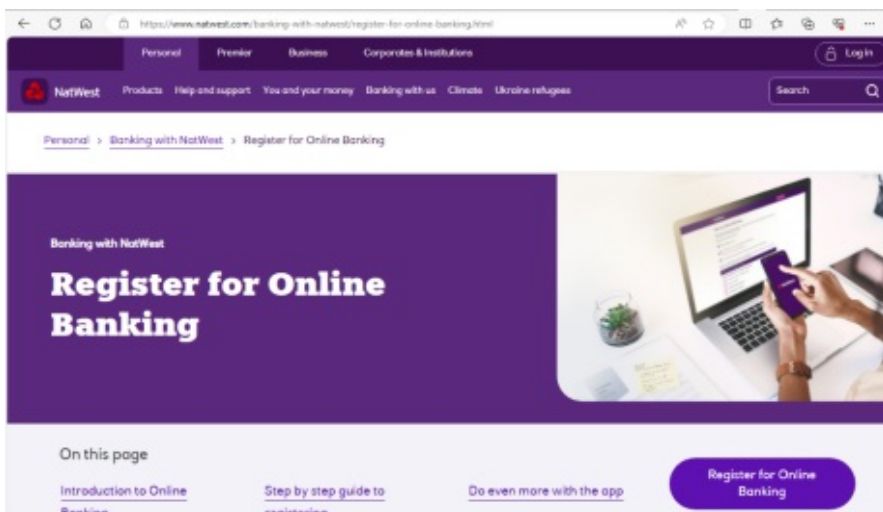
- a computer with a secure internet connection
- a bank account
- your bank account details, such as bank account name, number, and sort code
- debit card details (if you have one)
- possibly a mobile phone and/or email account you can access
- a PIN code or security password which the bank might have 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:

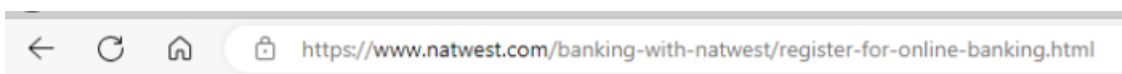
The screenshot shows a Google search for 'nat west'. The search bar at the top contains 'nat west' and a magnifying glass icon. Below the search bar, there are tabs for ALL, IMAGES, VIDEOS, MAPS, NEWS, and SHOPPING. The 'ALL' tab is selected. Below the tabs, it says '16,300,000 Results' and 'Date', 'Language', 'Region', and 'Near your location' with a 'Change' link. The search results show a link to 'NatWest Online – Bank Accounts, Mortgages, Loans and Savings' with the URL 'https://personal.natwest.com/personal.html'. Below the link, there is a snippet: 'Welcome to NatWest. Our extensive personal banking products include bank accounts, mortgages, credit cards, loans and more. Visit today to see how we can serve you.' To the right of the search results, there is a card for 'NatWest Commercial Bank'. The card features the NatWest logo, a description: 'National Westminster Bank, commonly known as NatWest, is a major retail and commercial bank in the United Kingdom. It was established in 1968 by the merger of National Provincial Bank and Westminster Bank. Since 2000, it has been part of The Royal Bank of Scotland Group.', and social media links for Wikipedia, Twitter, Facebook, Official site, and LinkedIn. Below the social media links, it lists 'Customer service: 01534 282300', 'Founded: 18 Mar 1968', 'Headquarters: London, England', 'CEO: Alison Rose', 'Subsidiaries: Ulster Bank · Coutts · International Westminster Bank · National Westminster Bank of Canada · Bó', and 'Founder: Kit Maclaren'. At the bottom of the card, there is a section 'People also search for' with links to Barclays, Lloyds Bank, NatWest Markets, Lloyds Banking Group, and Westminster Bank. Below the search results, there is a search bar with the text 'Search results from personal.natwest.com' and a 'Search' button. Below the search bar, there is a link to 'NatWest Online Banking' with the URL 'https://www.nwob.com'. Below the link, there is a snippet: 'For assistance in turning on cookies, ask the question – How do I enable cookies? Further options. Return to NatWest homepage. Return to NatWest Credit Card Online Services login page.'

