

The following workshop is presented by Capitol One and the American Library Association through the Community Connect grant. This workshop is designed to teach you how to use online banking services. For privacy reasons the chat has been deactivated. If you have any questions on the subject, send us your questions using the link in the description that you will see below. We are also asking you to answer the survey questions in the description so that we can earn more grants in the future. Access the survey by clicking on the link titled survey, thank you very much.

[Music]

Hello, good afternoon everyone, thank you for being present and welcome. We will be starting with our third presentation with the Yuma library. And this session is titled, how to start using internet banking services. We are going to see a presentation, we are going to be watching some videos too. Let's go to the presentation. Thank you for your patience, I agree and advance this and do it here with you. Welcome back everyone. We are all here together to identify how we can improve our understanding and better start using internet banking. A little bit about me and if this is the first time that you are present, my name is Francis. And I'm from here from Tucson Arizona. I'm here on the left side. In the middle here I am with my husband we are traveling out of town in another state. And this was quite a big challenge for me to be in this very high place, I don't remember where it was, but it was all magnificent, very green, and very beautiful. Here on the right side I am with my father and mother who are born in Mexico and are both from Sonora Mexico. And I am here also accompanied by my two adult children. These areas of the photos that I like the most and I wanted to share them with you to get to know us a little better. It's a bit difficult at times to be able to coordinate and communicate when we don't necessarily have the interaction. And you talk, I talk so I wanted to share a little about demi. But we are going to see the agenda today we are going to talk about how to start using banking services. Some of the things that we are going to talk about today include enrollment through a mobile application of your bank, how to deposit checks with a mobile sounds like something a bit foreign at times, but we are going to learn a little about how to do it. That safely, how to transfer money between our accounts, or between accounts in general, and how to configure bill payments online. We'll also talk a bit about setting up a one-time payment. And we will have the last 15 minutes to have a discussion. I am going to be here to answer any kind of question you may have. There is a possibility that I do not know to have knowledge of the question that you ask, but I am going to do everything necessary to find the answers and that is that I do not have it. Again, thank you very much for being here and being present. Let's talk a bit about technology. I want you to use your animation below your reactions. I'm going to put what then, although I can put a reaction I don't know if you can and here I have my reactions. Then in a reaction that I am going to put a little heart they see it next to my photo or I can also put a reaction as surprised. I can also put a reaction like finger up. I can put a reaction like a clap. So within technology sometimes we also go to you or so I want to ask you if you have downloaded an application on your phone. Okay. It can be the application that you have downloaded, it can be any type of application. We can see our phone right now and we can see if I have a WhatsApp. Why do I have WhatsApp? Because I can communicate with my family in Mexico and I can do it very comfortably. Maybe it has a Google maps where you can communicate and go from one place to another. Or Facebook, well I want you to use your reactions if you have any of those things on your current phone. I'm going to wait like 10 seconds to give you the time to find your reactions below and adjust them. Oh I love the reactions because you are looking for your reactions I am going to put another to another reaction I love the little heart. So we have here as a group of people a true combination. That some

people and if we have many downloads of having a technology in our phone and others not. Did you download the applications that you have, or were they already on the phone? It is important to know that and reserve it is also those questions that you have. But let's talk a little about how we are going to be able to do the registration through your bank's mobile application. So we know that some applications were preloaded on your phone. And others of you downloaded or maybe a relative that my son is very good with technology, something like that is true then you already have those downloads on your phone. Our first video here is going to show you how to get started with those mobile apps from your bank. Just as we use Facebook, WhatsApp, we can also use our mobile phone to execute our bank accounts. So let's go and go to the first video. I want you to know that as the video runs, I am going to remove my video to give you better reception so that I can see the video really very clearly and hear it very well too. Well I'm going to watch my video outside and reappear after the video ends. I am not going to put it in a wide angle so that you can see it, you can watch the video comfortably. And this video is only about a minute 32 seconds. See you in a minute.

Video:

If you have a smartphone or tablet, you can manage your finances with an app or shortcut app. That it allows you to access your bank account wherever you have an internet connection. Most banks offer a mobile app that you can download for free. The app can be configured in a few simple steps. First, go to the app store of your mobile or tablet and search for the name of your bank. The app store will be one of the many applications on your home screen. If you are using an iPhone or iPad it will simply be called the app store. If you are using an android phone or tablet it will be called Google play. Once in the app store, look for the search icon, search. Type the name of your bank directly in the search bar and click search, search. In the list of results look for the one with the name and logo of your bank. Once you've found it, you're almost done. Just click the button to install it on your phone or tablet. Keep in mind that some apps will ask you to enter the password for your apple or android account before downloading. So make sure you have your password handy you might also be asked to agree to their terms and conditions to finish the download. After completing these steps, you are officially ready to start using mobile banking.

