



Using Mobile Banking Apps

Keep Track Of Your Money At Any Time

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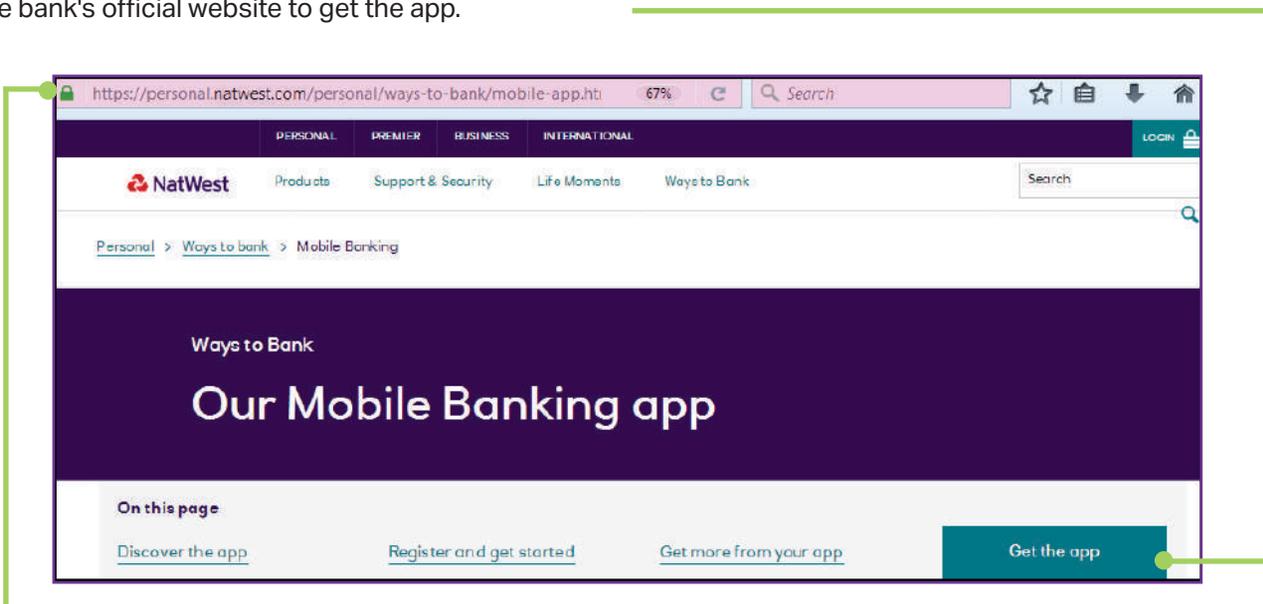
Guide For Advisors

Mobile banking apps are becoming increasingly popular; according to technology experts they are set to overtake online banking. They are accessed through an app on a smartphone or tablet rather than via an internet computer browser. Mobile banking apps are designed to be easy to use and offer a similar range of services to a high street or online bank.

Learning Guide

A mobile banking app gives you access to your account at any time, useful if there are no nearby cash machines or banks. It means you can pay bills, check balances, get cashback on high street or online purchases and even send money to friends.

Familiar high street banks such as Barclays, NatWest and Santander all offer mobile banking versions of their accounts. When downloading high street banking apps in order to avoid fake sites, it is important to go through the bank's official website to get the app.



In this example you can see this is NatWest's official website, as shown by the secure lock and encrypted https in the address bar at the upper left of the screen. If you are already a customer you can register for its mobile banking app, you will need to provide your mobile number and some personal details related to your account.



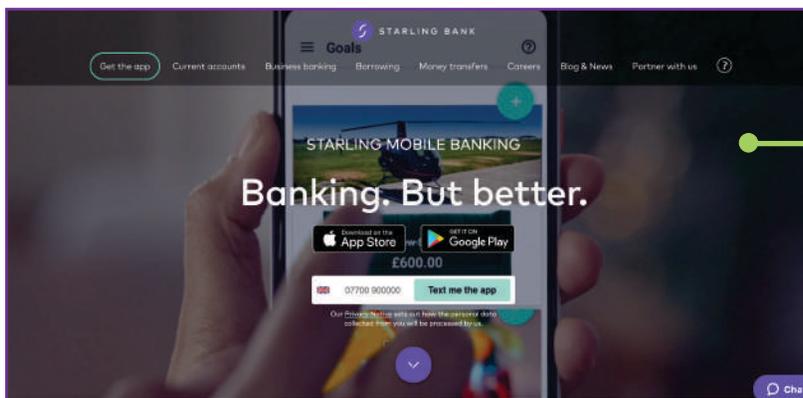
Mobile banking apps are downloaded from Google Play on an android smartphone or tablet. For Apple IOS based products it is the App Store.

