

# Internet Banking

## Vocabulary Preview

Match up as many words and meanings as you can before you look at some examples of Internet banking screens.

- |  |  |  |
|--|--|--|
| <p>h<br/>c<br/>b<br/>g<br/>f<br/>d<br/>e<br/>a</p> | <p>1. log in<br/>2. username<br/>3. password<br/>4. visible<br/>5. security question<br/>6. menu<br/>7. profile<br/>8. transfer funds<br/>9. authorize<br/>10. recipient</p> | <p>a) the person who receives something<br/>b) a word or code an account user creates to access something securely<br/>c) the email address or name associated with an account (user ID)<br/>d) a list of items or areas you can access from a main page<br/>e) to move money from one person or account to another<br/>f) to give official permission (e.g., to allow an automated monthly payment)<br/>g) able to be seen<br/>h) to enter one's username and password in order to access an account<br/>i) a question that only a user (or an e-transfer recipient) can answer<br/>j) personal information such as name, phone number, and email</p> |
|--|--|--|

# Example 1

## LOGIN

### A. Reading

Read the log-in screen. Then answer the questions.

**Welcome to Online Banking!**
If you don't have an account, [register online](#). It's free!

**Client Card Number or Username**

**Password**

Not visible

Remember my username on this computer.

⚠ Warning: Do NOT check this box if you are using a shared computer.

**Choose a Security Question**

What is your mother's maiden name? ▼

Ask me a security question every time. (recommended)

Do not ask me a security question on this computer.

**Sign In**

[Forgot username or password?](#)

### B. Questions

1. What can you do on this screen?
  - a) sign in to online banking
  - b) sign out of online banking
  - c) change your mailing address
  - d) change your bank account number
2. What two main pieces of information does a client need to provide on this screen?
3. Why might Internet banking users not want their password to be visible as they type?
4. Why does the screen mention a client's mother?
5. What recommendation does the bank make?

username/password

## Example 2

### MENU

#### A. Reading

is this client logged in or not?

Read the Internet banking menu. Then answer the questions.

The screenshot shows an internet banking interface. At the top, it says "Hello, Mia! What would you like to do today?" with a "Log Out" button. Below this are three main menu categories: "Products & Service", "My Account", and "Customer Service". The "My Account" section is expanded, showing a list of options: View/Modify Profile, View Accounts, View Statements, Pay Bills, Transfer Funds, Authorize Direct Deposit, Report a Stolen Card, Request Credit Increase, and FAQ. Below the list is a note: "To set up Telephone Banking, call 1-800-MY1-BANK." Handwritten pink annotations include: "cheque book" next to "View Statements", "CURRENT BALANCE: how much money I have on my account" next to "View Accounts", "change password?" next to "Transfer Funds", "FAQ: FREQUENT ASKED QUESTIONS" next to "FAQ", and "payroll from employer" next to "Request Credit Increase".

#### B. Questions

1. Is this client logged in? How do you know?
2. Which can a client NOT do from this screen?
  - a) get cash
  - b) log out
  - c) view accounts
  - d) change profile information
3. What menu item should the client click on if she wants to make a hydro bill payment online?
4. What menu item should the client click on to change her password?
5. How can the client send an e-transfer to a neighbour for looking after her pet for a week?

## Example 3

### FUNDS TRANSFER

#### A. Reading

Read the Internet banking screen. Then answer the questions.

TAXES: the money that we have to pay to the city/the government so they can use it for PUBLIC SERVICES (TAXES ON HOUSE, PST, GST, GARBAGE, RECYCLING, CIGARETTES, ALCOHOL) PST+GST 11%

**WE BANK**

Main Menu My Accounts

Move Money **TRANSFER** e-transfer

From: Ralph's Main Chequing 99008976 (Available: \$4,890.00) ▼ To: City of Windsor Taxes ▼

\$ 525.00 When: Now ▼ **Complete Transfer** Cancel

▶ 4 of 6 free transfers used for this billing period.

**i** To transfer funds to another We Bank client, choose Other WE BANK customer in the "To" field.

**INFORMATION**

#### B. Questions


1. What transaction is the client ready to complete?
2. How much is the bill?
3. This client wants to view his last tax payment to City of Windsor. What should he do?
4. What does the client need to do to change the recipient?
5. What button should the client click if he decides not to make this transaction?

