

April 2022

Welcome to the April IT Club News sheet.



At the March IT Club meeting we asked for topics people would like to know more about and online Banking came top, so this month we are looking at the benefits and issues of banking on your computer, tablet or phone.

Often the main concern is security - if I can get access to my money then surely other people can? In 20 years of using online banking I have never had a problem with it. I have had money taken from my credit card account but that was not from online banking. The banks do not want fear to stop people using online banking and are constantly looking for ways to keep your money safe so you can rest assured that the security on your account is excellent. We will look at security in more detail in the the future.

The next IT club meeting will be on Tuesday 31st May.

There is quite a lot of information here, if you want more detail on any topic, or would like a new topic covered, just let me know at steven.p.dow@me.com.

We have requests to send this news sheet to other people so you can either send their email address to me or you can simply email them this pdf.

Information

Our website is here : <https://ageconcernepsom.org.uk>

The coronavirus update is here: <https://ageconcernepsom.org.uk/coronavirus-update/>

If you have IT problems you can still get telephone help by ringing our office on **01372 732456** between the hours of 9.30 – 1.00, Monday to Friday. An IT volunteer will then ring you back and hopefully solve your problem.

To keep up to date with Age Concern Epsom & Ewell's news and events please sign up to our charity newsletter. <https://ageconcernepsom.us11.list-manage.com/subscribe?u=72744b5e62d99b468ae2072a4&id=9b7e38510d>

All the previous newsheets have been put on the Epsom and Ewell Age Concern website and can be accessed here:
<https://ageconcernepsom.org.uk/about-us/newsletters/it-newsletters/>

Useful Links

Government advice: <https://www.gov.uk/coronavirus>

Age UK: <https://www.ageuk.org.uk/information-advice/coronavirus/>

The NHS has lots of information: <https://www.nhs.uk/conditions/coronavirus-covid-19/>
111 phone line website: <https://111.nhs.uk>

Livi information: <https://www.livi.co.uk>

On-Line banking

Background

It was not long ago that every town and many villages had at least one bank. The bank manager was an important person who wielded great power and influence over the community.

If we wanted cash we would have to go to the bank, write a cheque and gratefully receive our own money. If we wanted to buy a large item then we would write a cheque and wait a number of days before it was cleared. When building societies were offering 5% interest the banks may reluctantly offer 1% in a deposit account.



If you wanted to know how much money was in your account you had to wait until your monthly (or 3 monthly) statement arrived or you had to go into your local bank.

The Bank was often the most important building in town.

However they were expensive to run so the banks looked at ways to cut costs.



In 1967 the first cash dispenser in the world opened at Barclays Bank in Enfield, by Reg Varney!

As cashpoints spread throughout the country the banks started saving money.

Cashpoints could also tell you how much money was in your account.

In 1983 the UK led the way again when the Bank of Scotland offered a service called Homelink. Customers were connected to their banks by their TVs and telephones. This was before the days of the internet and connection to the bank would be by a noisy modem.

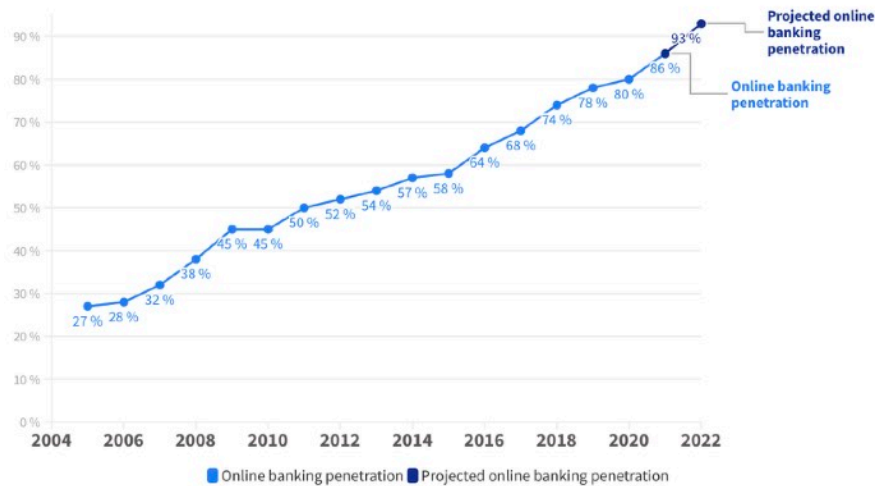
In 1997 Nationwide Building Society set up the first true internet bank and from then all the banks developed their own online banking facilities.