OK. I will return here to our presentation. It was very cool, right? Sometimes I remember my father, he really is a person who, previously once had a lot of confidence in banks or mobile applications, and now he is very comfortable with that because he keeps reading and reserves enough time to do other things that are more important to him. But, sometimes it sounds a bit foreign. And I want to ask, have you downloaded the application from your bank? Maybe they don't have a bank, maybe they haven't downloaded the application, but they do have a bank or have downloaded the application or if you know a bank near you with whom I would like to start this deal. If I would like you to share this with us in any way communicating it later in the discussion we have later, or by putting it in your chats if you have that option. If I would really like to identify if you have downloaded that application or have access to a bank or would like to have access to a bank. So we learned a little about how to download this app. We go to the apple store or six tours, we look for the name of the bank and the logo, remember that the downloads are always free. You will need your Google app id number is also the login version for many other things. Other applications that you have downloaded also sometimes ask you for this. It is important that you obtain it from a safe part that number is identified. In keeping with technology, your bank's logo and icon will barely appear on your phone screen when you walked in like this. As they taught us in the video. And your screen and if your screen is full of other applications you will have to

scroll until you find it. You will be able to find it sometimes it is a matter of time, go up down inside the screen to find it. And updates, as well as I imagine that you have updates to put WhatsApp with Facebook or simply there are updates to update that we are busy doing. Banks are constantly improving applications. These applications are really for security and for the experience of us as users. The bank may ask you to download the updated app. So update the application you already have. When this happens just go down the application store and there it says update or simply update. It's very, very good to be able to have the ability to like these applications, but also to understand them and know that they are quite safe. We also talked about checks and check options. What are the options with the checks? Then we want to know us. Right, and now we talk about the post about and we talk something about those transactions of how to download the applications. But by downloading the applications, what benefits does it have for me? So right now where are you going to deposit or cash your check? They struggled a lot and worked hard to receive it. Where do we change it? If a cashier uses a changer that we tell him the checks how much does he pay how much do they charge you to be able to cash that check in order to convert that check into money? And has anyone used their mobile phone to deposit a check to your account? It is very comfortable to do it from home and it is in your fast bank. So it's a matter of grabbing our phone, taking a photo of the check, depositing it and our check is deposited. But there are some things that we will be learning a little more about how to deposit checks with a mobile. We are going to see a video about this. It is a very, very short video. Thank you for being here with us and for being willing to learn a little more about how to use this technology. So the video is one minute 11 seconds. See you in a moment.

Video:

Mobile banking allows you to easily deposit checks using your bank's app without having to go to an ATM or branch. From your mobile app menu, select the link that says deposit checks or something similar. You will be asked to take a photo of both sides of the check using your phone or tablet's camera. Just be sure to place the check on a flat, well-lit surface. And hold the camera steady the app will ask you to enter the amount of the check and to verify the captured information including the account number and bank routing number on the check. Once finished, you will receive a confirmation that the deposit has been successful. Still be sure to keep the physical check as well. At least until the transaction is no longer identified as pending on your account. It is helpful to write a note on the back of the physical check after making the deposit. Just to make sure you don't accidentally try to deposit it again.

[Music]

The video was good. I love how specific this video was in explaining how to deposit a mobile check. I also love how there are some suggestions. Like when you deposit the check be sure to sign the check and include the name of the bank. We can write something like deposit only pay and we put the name of the bank. I start ensures that someone cannot take that check and change it and after we no longer see well in our account we can identify that it has been changed in a check changed from the form of a check to the form of money. If you use the services of a check casher, calculate how much you spend each month for this service. How much do we spend? That we take a few more seconds to think about that. How much do we spend each time we are going to cash that check? If I have a check for 100 dollars and they charge me 5 dollars to cash that check, today or well, it is only 5 dollars. But in a month it's \$ 20 and a year it's about \$ 20, and 10,200 is \$ 220,240. It's a lot of money, so I don't want to spend this kind of money. I don't want to give that money to someone else. I can do a lot with that money. There is a lot

that I can do with 240 dollars. Depositing a check on your phone will save you time and money. Not only that money you pay to cash the check, but also the time does not have to be a line, you do not have to be able to expose yourself spending gasoline to go to the bank, sometimes we get very attached to get from one place to another there is no need to That is if we have our mobile application and we deposit our checks that way. I love using this service, we are also going to talk a bit about transferring money between our accounts. We already covered a little about how to cash that check. Now we are going to talk a little about how we are going to be able to transfer money. To pay bills online and things like that. Okay. I'm going to enter our video. Already in our video and this transfer video, to transfer accounts transfer money between accounts is a fairly short video, it is one minute and 23 seconds.

