DIGITAL BANKING:
THE BASICS

Digital banking allows you to use your money
from your mobile phone, computer or bank app.

This way, you can make any bank transaction
without going to the branch or using cash.

For example, you can send money to another person,
make a purchase or pay a bill
from home, securely and whenever you want.

Here are the key terms
for understanding digital banking:

Digital banking or bank app

It's like having a bank branch inside your mobile phone
or on your computer.

You can do a lot without having to go to the branch:

- – See how much money you have.

- – Pay bills.

- – Send money to other people.

And you don't have to worry: the system is fully protected and safe.

Money transfer

A transfer is when you send money from your account
to another person's account.

You can also transfer the money from your mobile phone
or computer, no matter where you are.
You don't have to go into the branch.

To make a transfer, you need to know:

- How much money you want to send.

- The other person's account number.

Digital payment

Today, you no longer have to pay with banknotes or coins.
You can pay with your card or your mobile phone.

There are 2 options:

1. **In a shop:**
   Hover your card or mobile phone over
   the machine that collects the money.
   This machine is called a payment terminal or POS.

2. **Online:**
   Enter your card numbers,
   the name on the card
   and the security code.

It's a quick, convenient and easy way to pay.

Digital security

Digital security protects your money and your data.

The bank uses different security systems:

– Passwords.

– Codes sent to you by text message.

– Your fingerprint or your face.

This way, no one can use your money without your permission.

Notifications

Notifications are messages
that the bank sends to your mobile phone.

For example, they let you know:

– If you receive money.

– If you make a purchase.

– If there's a major issue with your account.

> **What are the advantages of using digital banking?**
> - It's easy to use.
> - It saves you time.
> - You don't have to queue at the bank branch.
> - You can manage your money more efficiently.

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