

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.

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: