CASH AND OTHER PAYMENT D S





This e-leaflet is part of a larger information pack which also includes pages on Paying Bills and Switching Providers and Staying Safe Online. All three are available as summarised hand-held versions.

We would kindly appreciate your time to provide us with feedback on our information sheets. Please click here to access our survey.

The Post Office offers a **free** way We know that for many, **POST OFFICE** to access your personal bank a bank branch can be a **BANKING** account through their branches

across the country. Online banking can help you track your balance and make ONLINE payments at any time using your **BANKING**

computer without the need to go to your local bank branch. This is provided by banks for you to make a range of transactions

on your account over the phone

by dialling a number provided by

Contactless payments have CONTACTLESS become a **popular** method of paying for things. If your card has **PAYMENTS**

your bank.

TELEPHONE

Banking.

deposit cash.

exceptions.

VIEW

Balances on

at any time.

your accounts

BANKING

contactless technology, you can pay without entering your PIN. **POST OFFICE BANKING**

place where you feel safe and secure when dealing with money. At a time where some bank branches are closing on our high-

streets, people are naturally concerned about not being able to go to branches in person. We want to provide some information on the different ways to

and make payments. Many will know the Post Office for its postal delivery service; however, they

manage your finances

The Post Office offers free access to services such as withdrawing cash

also offer a range of banking services at their branches called Everyday

from your personal bank account, depositing cash or cheques to your account, or checking your bank balance. The Post Office delivers this service for 28 of the largest banks in the UK.

The Post Office has **11,500 branches** in the UK where you can access this

service during opening hours. Some Post Offices are located within other shops, so the easiest way to find your nearest branch is using the **branch finder** on the Post Offices website – type in your postcode and hit 'Search'. To access your account at a Post Office branch, in most instances you will

need your card and PIN to withdraw money, check your balance and

The Post Office have a range of information about their **personal banking** services on their website. Find your nearest Post Office branch using their

branch finder seen above or find your nearest ATM machine as well. You can use this page to contact the Post Office for any questions you might have on their services. You can also speak to your bank about the services you can access for

free at the Post Office. They can also let you know if there may be any

ONLINE BANKING

Online banking/internet banking is a free and popular way to manage your finances and make payments. Most internet banking will allow you to:

TRANSFER

different

accounts.

Money between

 To set up online banking, you'll need to register first. To find out if you can use internet banking and how your bank can help with this you can:

Most banks will have slightly different ways that you can set up online

Phone

vour

bank.

banking so it is always worth contacting them so they can talk you through the options. You can find your bank's phone number via a bank statement they have sent you or by visiting their official website. Thinking of sending money over online banking?

you are paying. This might include:

Name of the person/company.

6-digit sort code of their

identify that payment came

information and make transactions:

and have them answered straight away.

what you must pay on your loan or overdraft.

You can pay your credit card bills.

your bank details.

payments.

from you.

PAY

Visit your

bank's

website.

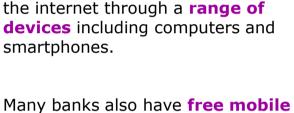
Bills and send

you know.

money to people



safe.



apps that can be downloaded if you

Banks take many steps to ensure

that your online banking account is

Online banking can be accessed on the internet through a range of devices including computers and

CHECK

the post.

Bank statements

without a paper

bill being sent in

Or visit your

local branch

advise you.

where staff can

have a smartphone. To find out account. more about Age UK East London's digital support service and for one-8-digit account number for to-one support through **020 8981** their account. 7124 or their email. A payment reference to

TELEPHONE BANKING

- Telephone banking is an **automated service** that allows you to access account You can talk to someone about an issue which is not on their website. It gives you the opportunity to ask as many questions as you would like
 - **CONTACTLESS PAYMENTS**

Contactless Payments (also known as tap-to-pay) are payments which you can safely make with your credit and debit cards with just one tap-to-pay on a card reader device, without having to enter your PIN number every time. This has become a popular way of paying for items and is used for 1 in every 3

It is safe as they ask you security questions before doing anything with

You can change your pin number on your credit cards or debit cards.

You can know your last five transactions and your current balance or

• You can use contactless payment for up to an amount of £100 in a single transaction. After five contactless purchases, the card reader would ask for your pin for security reasons to keep your details safe.

You can spend up to £300 across the five payments before the card

Your card needs to be within 1-2 inches of the card machine for a payment to be approved, so you can't accidently pay for someone else's

Some things to keep in mind if using contactless payments:

It is generally easier, quicker and safer to use than cash or coins.

you can see this symbol near the till. You can also ask the shop staff if

reader will ask you to insert your pin number.

purchase if you are near the till.

If you have a symbol similar to this on your debit or credit card, it

contactless payments.

can be used for

they take contactless payments.

CHECKLIST Checking the following can help you stay safe and secure whilst using online banking. Regularly check your statement and transactions and if there are

soon as possible.

is much safer.

payments that you don't believe you made, contact your bank as Be aware of potential scam emails from people claiming to be from your bank – see our **Staying Safe Online** leaflet.

A shop will accept

To make a payment simply tap the

top of the card machine where you would normally insert your card.

The machine will then confirm that the payment has gone through.

contactless payments if

Use strong passwords See our **Staying Safe Online** leaflet.

Only use secure internet connections to access your online banking. Public Wi-Fi is not always secure, using your home Wi-Fi broadband

CHECKLIST	
When using telephone or online banking, it's important to che	ck the

confirm that they have received the payment.

specific decisions. The information presented is correct at the time of research in March 2021.

Keep your **anti-virus** computer software up to date.

1	You should double-check the details you have entered online or
	provided over the phone are correct.

bank details of the person or organisation you are sending money to.

You can **send a small amount of money** to a person and ask them to