

ONLINE BANKING & SHOPPING



 EGYÜTT
HATÓ
KÖZÖSSÉGÉPÍTŐ EGYESÜLET

Online Banking

Online and mobile banking is a secure way to handle your finances from the comfort of home or you're out and about.

What can I use online banking for?

- check your balance
- check your bank statements
- transfer money between your bank accounts
- send money to people, pay your bills
- set up or cancel direct debits and standing orders.



1

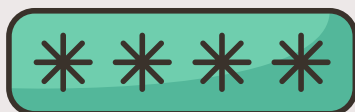
How do I set up online banking?

Register through your bank's website or office.



Entering your personal details, and bank account details (sort code and account number).

The bank might call you and ask you some questions to verify your identity.



Being sent an activation code

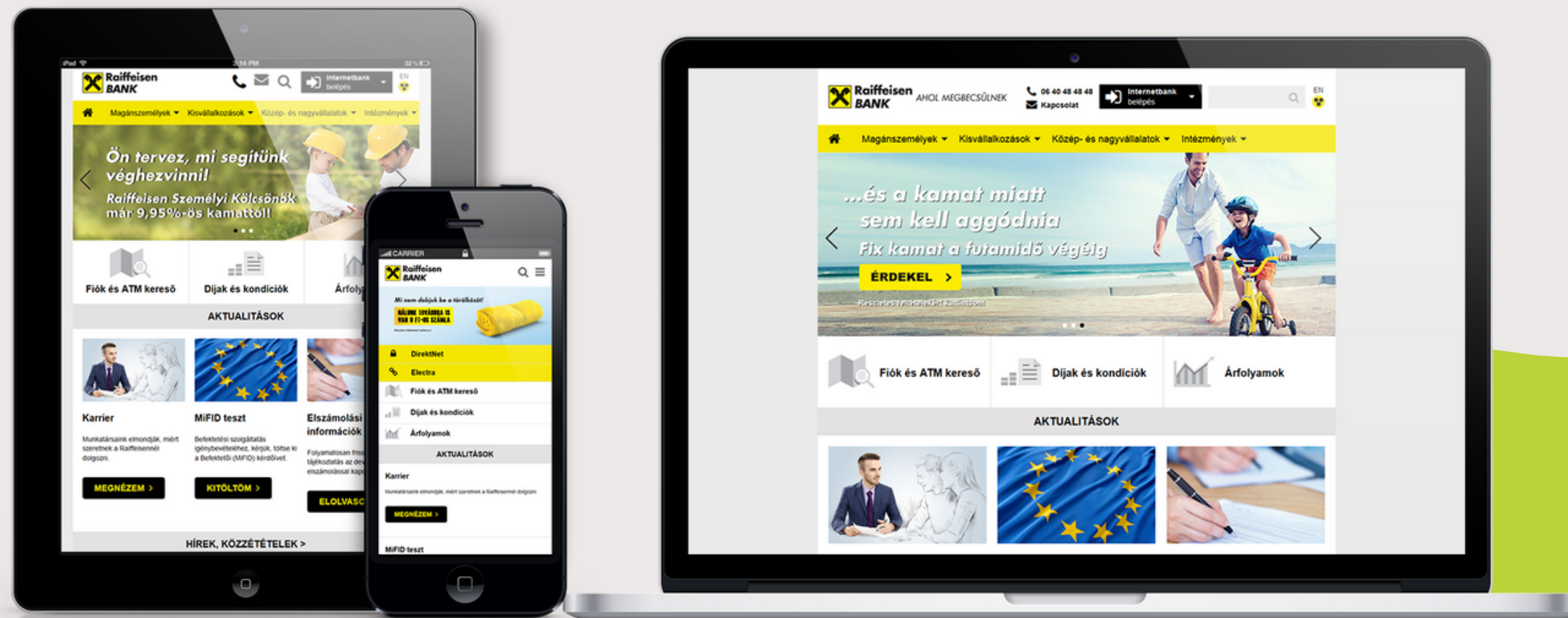
Setting up login details (username & password)



2

How do I access my bank's app?

