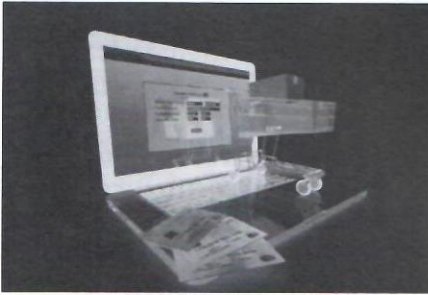


## Online shopping

Online shopping was discussed in Chapter 3, Topic 3, in the section on e-commerce.



## Online banking

Online banking enables clients to carry out transactions with their banks via the Internet and a secure website. For example, clients can access their account balances, pay accounts, transfer funds or copy or print statements. Online banking is available 24 hours a day, seven days a week, and clients can log in and transact from anywhere in

the world. Most large banks offer online banking free or for a small fee. The greatest fear customers have of online banking is fraud.

All banks offer an ATM service where clients can withdraw money any time, check balances, deposit money, obtain statements, do inter-account transactions, and pay beneficiaries. Competing banks continuously reduce bank charges and offer new services at ATMs. A customer can even transact at an ATM in other countries when away on holiday. Most banks offer fully secure and functional online or electronic banking.

## Online reservations

An online booking or reservation website is used for making bookings for hotels, car rentals and airline tickets, and tickets for movies, plays or sports matches. The website is connected to a shared database that contains all the information and is available to all users.

For example, on an airline website, you can make a request for airline tickets by providing the departure date, departure time, departure airport and the arrival airport. The system checks the availability of flights and returns with up-to-date information. Once you've chosen your flight, you make an online payment, after which confirmation is issued with a reference number. Examples of reservation websites are Computicket and websites belonging to airlines.

### Exercise 3

Open the *LB\_7\_3\_Ins* file on your Learner CD and complete the exercise.