# Assessment

## BANKING

### A. Reading

Read the screen.


Today's Credit Union

👤 Log Out

◀ Back to Accounts
◀ Back to Main Menu

### Transfer Funds

**From**

Ralph's Main Chequing 99008976 ▼

**To**

tanishakumar@childcare.com +

**Amount**

\$150.00

Transfer fee: \$1.00

**When**

Weekly on Fridays ▼

**Personal Message**

Thanks for babysitting!

RECIPIENT: THE PERSON  
WHO RECEIVES THE  
MONEY

Complete Transfer

Cancel

① To add a new recipient, click on the + button in the "To" field. You will need an email or mobile phone number. You will also need to set up a security question.

## Assessment cont.

### B. Questions

Use the reading from Part A and what you've learned about banking to answer these questions.




1. Where would a bank client see this information?
2. What type of Internet banking transaction is this client ready to do?
3. How much money does the client have in his/her account right now?
4. Who is Tanisha Kumar?
5. How often will this client make the transfer?
6. How can the client add a new recipient for e-transfers?
7. What do you think the customer should do if he/she wants to read this credit union's FAQ?
8. Has the recipient already received the funds?
9. What should the customer do if he/she decides not to complete the transfer?
10. What special note did this client leave for the recipient?

# Assessment Tool

Student: \_\_\_\_\_

Resource Used: Internet Banking (Real-World Reading, ESL Library)




Theme	Skill Competency	Date Completed	Task	CLB Level
Banking	III. Getting Things Done		<input type="checkbox"/> Skill-Using <input type="checkbox"/> Assessment	

✓	Criteria Assessed	Achieved 	Achieved with Help 	Needs Improvement 
	identifies reading layout			
	identifies reading purpose			
	demonstrates an understanding of vocabulary found on Internet banking screens			
	finds specific details on Internet banking screens			
	uses information on Internet banking screens			

Score	Success	Teacher Feedback

# Self-Assessment

Add check marks (✓) to show what you've learned.

Can I...	Yes (very well) 	Yes (with help) 	Not yet 
understand vocabulary on Internet banking screens?			
recognize an Internet banking screen?			
understand the purpose of Internet banking screens?			
find important information on Internet banking screens?			
use information on Internet banking screens?			



## Answer Key

### Vocabulary Preview

- |      |      |      |      |       |
|------|------|------|------|-------|
| 1. h | 3. b | 5. i | 7. j | 9. f  |
| 2. c | 4. g | 6. d | 8. e | 10. a |

### Example 1

- a
- The client needs to provide his/her card number or username and password to move forward.
- In a public setting, the client may not want to have their password visible in case someone sees them type it.
- The screen mentions the client's mother in the security question. A security question asks for information that the client will know (and has answered previously).
- The bank recommends that clients answer a security question.

### Example 2

- Yes, this client is logged in. The screen has a welcome message (Hello, Mia!).
- a
- Pay Bills
- View/Modify Profile
- The client can click on Transfer Funds to send money electronically to a neighbour.

### Example 3

- The client is ready to pay his tax bill online.
- The bill is \$525.00.
- The client should go to My Accounts to view his transaction history.
- The client needs to change the information in the "To" field to change the recipient.
- The client should click the Cancel button if he decides not to make this transaction.

### Assessment

Ask your students to read the information in Part A and write the answers to Part B in their notebooks. Use the assessment tool on page 6.

#### Answers:

- A bank client would see this information after signing in to Internet banking and choosing Transfer Funds from the Main Menu.
- The client is going to transfer funds electronically to another person.
- The client has \$3,002.00 in his/her account.
- Tanisha Kumar is the recipient of the funds (and the bank client's babysitter).
- The client will make this transfer once a week.
- To add a new recipient, the client needs to click the + button in the "To" field.
- The client should go back to the Main Menu to see if there is an FAQ.
- No, the recipient has not received the funds yet.
- The customer should click the Cancel button if he/she decides not to complete the transfer.
- The client left a special thank-you note for the babysitter.

### Assessment Tool

Use this assessment tool to record each student's reading abilities.

### Self-Assessment

When your students have completed these tasks, have them reflect on their learning by filling in the chart.

#### ABOUT THE EMOJI:

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