Most banks have their own apps for smartphones and tablets. Once you've set up online banking, you can download the app, which allows you to check your balance and send payments. You can find the apps in the Google Play Store for an Android phone, or the App Store for an iPhone.



3

What can I do to keep my money and identity safe?

Banking online is secure, as long as you follow best practices for keeping the information and money safe.



1. *Only use secure wifi networks & devices to access your online banking.*



If you use public networks, such as those in cafés or train stations, it may be possible for people on the same network to access your details. Also, be cautious when using a public computer to access your online banking. They may not have the right level of security software.

2. Use different login details and passwords for online bank accounts.

Do not use any of the login details you use for online banking for any other online portals or services. Make sure to create a strong password and change it regularly.

3. Do not give your online banking login details to anyone.

Keep them to yourself, just like any pin codes and other sensitive authentication information.





4. Be aware to whom you transfer money.

Only transfer money to parties you trust. A money transfer can usually not be undone without the explicit permission of the receiving party.

5. Use identity theft-protection software or a VPN.

Consider downloading identity theft-protection software. It is a service that encrypts your internet connection to keep it safe. These services can often come with several protective measures packaged into one, including a VPN and password monitoring.



Online Shopping

Online shopping can make life much easier and takes the hassle out of going to the supermarket or shopping center.

But it is important to use safe and genuine websites. Here are a few tips for protecting your money and personal information when shopping online.



Tip 1: Choose the website that you are shopping carefully and shop with reputable retailers.

Use online retailers with a good reputation, such as well-known supermarkets, high street shops, or established online stores. Look for the company's full contact details. A reputable company will always display this information on its website. Search for the name of the company on the internet to see if anyone has experienced problems with the retailer



