Internet Banking

Full name   : …………………………………….

Class   : …………………………………….

I. Choose the best answer.

How to Open a BRI Internet Banking Account

BRI Internet Banking is a service provided by Bank BRI to facilitate online transactions for its customers. BRI Internet Banking allows customers to interact with BRI 24 hours a day, 7 days a week, 365 days a year, wherever they are. Features available on BRI Internet Banking include account information, balance information, account changes, money transfers, interbank transfers, recurring transactions, and additional transfers. Also, view payment status (mobile voucher, electronic money, electricity voucher), initiate deposit, disable/enable ATM card, SMS notification list, menu management (change user ID, password, email), etc.

You can access all these features easily by activating the BRI Internet Banking Service (BRI Internet Banking). BRI Internet Banking or BRI Internet Banking services can be accessed by customers on the page https. //ib.bri.co.id/ib-bri/. To use BRI internet banking services, you must first register. How to register for BRI Internet Banking? Before discussing how to register for BRI Internet Banking, it is important to first understand the following requirements.

BRI internet banking registration requirements:

- Have an identity card such as e-KTP or SIM
- Are BRI savings customers (BritAma, BritAma Junio or Simpedes) and Current Accounts (Individuals) who have an active BRI ATM card (BRI Card).
- Have a mobile phone (smartphone) with a sim card operator that has collaborated with BRI: Telkomsel, Indosat, XL, Telkom Flexy, Bakrie Telecom and Mobile-8.
- Have an email address to receive notification and verification emails during BRI Internet Banking transactions.

How to Register BRI Internet Banking online:

1. Come to the nearest BRI ATM Enter your ATM PIN, choose **another menu**
2. Select **registration** menu, select **internet banking**
3. Enter a six-digit password for BRI internet banking
4. Repeat the password that has been created

5. Next, customers will get a BRI internet banking user ID
6. After the BRI internet banking registration process is complete, the customer will receive a receipt containing a user ID and password
7. Record and save the BRI internet banking user ID and password in case you forget it
8. Better to write it down on paper and save it carefully.
9. Customers can activate BRI internet banking on the https://ib.bri.co.id/ib-bri/
10. Enter the BRI internet banking user ID and password that was created at the ATM
11. Enter captcha code
12. The customer will enter the terms and conditions page, after thoroughly reading and studying, click "**Agree**".
13. Customers are given the option to change the BRI IB password and enter email
14. Don't forget to remember or write down the new password if needed

After registration and activation, BRI internet banking can be used for various transaction purposes. As for the activation of the BRI internet banking m-Token, customers must visit the nearest BRI Bank branch office.

How to Register for BRI Internet Banking at the Branch Office?

You can also register your Internet Banking through the branch office directly. Customers are required to bring the required documents in the form of an e-KTP, savings book, and ATM card. Then, follow the steps below:

1. Come to the nearest BRI Bank branch office
2. Have an active phone number and email ready
3. Fill in the BRI internet banking registration form and activate it
4. Customer can fill out the form while waiting in line at customer service
5. CS will process the application for BRI internet banking registration
6. Customers will then be given the option to buy m-Token BRI tokens
7. After the m-Token is active, customers can use BRI internet banking such as checking balances, transfers, and so on.

Source: https://en.dailysocial.id/post/cara-buka-rekening-internet-banking-bri

1. Which of the following is not required for registering BRI internet banking?
   A. Email
   B. Mobile phone
   C. Identity card
   D. Savings book
   E. Registration fee

2. Which of the following is not a feature available on BRI Internet Banking?

    A. Gold savings

    B. Payment status

    C. Money transfers

    D. Balance information

    E. Account information

3. What does ATM stand for?

    A. Automated Transaction Machine

    B. Automated Teller Machine

    C. Automated Tool Money

    D. A Teller Machine

    E. At the Moment

4. What is the benefit of having BRI Internet Banking?

    A. Customers can do transactions in a no-signal area

    B. Customers can do transactions earlier at 6 A.M. than the Bank Branch office

    C. Customers do not get additional charges for interbank transfers

    D. Customers can pay electricity bills through it.

    E. BRI Internet Banking is safer than ATM

5. "Enter *captcha* code." Which of the following is not a captcha code?

    A. Random letters

    B. Random numbers

    C. Distorted image

    D. Text box

    E. Your password

II. Read this table then decide whether the statements are true or false.

No.	Internet vs Traditional Banking		
	Indicators	Internet	Traditional
1.	Contact	Customers can only have electronic or online contacts.	Customers can have direct face to face communication from their bankers.
2.	Customer Service	Customers do not have to stand in line for their banking transaction	Customers have to stand in line to perform their banking transaction.

3.	Cost	No costs are incurred in internet banking.	There are many operating and fixed costs that are incurred by traditional banks.
4.	Accessibility	Customer can operate their accounts anytime, anywhere using their mobile phones	Customers have to visit the bank for their work only during working hours.
5.	Time	Internet banking is not a time taking process as customers do not have to visit their branches to operate their accounts.	Traditional banking drains a lot of time from the customers as they have to visit their branch to obtain access to their accounts.

Source: *Sketchbubble, n. d.*

Based on your understanding of the chart, state whether the statements are true or false.

No	Statements	True	False
1	It is said in the text that queuing up in a line is not necessary in internet banking.		
2	Traditional banking costs more than internet banking.		
3	The transaction through internet banking is faster.		
4	Internet banking does not need many employees and staff.		
5	Customers of internet banking do not have to visit the branch if they get into trouble in their transaction.		