Internet only banks started appearing (Monzo, Revolut, Starling) who have no high street presence at all.

In 2022 it is estimated that 93% of the adult UK population will be using some sort of online banking.

The percentage of Brits that use online banking

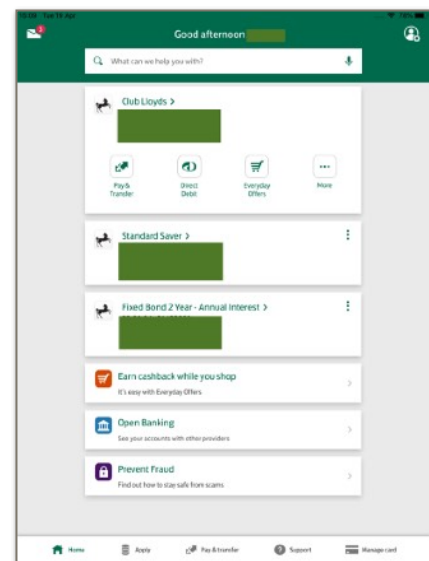
According to our estimates, 93% of Brits will be using some form of online banking by the end of 2022.



Why use an online bank?

There is an understandable reluctance to use an online bank because it may seem like you are opening direct access to you money, which other more unscrupulous people could exploit. Fortunately security is very good and this is not an issue in reality, but nevertheless it is a concern so why take the chance, is the argument.

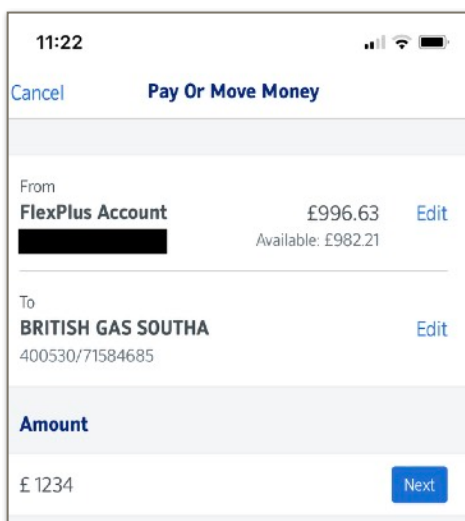
Looking at the benefits another way, when a member of our group lost access to online banking because of technical issues she realised how much she used it: to pay the window cleaner, check balances, move money between accounts etc. Thankfully the issues were resolved and normal service was resumed.



So what are the benefits of online banking?

1. Not tied to banking hours

Banks traditionally have had quite restrictive opening times, indeed they have a category of holidays named after them. They closed at 3pm until quite recently, which was often inconvenient for shops and businesses. Online banking is available 24 hours a day, 365 days a year and apparently, Christmas Day is quite a busy banking day!



2. Pay bills online

You can setup bill payments quite easily, and once setup paying a bill is very simple. For example last year I setup a bill payment for a cleaning company. It took about 2 minutes to set up. This year when I had a bill from the same company I could pay it in a matter of seconds.

3. Move money between accounts.

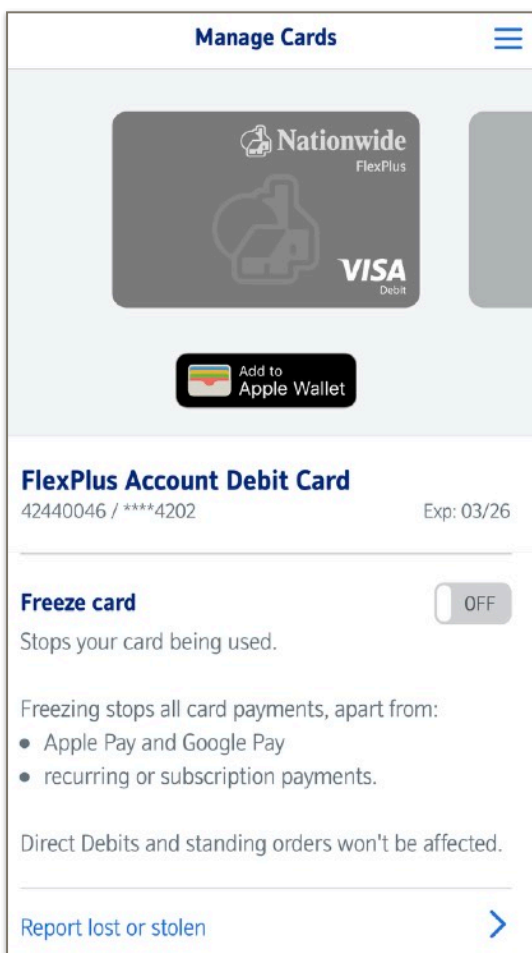
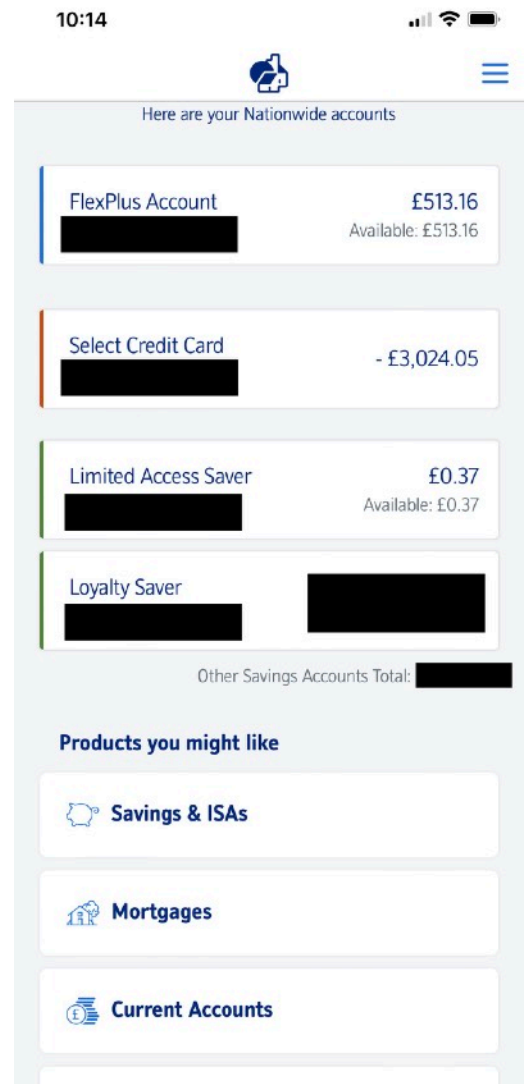
Although interest rates are abysmal at the moment, it is useful to quickly move money between account, for example from a savings account to a current account and vice versa. This can be done in seconds and is free.

4. Keep an eye on accounts and view transactions. Traditionally you would wait a month or sometimes 3 months for a paper statement to arrive in the post. Now you can keep an eye on your money whenever you want, in seconds. I check my account every day.

You can even download the transactions and import them into a spreadsheet for your home accounts.

5. Set up direct debits

Direct debits to energy companies, the council etc can be set up easily. Once set up they just happen in the background but you can keep an eye on them, and stop them immediately if you need to.



6. Quickly block or freeze a card

A useful feature is to instantly block your card if you think it may have been stolen or just lost.

When you find your card you can unfreeze it.

This is so much better than the old way of contacting the bank by telephone.

7. Easy to contact your bank. Also most online banking apps offer a chat facility where you can type messages to a person, or maybe a robot, if you are unlucky!

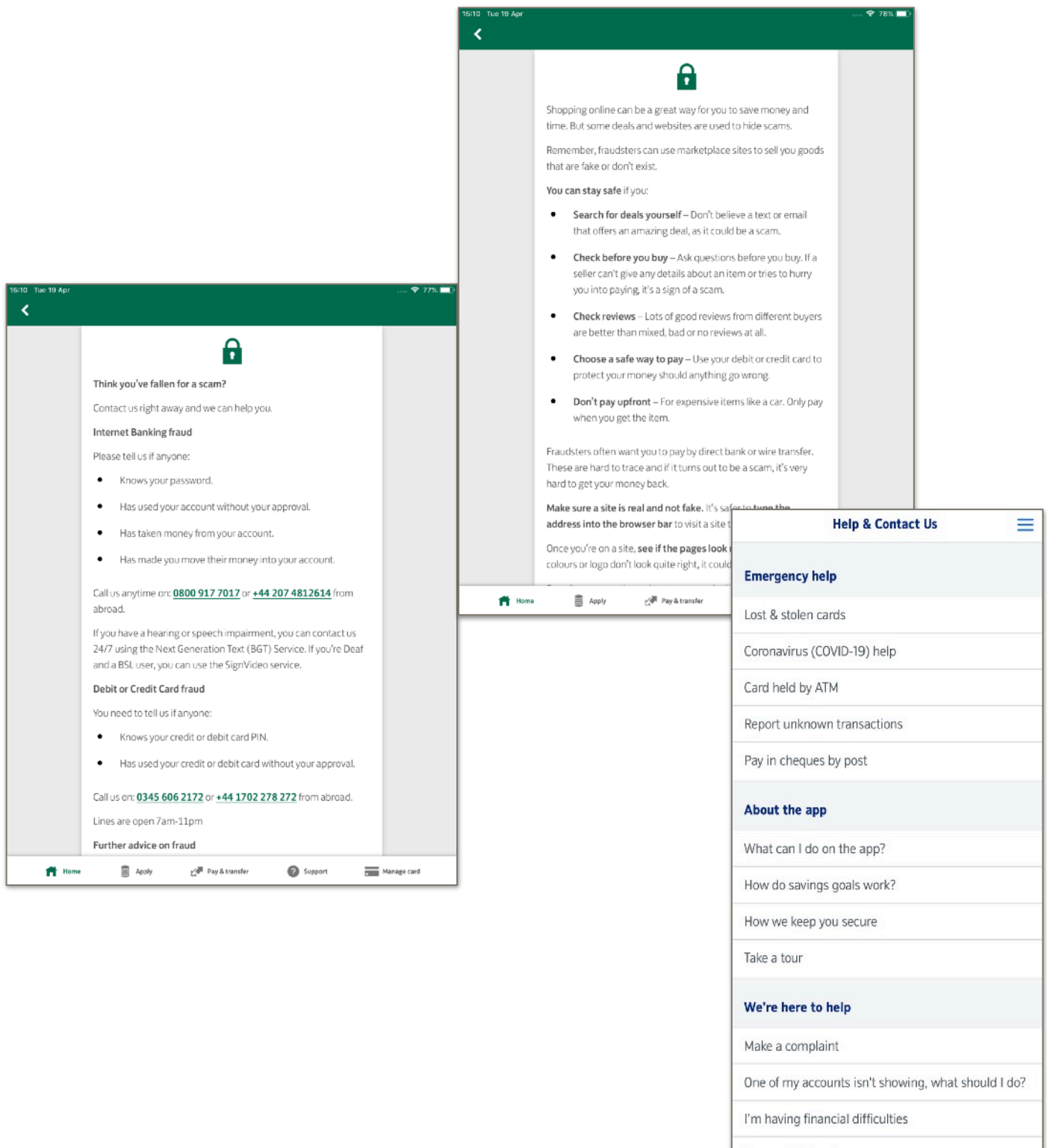
8. Pay in cheques

The banks have different ways of approaching the paying in cheques.

For example, if you need to pay a cheque into an HSBC account using their app, you simply select the account you want to pay in to, enter the amount then scan the cheque. You then retain the cheque until you see it successfully in your account.

7. Useful information such as security and scam updates

It is in the bank's interest to keep you secure and aware of scams so most mobile apps have comprehensive help and advice.



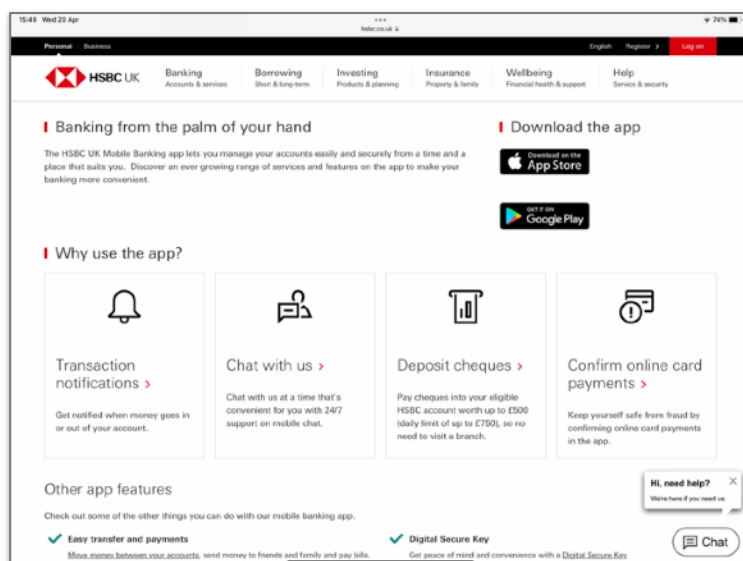
How do I start online banking?

It may vary a little between banks but generally it is very simple process to register.

There will be security checks and confirmation that you are who you say you are!

If you have an iPad, tablet or smart phone you simply download the app and follow the instructions.

There are new internet-only banks but it is best to start with your current bank - they all have online banking facilities.



Security

Security is of paramount importance to the banks. If online banking is perceived as unsafe and your money is at risk, then people will stop using it. This is not what the banks want because, for them, online banking is so much more efficient than the traditional high street banks.

Therefore you can be assured that your money is safe, and the banks have excellent security arrangements.



When you access your online account on your computer you will be asked for a number of details such as customer number, date of birth and password or code.

Furthermore you may be asked to enter a one-time code which is sent to you via text.

An alternative method is to use a validation device.

This is called two factor authentication.

However if you have a banking app on your tablet or smartphone it may offer you the device's built in security to greatly simplify access to your account. For example on my iPhone, using Face ID, I simply have to look at the phone to get access.

Security will be covered in more detail in a future news sheet.

Summary

Online banking is hugely popular and offers many benefits. Security has been a concern of many people but the banks have implemented excellent security systems which protect your money extremely well.

