



The Journey of Unemployed Adults from Financial Literacy to Entrepreneurship

Financial Literacy Curriculum Content

MODULE 1: Finance For All

Lesson 9: Digitalization

Lesson 9: Digital Banking

Digital banking, also known as online banking or internet banking, refers to the electronic platform and services provided by financial institutions to their customers, enabling them to perform various banking activities and transactions through the internet.

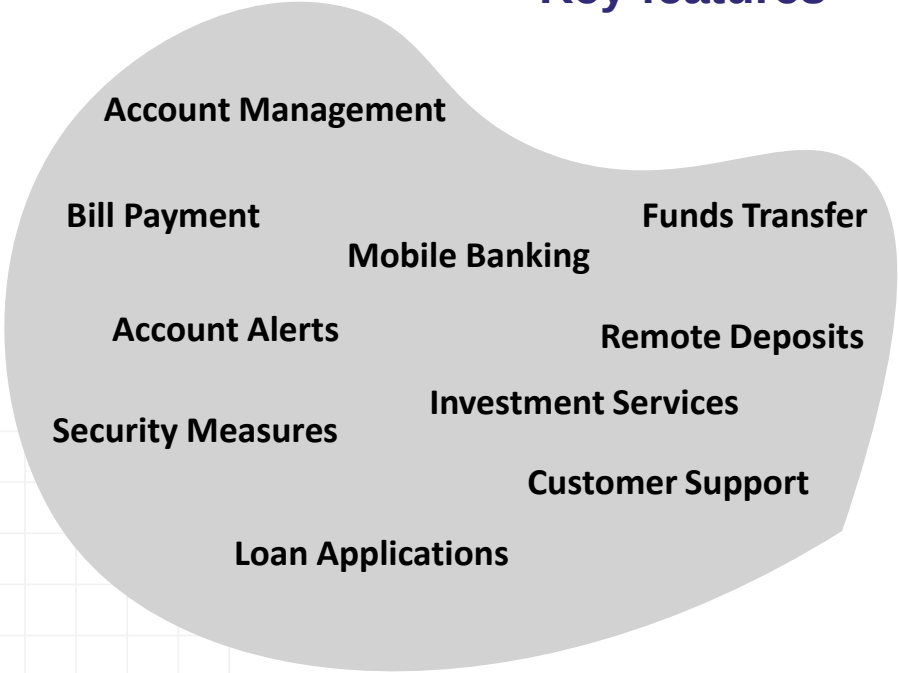
Digital Banking

Digital banking is an evolution of online banking. Here, internet-based banking services are provided. Digital banking is characterized by a high level of process automation, mobile application, and web-based services for the delivery of banking products and the completion of transactions. It provides users with desktop, mobile, and ATM access to financial data.



Digital Banking

Key features



Account Management

Bill Payment

Mobile Banking

Funds Transfer

Account Alerts

Remote Deposits

Security Measures

Investment Services

Customer Support

Loan Applications

Security Tips in Digital Banking

Digital banking offers convenience and accessibility, but it's essential to prioritize security to protect your financial information and transactions. Here are some security tips to keep in mind when using digital banking:

- Do not disclose your online banking password to anyone, including bank employees.
- Do not conduct digital banking transactions on devices other than your desktop computer and mobile phone.
- Do not send personal information via email or text and avoid clicking on incoming links.
- Do not conduct your online banking transactions from multiple websites.

Security Tips in Digital Banking

- Do not save your passwords anywhere.
- Install antivirus programs to prevent viruses from infecting your devices.
- When you complete your digital banking transactions, use the "secure exit" button.
- Change your password periodically.
- During digital banking transactions, it will be secure as two-stage security will be provided with a special one-time password for you.
- Check your statements and expenses regularly.
- As soon as you notice a suspicious transaction, contact your bank immediately.



How to use digital banking

- Choose Your Bank: Select a bank that offers digital banking services.
- Register for Online Banking: Visit the bank's official website and look for the "Sign Up" or "Register" button for online banking. Click on it to begin the registration process.
- Provide Personal Information: Fill out the required registration form with your personal details, such as your full name, address, contact information, and account number. You may also need to create a username and password for your online banking account.
- Verify Your Identity: The bank may require additional verification to ensure your identity. This process can vary but may involve providing identification documents or answering security questions.

How to use digital banking

- **Set Up Security Measures:** Once your identity is verified, you'll typically be prompted to set up security measures such as security questions, a security image, or two-factor authentication (2FA). Follow the instructions provided to enable these security features for your account.
- **Log In:** Once you have completed the registration process, you can log in to your digital banking account. Visit the bank's website or open the mobile app and enter your username and password.
- **Explore Digital Banking Features:** After logging in, you'll have access to various digital banking features. Familiarize yourself with the available features and navigate through the menus to perform the desired actions.



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