

PRINTABLE GUIDE

Begin online banking with simple checks

Online banking lets you check balances and manage payments through your bank's own app or website. Registration and security checks differ by bank. Begin with viewing your account before making a payment, and use the bank's instructions for each task.

Phone or computer | 2 min read | 5 steps

Before you start

- ☐ Have an account eligible for your bank's online service.
- ☐ Use your own updated device and keep the genuine bank contact number nearby.

1. Find the official service

Start from the website printed on your bank card or statement. Follow its link to the official banking app. Avoid sign-in links supplied by unexpected texts, emails or callers.

- ☐ Done this step

2. Register and secure access

Follow the bank's registration process. Use a unique password where required and complete the bank's authentication checks. Keep passwords, PINs and one-time codes private.

- ☐ Done this step

3. Practise reading your account

Open the balance and recent transactions. Learn how pending payments differ from completed ones. Ask the bank to explain entries you do not understand rather than assuming they are errors.

☐ Done this step

4. Check before a payment

Use the bank's documented payment process. Verify the recipient and amount through a trusted route, read name-check warnings and pause if anything differs. Never transfer funds because a caller mentions a 'safe account.'

☐ Done this step

5. Finish and monitor

Sign out on a browser and lock your device. Review alerts and statements. Report unfamiliar activity immediately through the genuine bank; do not investigate it by responding to a suspicious message.

☐ Done this step

Try it for yourself

Sign in through your bank's genuine route and find recent transactions.

☐ I tried the task.

My notes

Will my bank ask me to move money to protect it?

A request to transfer money into a supposed 'safe account' is a scam warning. End the contact and check directly with your bank.

Official help and the online guide

Lloyds online banking password protection - <https://www.lloydsbank.com/help-guidance/protecting-yourself-from-fraud/bank-safely-protect-your-passwords.html>

Lloyds safe-account scam warning -
<https://www.lloydsbank.com/news-and-insights/2026/seven-words-reveal-youre-talking-to-a-scammer.html>

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