Video:

Asking for money from one of your accounts to another is one of the easiest digital transactions you can do. Suppose you want to transfer additional funds from your checking account to your savings account after you have paid your bills or put money back in your checking account to cover a purchase. You may also want to transfer money to a joint account that you share with someone else. Internet banking services simplify all these types of transactions. To get started, look for the transfer option on your bank's website or mobile. This will usually be a tab or drop-down menu located at the top of the page or to one of its sides. Once you are in the transfers section, look for a menu option that says schedule a transfer. Select the account from which you want to make the transfer. Next, select the account that you want to receive the funds and enter the amount of money you want to move. Also include the date you want the transfer to take place. You will have the option to transfer funds on a one-time or recurring basis. Once you have configured these details, click continue to review the information entered. You are then ready to complete your transfer. We see together as far as this video talks a little about that transfer of funds between our accounts. Some councils transferring funds between accounts is a very common transaction. To avoid bank charges apply for overdrafts. Or for not maintaining a minimum balance.

So it is important when we transfer these funds between the accounts is a transaction to avoid these types of charges, the overdrafts that are sometimes charged. And also make sure you know the minimum balance of your account required for that required to avoid these charges. And make sure you know the number of transfers allowed between your bank accounts. What are the transfers? Sometimes there are limits there are limits as to how many transparent transfers forgiveness can be or how much which can be forgiven how much money can be transferred. We have to make sure we get this information from our bank. It is important for us to really talk about paying bills online. When we pay our bills online, when we actually pay our bills online, we really see how we pay those bills. We have to travel at times we are busy, we have to go from one place to another, in order to pay these bills through the internet in cash, postal check, prepaid cards, sometimes we struggle a lot with that. The monthly cost when you buy a money order or use a prepaid card there are costs associated with that. Sometimes we think that it is the safest way, but we have to identify there are other ways as well. There are other ways to get money from one place to another. And that's what the banks are for to really guide us to really support us. To be able to order our invoices through the internet. And has anyone here paid from their mobile or their computer any invoice they have paid for something they owe? Maybe not maybe yes or maybe you know someone who does it but so-and-so she gets into the computer and quickly does things very comfortably. It saves a lot of time, but instead it is new, it is per year it is difficult so we have to have a little adjustment sometimes at first it is difficult but as time goes by we get a little more

comfortable, a little more comfortable with this type of transactions. Let's talk a little bit about setting up bill payments online. And for us to start doing that, let's actually watch these videos to get a little more insight into how to set up these online bill payments. We're also going to talk a bit about setting up a one-time payment. We are going to have two videos one after the other you are not going to finish one and the next one is going to start. Each video is a little over a minute, we are going to watch those two videos, we are going to have a discussion and we are already in our penultimate video and then our last video. With these two we are going to see. Let's go to our videos. The penultimate video and the one that continues to be the last. See you in about two or three minutes.

Video:

And paying a routine bill from your online account is not only easier than mailing a check, it's also faster and cheaper. You can use internet banking for almost all regular accounts like internet and utilities. You can organize payments either automatically each month or make each payment at the same time. The link for bill payment can usually be found on the home page of your bank's website. In the mobile app it could be in a menu or in a drop down menu. Your first step will be to add the beneficiary to your account. This is the person or company you want to pay. Look for a link that says add a beneficiary or something similar. Next, I entered the beneficiary's name, address, and phone number. Some banks also provide a listing of local companies as utility providers for you to select from by selecting their logo. Then, you will add your account number as it appears on the invoice and in the default account from which your payments will come. Once you submit this information, you will be asked to verify the details. Afterwards, the beneficiary will be added to your Account. From now on you can easily make your payments at any time. Or set up automatic payments to be made on your behalf every month. We finish this video and continue to the next one. It's fast.

Video:

Once the beneficiary has been linked to their online account, paying for an account is very easy. You will usually find the link for bill payment on your bank's home page. This will show you a list of beneficiaries that are already connected to your account. You start by selecting the beneficiary you want to pay. Then I entered the amount to pay. You will also be asked to verify the account you want to use. Then I entered the date on which the transaction should take place and add a note stating the reason for the payment. This note is primarily for your benefit. Well, it will help you jog your memory when reviewing your transactions later. Once I have entered the information, you will be asked to confirm your payment and you will receive a transaction number. This can help you find the payment by reviewing your past transactions. It will show you the date of the invoice and the amount that was deducted from your account. Which will make it easy to monitor the status of each invoice in one place.