The secure customer registration process uses the details from your existing bank account. Activation is usually via a code sent to your mobile phone number. Newer Android and Apple devices offer secure a fingerprint, facial or voice recognition login to your mobile bank account, giving an extra level of security.

Mobile banking apps like Starling or Monzo are digital only, meaning they are based online with no physical bank branches to visit. Customers can contact them 24/7 through the app. Sign up through the mobile bank's official website, or by downloading the app directly from Google Play or the App Store.

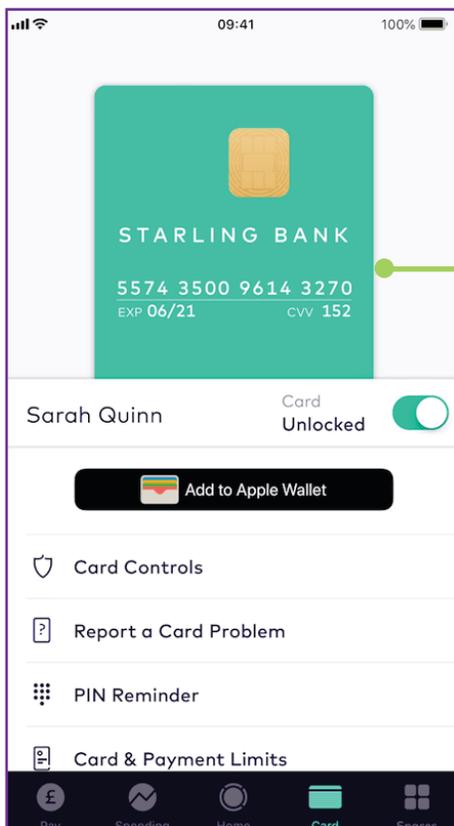


STARLING BANK



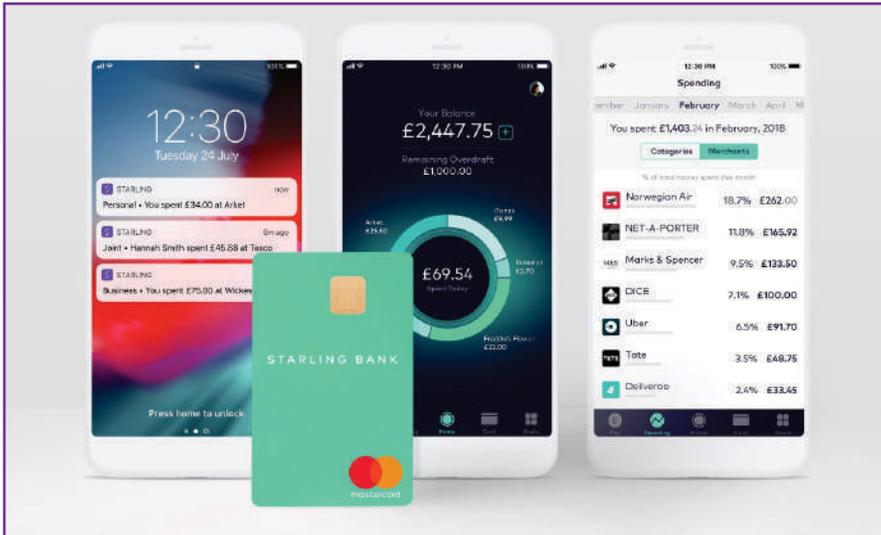
The Starling Bank app provides a current account and debit card that can be used at any ATM. Cash can also be deposited into the account at the Post Office.

Accounts can be set up in a few minutes using a mobile phone activation code. Your phone's camera is used for a photo ID and also for a short facial video verification. This same method is used if you forget your account pin number



Like several of the mobile banking apps, the Starling debit card can be locked and unlocked on the app. This gives an extra level of security which can prevent misuse if it is lost or stolen. The account itself is accessed by a 4 digit pin number.

Mobile banking apps also offer a variety of incentives to customers. These include interest on current accounts, real time updates on spending, budgeting and even help with setting up manageable saving goals.



For even greater financial support with budgeting and savings, you could consider downloading an app like Bean. Used in combination with your banking app, it offers help with managing your money finding the best deals on utilities and ways of reducing bills.

Mobile banking apps give customers greater freedom and more flexibility when managing money, but it is important to be aware of personal security especially when using older android or apple devices.

Safety Tips Include:

- Creating strong account passwords using memorable short sentences or phrases.
- Locking the phone's screen when not in use.
- Not using unsecured free public wifi when doing mobile banking. Wifi offered on public transport, in shops or cafes could be intercepted by others. It is safer to use your phone's mobile data to do this.
- Always download updates to your mobile bank app as soon as they are released, this keeps your account up to date and reduces fraudulent activity.

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