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:



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:

## Set up Online Banking

Setting up Online Banking will only take a few minutes. If we have a mobile number for you, we can set you up for Online Banking more quickly.

Before you start, please make sure:

- ✓ You're aged 11 or over.
- ✓ You have your account number and sort code handy.  
[Where can I find my account details?](#)
- ✓ For credit card only customers, you'll need your card number and expiry date.

If we have your mobile details, we'll send you an activation code to your device. If we don't we'll need to send you one by post which takes a little longer.

**What type of customer are you?**

Please select **one** of the following options:

- ☐ A personal customer (including Premier)
- ☐ A business customer
- ☐ A credit card only customer
- ☐ A mortgage only customer

[Cancel](#)[Next](#)

Complete a form to give your bank details:

What type of customer are you?

Please select **one** of the following options:

☒ A personal customer (including Premier)

Personal details

Let's start by getting a few details from you.

First name

Middle name(s)  
Enter if you have any

Last name

Date of birth

 DD  January  YYYY

Home postcode  
Leave blank if you don't live in the UK

☐ A business customer

☐ A credit card only customer

☐ A mortgage only customer

[Cancel](#) [Next](#)

Complete some security details:

## Set up Online Banking

Banking details

Account details

Please tell us your banking details. You can use the sort code and account number for any of your NatWest accounts.

Sort code

Account number

Debit card details

Don't have a debit card? ☒

By giving us your debit card details, it makes it easier for us to identify you. This is optional, but providing these details means there's a better chance we can match you.

Debit card number

This is the 16 digit number on the front of your debit card

Expiry date

 MM  YYYY

[Back](#) [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.

Note: You may be able to proceed or you may have to wait for confirmation from your bank with a customer number for online banking.

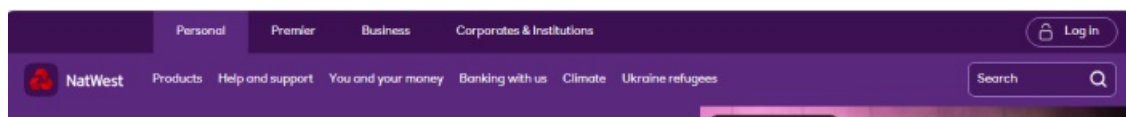
You may well receive a welcome email with a verification link which you need to click on. These links expire after a certain period so it's a good idea to check your emails soon after registering.

Once you verify your new online banking account, you will be able to use it.

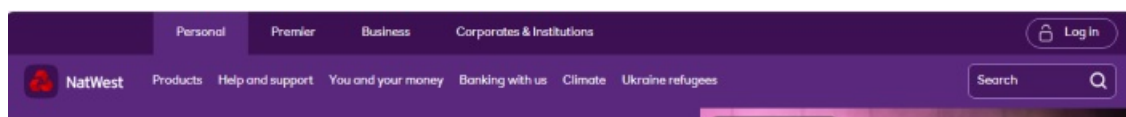
## Logging in

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.

A screenshot of the NatWest Online Banking services login page. The page has a white background with a blue header. The header contains the text 'Online Banking services' and the NatWest logo. Below the header is a section titled 'Log in - step 1'. This section contains a form with three radio buttons: 'Customer number', 'Card number', and 'Remember me. What does this mean?'. The 'Customer number' option is selected. Below the radio buttons is a text input field. To the left of the form is a yellow box with a hand icon and the text 'TAKE FIVE TO STOP FRAUD'. Below this box is a warning message about card reader codes. At the bottom of the form is a 'Continue' button. Below the form is a link for 'Not an online user? Sign up here'.

**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.



This guide from Compare the Market provides a great overview of managing your money online <https://www.comparethemarket.com/credit-cards/content/digital-money-for-seniors/>

## 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://www.rbs.co.uk/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 4th April 2024***

#### Next steps

- ▶ [How to pay council tax online](#)
- ▶ [How to use PayPal](#)
- ▶ [How to use cashback sites](#)
- ▶ [2 Step Verification for Gmail](#)

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