

11

Banking

1 lockout

2 account activity

3 PIN

4 SSL

5 online banking

6 identity theft

Access is denied

Safe Bank Online Services

Enter your PIN: 4469

https://

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.

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?
 - fraud protection
 - how to transfer money
 - the features of electronic banking
 - different ways to monitor accounts
- 2 What comes with every Safe Bank account automatically?
 - PIN
 - site key
 - bill pay
 - account alerts
- 3 What can you infer about the online banking service?
 - It requires a sign up fee.
 - It does not offer savings accounts.
 - It lets customers select their services.
 - 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 _____.
 - PINs, identity theft
 - account alerts, bill pay
 - electronic statements, account activity
- 2 Online banks have a(n) _____ and a(n) _____ to secure transactions.
 - SSI connection, site key
 - PIN, electronic statements
 - account alerts, bill pay
- 3 To protect members from fraud, online banks use _____ and _____.
 - site keys, account activity
 - lockouts, account alerts
 - PINs, electronic funds transfer

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

1 <input type="text"/> electronic	3 <input type="text"/> bill pay
	funds transfer
2 <input type="text"/> PIN	4 <input type="text"/> bank fraud
	5 <input type="text"/> 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:	<input type="text"/>
Security concern:	<input type="text"/> <input type="text"/>
Reason for concern:	<input type="text"/>
Customer questions:	<input type="text"/>
Resolution:	<input type="text"/> <input type="text"/>