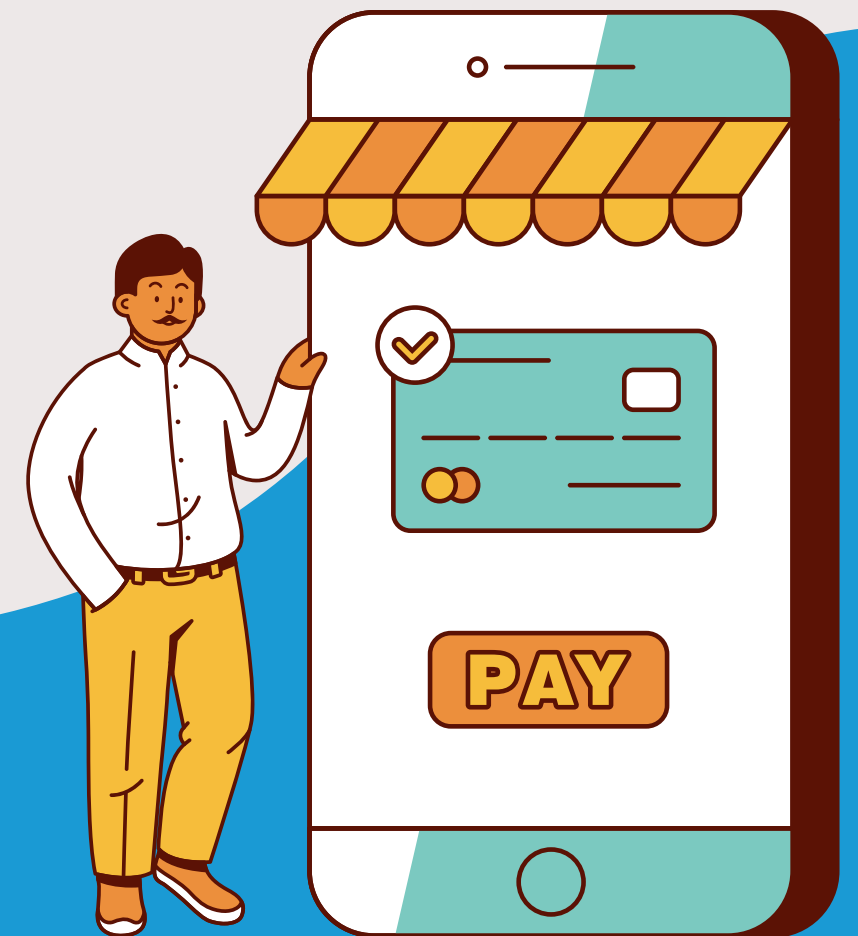


Tip 2: Use the same card for internet transactions only.

Check the bank statement for this card regularly for any unusual transactions and contact your bank immediately if there's a problem.

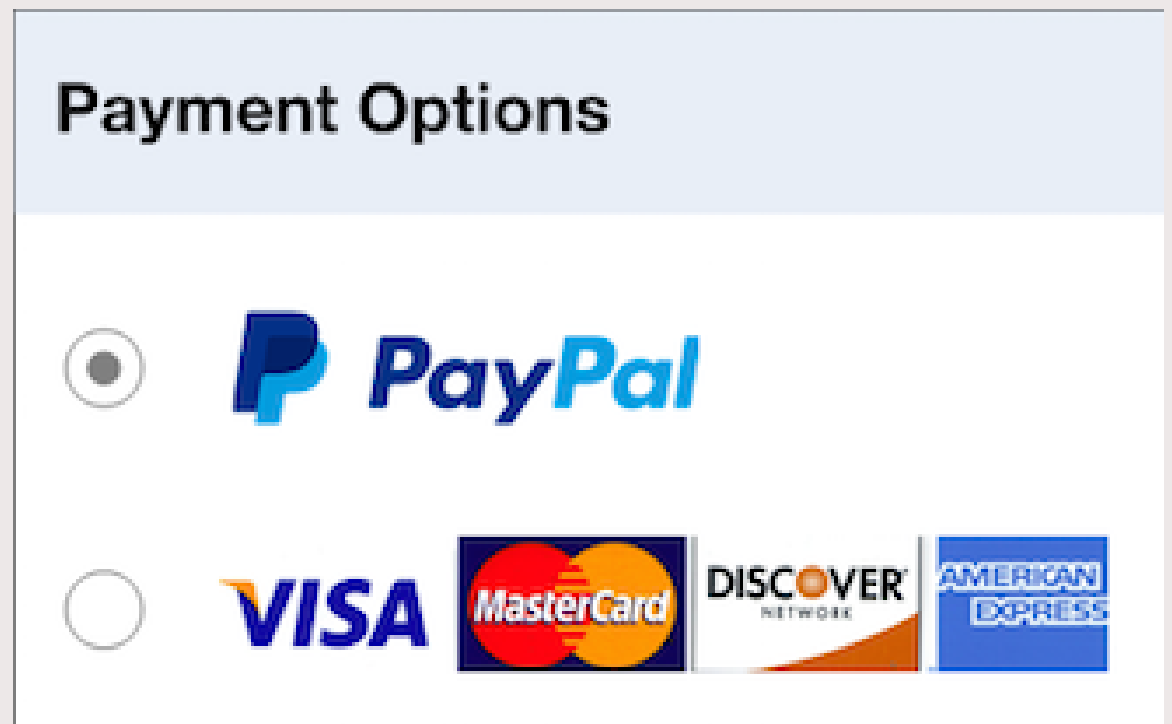
Tip 3: Use a credit card, rather than a debit card, for internet transactions.

It will provide additional protection. If your purchase costs more than 10.000 HUF and you use a credit card, the seller and your card company are equally responsible if anything goes wrong.



