Title:
How to get started with Internet Banking

Word Count:
358

Summary:
The specific ins and outs of how your Internet banking will work vary depending
on which bank you're with.

Keywords:
internet,banking,finance

Article Body:
The specific ins and outs of how your Internet banking will work vary depending
on which bank you're with. However, there are many things that banks do the same
or very similarly, so it is worth taking a second to learn about how Internet
banking works in general as well as reading the information your bank sends you.

To begin with, you have to register for Internet banking, if you didn't do it
when you set up your account. This is generally a matter of simply walking into
your bank or phoning them and saying "I'd like to sign up for Internet banking".
They will then send you a series of letters with various PIN numbers and
passwords (occasionally including a physical security device with a numeric
keypad), along with instructions on how to use them to access your Internet
banking.

Once you're in, you should be presented with a list of your accounts (if you
have more than one) or a list of your recent transactions. This allows you to
quickly see the status of all your accounts and what has happened to them
recently. From here, you can access pages where you can make various kinds of
one-off payments, and set up or cancel regular payments.

To make a one-off payment, such as a bill payment or sending money to someone
else's account, you will need the person or company's bank account number – some
banks will have a list of utility bills already built in to the website. Simply
type in this information on the payment screen, together with the amount, and
click 'pay'. The money should reach the other account within 2-3 working days.

Setting up regular payments is a little more complicated. Again, you need the
numbers and amounts, but you also need to know the start date, end date, and how

often you want the payment to be made. Be careful of exactly when you set your payments to leave your account, as the bank will often charge you a large fee if there is no money in the account when the payment is scheduled to be made.