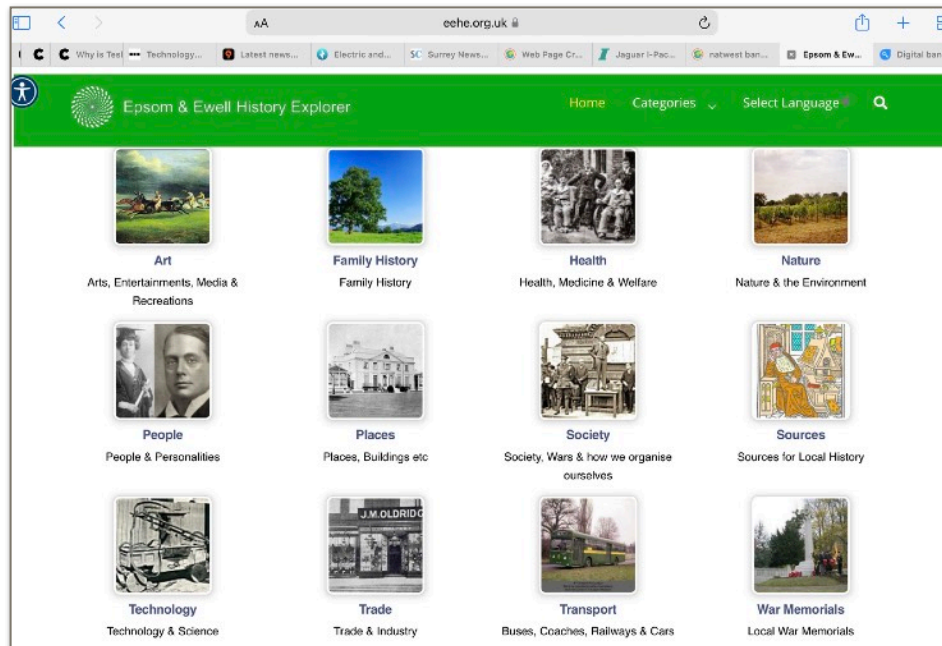
Epsom and Ewell History Explorer

For those of you who like local history, here is an interesting web site:

<https://eehe.org.uk>

It is run by volunteers and contains articles connected with the area.

It has a huge number of articles and photographs.



For example, in the Art section there is an article about Aubrey Beardsley, the talented artist who died very young.

Apparently he spent 2 years recuperating at 37 Ashley Road, Epsom.

13 years later he spent 2 weeks at the Spread Eagle hotel.



5 and 37 Ashley Road (Number 37 on the right), Epsom.



You can read the full article here:

<https://eehe.org.uk/?p=24057>

Scams

More Delivery Scams

Emails and text messages purporting to come from the Royal Mail are unfortunately common.

The fake messages will say that a delivery could not be delivered and therefore you must click on a link to enter alternative delivery arrangements.

There are variations of this and claim to come from many delivery organisations, not just the Royal Mail.

The Royal Mail have a good website with many examples and advice.

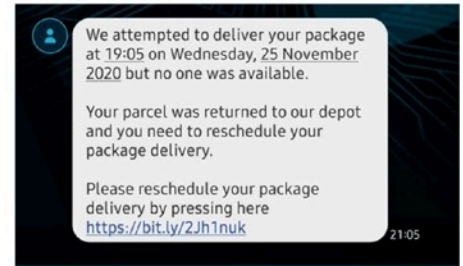
You can visit the website here:
<https://www.royalmail.com/help/scam-examples>

Text message

Text message states there is a package that needs to be rescheduled and asks you to press on a 'bit.ly' link.

The link takes you to a scam site asking for payment.

Do not click on any links or enter any details.

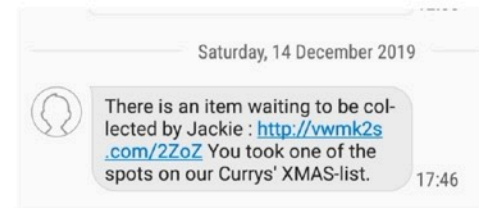


Text message

Text message saying an item is waiting to be collected by you.

It references a Xmas list.

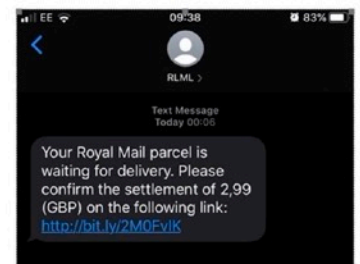
Do not click on any links.



Text message

Text message saying a parcel is waiting for delivery. Please confirm the settlement of 2.99 (GBP) via a link.

Do not click on the link.



Your Internet is not working

The telephone scam is still going strong!

I had a call this week claiming to be from BT and telling me they had noticed my internet was not working as it should. They asked me if I had noticed that sometimes the internet speed is fast and sometimes it is slow. Playing along I said that I did notice a slowing down of my internet sometimes.

I was speaking the truth because the internet going fast and slow is quite normal. There are so many links and connections between you and, for example, an online shop, it only takes only one bad link to slow down the whole connection.

I played along for a time and sure enough she said she could help and directed me to a website which no doubt would have downloaded all sorts of undesirable software.

I do not have BT internet anyway!

But beware!

Puzzling picture
Giant Dog?



No. Just the camera angle!

Finally



If you have any ideas, comments, suggestions please email them to me at steven.p.dow@me.com
See you next month!