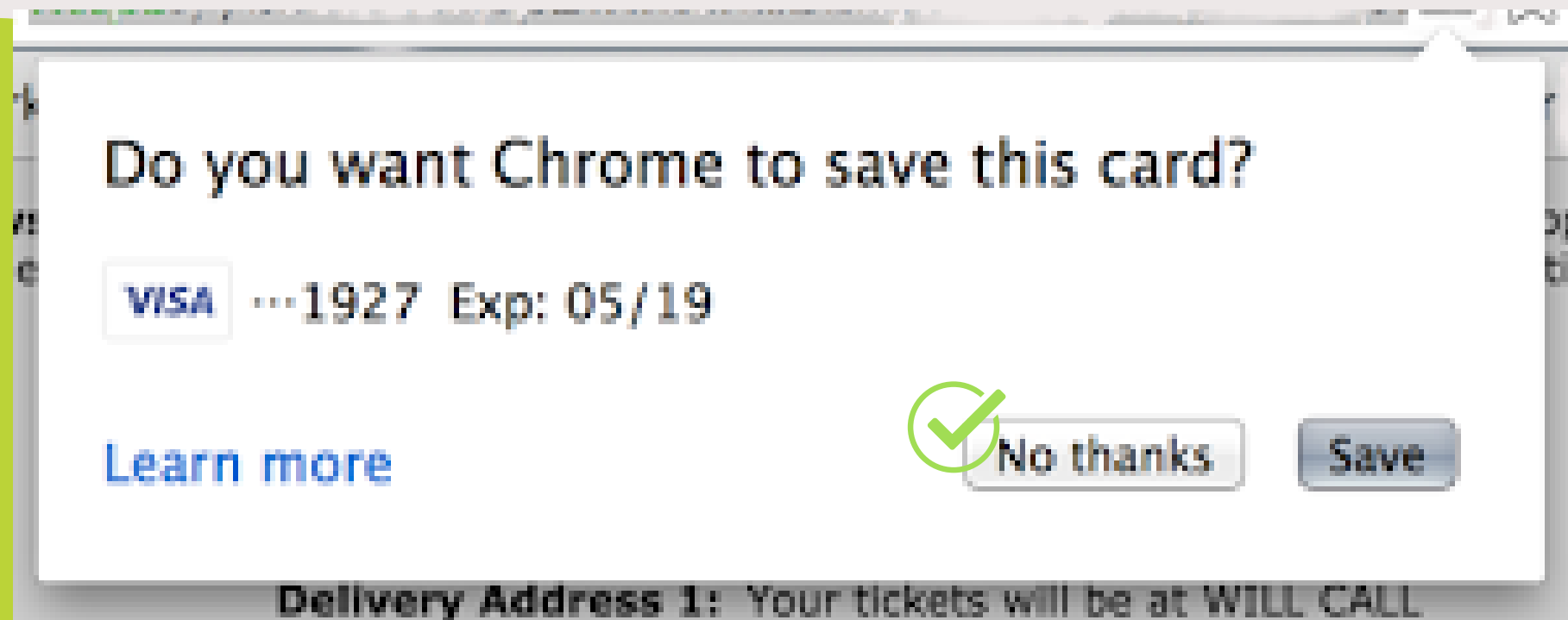
Tip 4. Consider using a PayPal account.

This is an online account that you link to your bank account or payment card to pay for online purchases. If you don't want to use a credit card, PayPal is secure and comes with more payment protection than a debit card.



5. Don't save your card details.

Sometimes the website or your internet browser prompts you to save your card details for next time.



6. Don't fall for email scams

You might get emails or texts offering amazing bargains or claiming there's been a problem with a package delivery. Delete suspicious messages from unfamiliar senders. And don't open attachments or click links in messages because they could infect your computer or phone with viruses and other malware.





7. Track your delivery.

After you make an online purchase, keep tabs on it to make sure it's headed your way. If the merchant refuses to provide shipping info or respond to your requests for the status of your order, contact your credit card issuer for help. They may remove the charge from your bill and look into the matter.



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