We all go back together. They were quite informative videos that give us a little information on how to make bill payments online and configure a single payment. If you want in the future, but again these videos or obtain a little more information, you can enter this internet site of ready set bank punto org script is the beginning to be able to obtain a little more information and a little more information on resources. Then we saw these two videos now we are going to see the payments online and the unique payments some tips. We want to make sure we put together all the bills and statements so that we can set up payments through something called bill pay, over the internet. Paying bills online lets you set up your payments and leaves you confident that your bills will be paid on time. Turning on your bills online can save you money compared to what you pay to use those money orders, prepaid cards, or charge

there. Because those that charge fees, there are costs associated with using those services. But bill pay internet bill payment can also be used to pay like rent, medical, tuition bills, and also to do things like pay your electricity bill or your gas bill all these are important tips for you to really have enough a lot of information, and a lot of knowledge about this type of this type of payment. Okay, let's go now is summary to see what we learned today. How to start using those banking services. We learned a little about mobile enrollment at your bank. We also learned to deposit checks with a mobile very quickly. Can I transfer money between accounts and pay online? We also talk about one-time payments online. Now we are going to use the last 15 minutes to have a discussion and talk a little about what they learned, an event, a question they have, a comment, we will be able to talk about all that. In the next class, you will be able to review how to use online banking to help manage your money, send rates, and how to create a spending plan. Thank you very much for your time. See you in a few seconds for the discussion.

Thank you all for being here with us again for comments so we can answer questions you have had. Thank you very much again for taking the time today to be present for the session. I have some very good questions asked through the survey. One of the questions is, in case I lose my password, does my bank know my password? A very good question to ask if I lose my password? One of the things we want to do if we lose our password is to make sure we contact the bank if we want a new password because no, they will not remember our password, the only person who knows our password is ourselves. The system does not remember it, we simply have that information. It is on our phone to our computer, we have this information, but the bank saves it, so if for some reason you lose your password, you do not remember what your password is, there are simply some options that you can do in the application. You can enter the application and you can identify I forgot my password and put it and guide you through all the necessary steps to be able to reset or reset a new password. They ask for a lot of personal information because they want to make sure that you are the person who needs a new password. Another thing you can do is go to the bank or directly to let them hear you find and formulate a new password. Or they can be the times of another form of communication by mail, but it is something that happens sometimes and it is something important is to know this more because we lose the password does not mean that we no longer have another option. That we have to create a new account or something like that, we don't just create a new password. Excellent question thanks. Let's go to the next question, how long did it take to download the bank application? So only about five minutes we saw how it is downloaded, it is the same as downloading any type of application such as WhatsApp or Facebook. We simply download the application and then we can enter our personal information. When we download that application sometimes we can receive a little support from the bank directly. If we are a little unsure of how to download the application or how long it will take us, we can ask for help from someone who already has this type of banking application or who can help us download a new application or we can simply go to the bank and they can help us with this option. I also think this was a very good question, it is a question that we all sometimes have. And two other questions that are a bit connected is, how do I deposit a check with the application and what are the benefits of making a deposit through the application? To deposit a check we simply obtain our check, we sign it the back of it, we write deposit only on the back of it, and the name of your bank and we go to the app and we deposit it by taking a photo. It asks us if all the information is correct, we say yes or no, and the check is deposited. Benefits of making deposits through the application with your phone is we just have to take the photo of the check and that is it. If we take a long time, let's make time, we save money. Time is sometimes money, we don't have to queue at the bank, we don't have to spend gas or find a way to get



to the bank. We can simply do it from where we are. When you have a break at work, break in two minutes I can make my deposit with my application. And another benefit is the convenience of where we are we can make this type of deposit. And we have also updated it immediately we have immediately processed it and we can see if it went into our account and we can see that the deposit is there. It is another benefit, it is also a very good question, a very practical question, and because it is something we need to know. And sometimes it's good to get clarification.

[Music]

Another question that I also saw from my questions because I want to make sure I answer all the questions, is how to avoid overdrafts on our accounts? It is important to know that I can have a checking account, a savings account and I can make transfers between my accounts to ensure that I will never be overdrawn.

[Music]

Another question is, can I make a payment with my bank's application for a product that I buy on Amazon? Sometimes there is a way to make connections between different merchants, for example, some of the things I like with Amazon is that I can add my card information and as I add the information, I go to pay at Amazon. When the money comes out of my card and when I entered the application, I can see how much money went out of my bank for that expense that I made on Amazon. But it is a very good question because we use Amazon many times. It is a source that we often use in order to obtain necessary services or products quickly and very conveniently as well. Very good question. I see that I am going to do a review to make sure that no other question has entered while we complete the presentation I see that there is no other question. But I want to take this moment to thank you again for taking this step in making sure you are safe and feel confident using the banking systems so that you can make your money go a little further and also have your money safe. In the next class, we will review how to use online banking to help you manage your money. It's like more money management like submitting rates and creating a spending plan. I was very pleased being your presenter today and wish you the best of luck navigating banking now and in the future. Good afternoon.