

# 11 Banking

**Safe Bank Online Services**

At Safe Bank, you can organize your finances from the comfort of home with our **online banking** service. We offer a range of free services to make your life easier.

- Worried about a check clearing? Choose our **electronic statements** to monitor your **account activity**.
- Does a relative need money now? Transfer money with **electronic funds transfer** to other banks.
- Having trouble organizing bills? Enroll in our **bill pay** program and never miss another payment.

As always, your security is our top concern. Safe Bank protects you from **bank fraud** and **identity theft**. Each member gets a unique **PIN** upon opening their account. Our **site key** and **SSL** connection secure every transaction. Automatic **lockouts** occur when thieves try to guess your password. Sign up for **account alerts** to be notified of suspicious activity on your account.

Whether it's at one of our many branches or online, we hope you'll open an account with us.

**1 lockout**

**2 account activity**

**3 PIN**

**4 SSL**

**5 online banking**

**6 identity theft**

## Get ready!

**1 Before you read the passage, talk about these questions.**

- 1 Why is online banking useful?
- 2 What are the risks of online banking?

## Reading

**2 Read the description of online banking on a website. Then, choose the correct answers**

- 1 What is the passage mostly about?
  - A fraud protection
  - B how to transfer money
  - C the features of electronic banking
  - D different ways to monitor accounts
- 2 What comes with every Safe Bank account automatically?
  - A PIN
  - B bill pay
  - C site key
  - D account alerts
- 3 What can you infer about the online banking service?
  - A It requires a sign up fee.
  - B It does not offer savings accounts.
  - C It lets customers select their services.
  - D It is the only way to open an account Safe Bank.

## Vocabulary

**3 Choose the correct word pairs to fill the blanks.**

- 1 Online banking offers \_\_\_\_\_ to monitor \_\_\_\_\_.
  - A PINs, identity theft
  - B account alerts, bill pay
  - C electronic statements, account activity
- 2 Online banks have a(n) \_\_\_\_\_ and a(n) \_\_\_\_\_ to secure transactions.
  - A SSL connection, site key
  - B PIN, electronic statements
  - C account alerts, bill pay
- 3 To protect members from fraud, online banks use \_\_\_\_\_ and \_\_\_\_\_.
  - A site keys, account activity
  - B lockouts, account alerts
  - C PINs, electronic funds transfer

4 Match the words (1-5) with the definitions (A-E).

- |                               |                    |
|-------------------------------|--------------------|
| 1 — electronic funds transfer | 3 — bill pay       |
| 2 — PIN                       | 4 — bank fraud     |
|                               | 5 — online banking |

- A numbers that identify an account holder  
 B illegal actions to access money that is not yours  
 C a service that allows you to manage finances on a computer  
 D a way to send money to another account  
 E a service that sends money to people and businesses you owe money to

5 Listen and read the description of online banking on a website again. How can a customer pay their bills online?

## Listening

6 Listen to a conversation between a bank teller and an account holder. Mark the following statements as true (T) or false (F).

- 1 — The account holder is afraid someone else is using his money.
- 2 — Before holding his account, the bank will process the account holder's bills.
- 3 — The teller is a representative of the Fraud Prevention department.

7 Listen again and complete the conversation.

Teller: OK, 1 \_\_\_\_\_. Which withdrawal are we looking at?

Account holder: The one at the ATM in Florida on 1st February. I've never been there.

Teller: I see. I'll 2 \_\_\_\_\_ on your account. That way no one can use your funds.

Account holder: But, I need it. My 3 \_\_\_\_\_ - I've got a few payments scheduled.

Teller: No problem sir. I'll process those before placing the hold.

Account holder: 4 \_\_\_\_\_ that withdrawal?

Teller: Our Fraud Prevention Department can investigate and issue a refund. Should I transfer you?

Account holder: 5 \_\_\_\_\_, thanks.

## Speaking

8 With a partner, act out the roles below based on Task 7. Then, switch roles.

USE LANGUAGE SUCH AS:

*I saw a withdrawal I didn't make.  
 What's your account number?  
 I'll put a temporary hold on your account.*

**Student A:** Your account has been accessed by someone else. Talk to Student B about:

- refunds
- security
- account information

**Student B:** You are a bank teller. Answer Student A's questions. Find out about:

- account number
- concerns

## Writing

9 Use the conversation from Task 8 to complete the receipt.

### Safe Bank Customer Security Concerns Form

Account number:

Security concern:

Reason for concern:

Customer questions:

Resolution: