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YES SENIOR New Tech

SENIOR NEW TECH

HANDBOOK

for seniors in the field of IT

As part of the project

YES SENIOR New Tech

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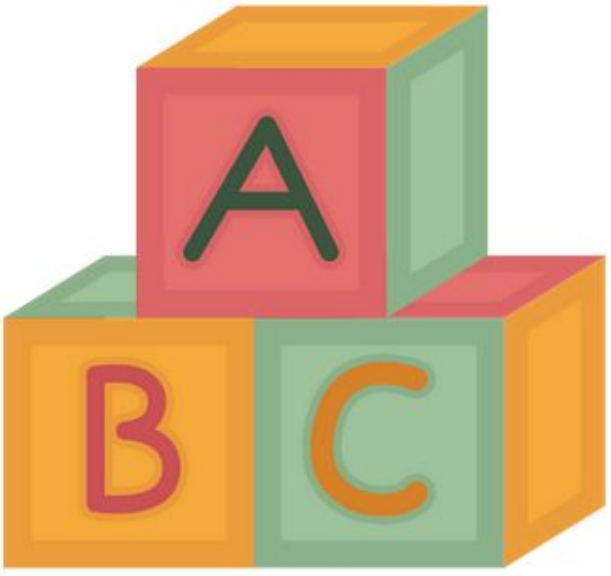
Basic Skills Using a Computer

Introduction

The module “Basic Skills Using a Computer” introduces you to computers, a computer mouse, a keyboard, to Windows Operating System and its very basic functions and programs such as MS Word program.

The computer and smart devices have become an integral part of everyday life of people all over the world. It is a tool that enables us to reach an ever-increasing flow of information and helps us accomplish many tasks in our everyday lives. Nowadays many services provided by the national and local governments are offered through the use of Information and Communications Technology (ICT) including E-commerce or E-banking services what allows people to reach them without leaving their homes. This makes our lives more convenient on condition that a person has basic skills to use a computer.

The module will help you to gain basic skills needed to work on a computer.



Computer - meaning what exactly?

Making the most out of a personal computer (PC) can eliminate the clutter and confusion of everyday life. It can replace the daily planner, address book, phone book, calendar, notepad, files, folders, papers and more. You can use your PC to watch TV and DVDs, listen to music or the radio, organize your photographs, send mail and even call long distance.

The best way to learn about and become comfortable with computers is to start with the basics. Important parts of a computer that one should know include the computer case, the central processing unit (CPU), the memory or RAM, the monitor, the keyboard, the modem, and the mouse.

Depending on the size of the device, the size and performance of the computers built into it also differ.

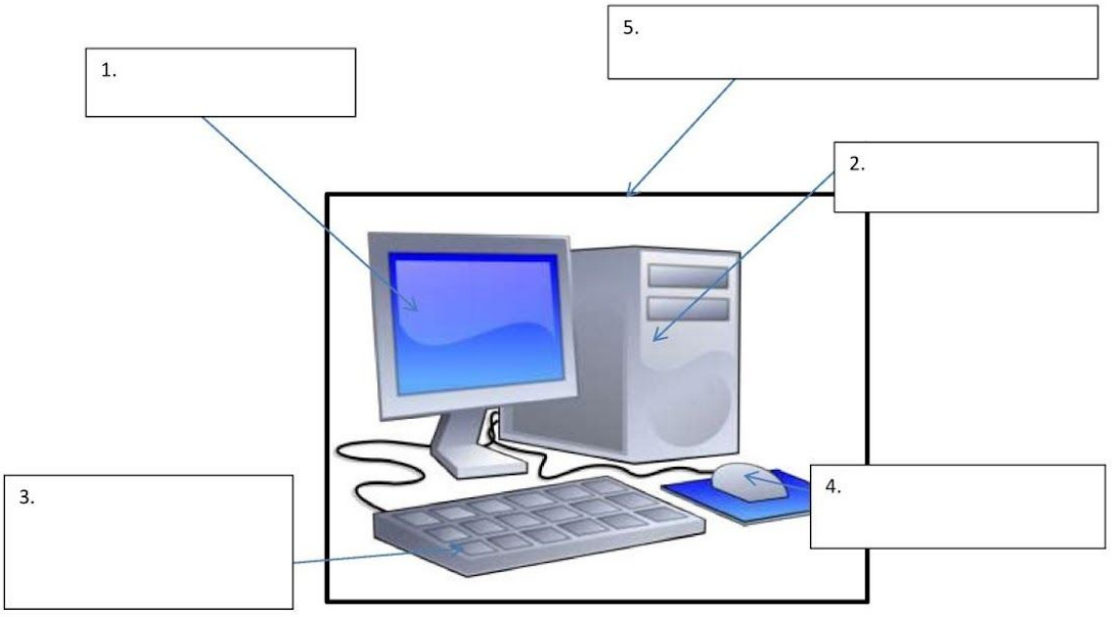
The personal computer is either available as a laptop so that you have a screen, input devices and hardware in one component.

The desktop PC requires additional peripheral devices such as the mouse, keyboard and monitor so that you can work with it.

Task number one:

Match a computer vocabulary & parts. Complete the text with words.

Computer Mouse Central Processing Unit Keyboard Monitor



A _____ helps us at work and at home to learn, work and communicate with other people. It consists of 4 main components:

the brain of a computer system which is called _____,

a part that visually communicates with us is a _____,

a tool that allows us to communicate with a computer is a _____

and a

_____ that is a dirrect connection with a computer world.

Task number two:

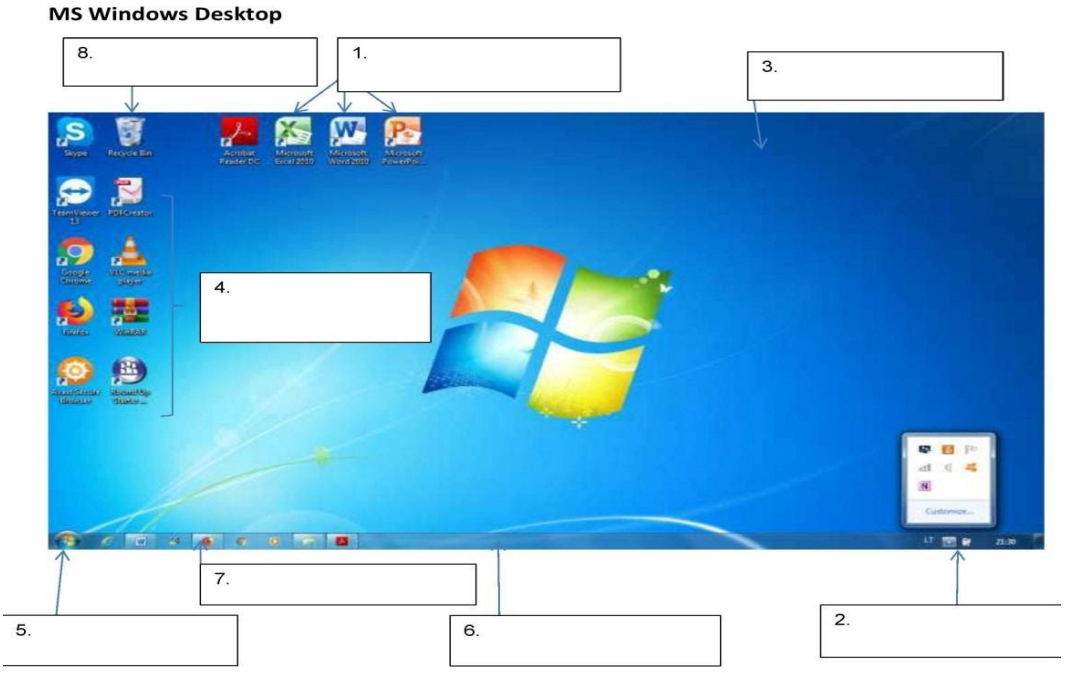
What are these devices?

_____ _____ _____ _____

Desktop

Task number three:

Match pictures of the desktop screen components with the names.



Start Button, Notification Area, Task Bar, Recycle Bin, Desktop, MS Program Shortcuts, Icons, Mozilla Firefox Web Browser

Correct position of a hand on a mouse

Mouse Cursors

The mouse pointer is in the shape of an arrow as you point to icons, menu choices, toolbar buttons, etc. The mouse pointer will change to an I-beam shape (cursor) when it is over text (words). You can:

- adjust the mouse speed if necessary,
- adjust the click speed if necessary,

Task number four.

Practice mouse commands:

- Place the Mouse pointer on any icon on the desktop and click the left mouse button on it. This icon is selected and displayed in bold.
- Open the program WORD. You will need to double-click the left mouse button icon for this program.
- Open the program WORD with the right mouse button.

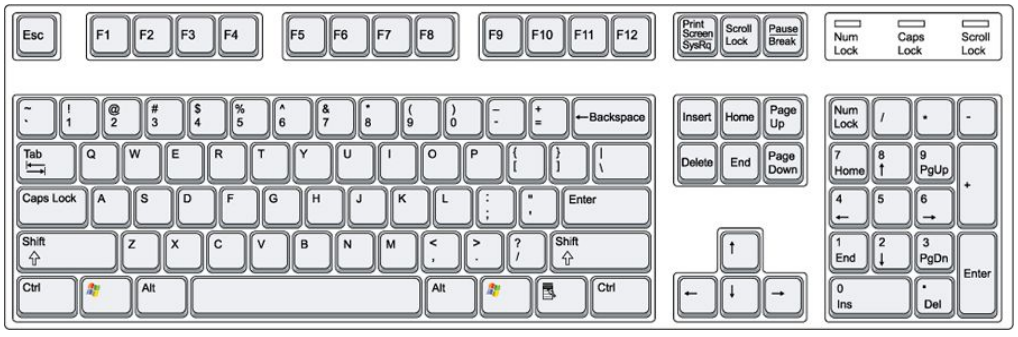
- Press left mouse button on the *Recycle Bin* icon and drag it to another desktop location.

Keyboard

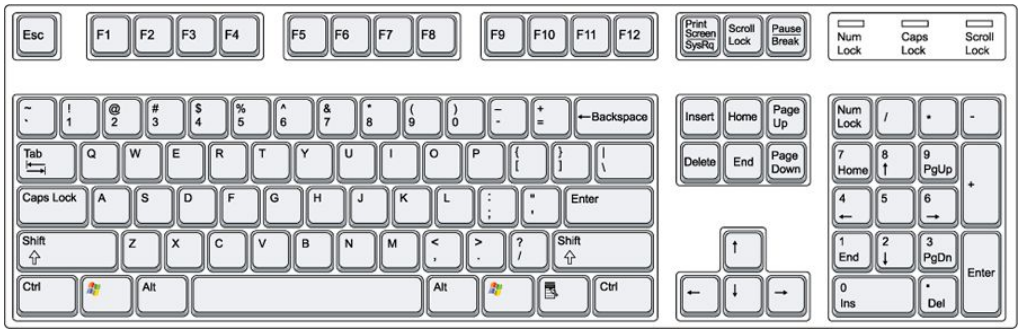
The keyboard has letter and number keys as well as command keys that make it possible to perform functions such as scrolling up and down the page and capturing screen images. With the mouse, the user is able to scroll, select text, and perform other functions. While one types on a keyboard, the mouse is operated by sliding it on a smooth surface with one hand and clicking one or more buttons to select desired words, sentences, or images.

Task number five:.

Circle the key which moves the cursor:



1.- one space 2. – down to the next line



Circle 3 keys that make capital letters.

Task number six:

Number the keys:

1. The key you use to erase
2. The key that starts a new line
3. The key that makes a letter capital when you hold it down
4. The key that makes all the letters capital until you push it again
5. The bar that makes one space
6. The period (.) key
7. The key that makes a question mark (?) when you hold the shift key
8. The comma (,) key
9. The apostrophe (') key
10. The key that moves you to the right when you start a paragraph

Practice finger position on the keyboard

Notes:

Task number seven:

Find out which OS version is used on your computer: select the Control Panel and explore the System section System Settings.

Task number eight:

What are the following key combinations for?

Ctrl + A,

Ctrl + C,

Ctrl + X,

Ctrl + V,

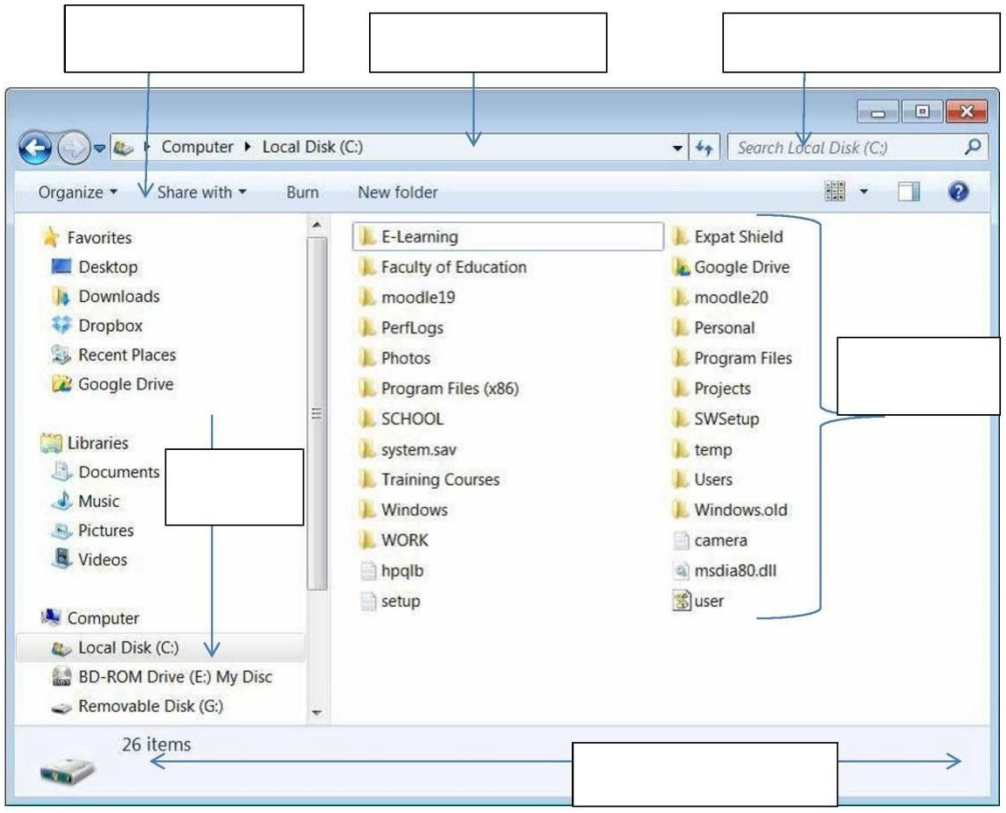
Ctrl + P,

Alt + F4.

Folder management

Task number nine:

Label the marked parts of a computer window.



Current drive Toolbar Search bar Address bar File list

Navigation pane Details pane

Task number ten:

Match a file extension to its type.

1.doc or docx	**a)** Executable file		
2.rtf	**b)** MS Notepad - TeXT file		
3.exe	**c)** Joint Photographic Experts Group (picture)		

4.zip	**d)** MS Excel worksheet file		
5.txt	**e)** Audio file (sound)		
6.jpg	**f)** MS Video for Windows movie		
7.ppt, .pptx or .pps	**g)** MS Word document		
8.avi	**h)** Zip file (compressed)		
9.xls or .xlsx	**i)** Word-processing program - Rich Text Format		
10.mp3	**j)** MS PowerPoint file		

Task number eleven:

- Create a new folder on the desktop with a right click of the mouse. Name it. Repeat the action until you have 4 folders on the desktop.
- Move created folders to a new place e.g. My documents using different ways: copy-paste, drag-drop.
- Choose one folder to delete by drag-drop action and the other folder to delete using a right click of the mouse.
- Create a folder and a sub-folder in a *Documents library* and name them.
- Change your file view on the window from ''list'' to ''content''.
- Rename a created sub-folder.
- Open MS Notepad, type ‘’My first file’’, save the file in a created sub-folder.
- Copy the created file in the sub-folder and place in the folder.

- Open the file and make corrections then close saving with a different name. Delete the renamed file. Find it in the recycle bin and restore.

Notes:

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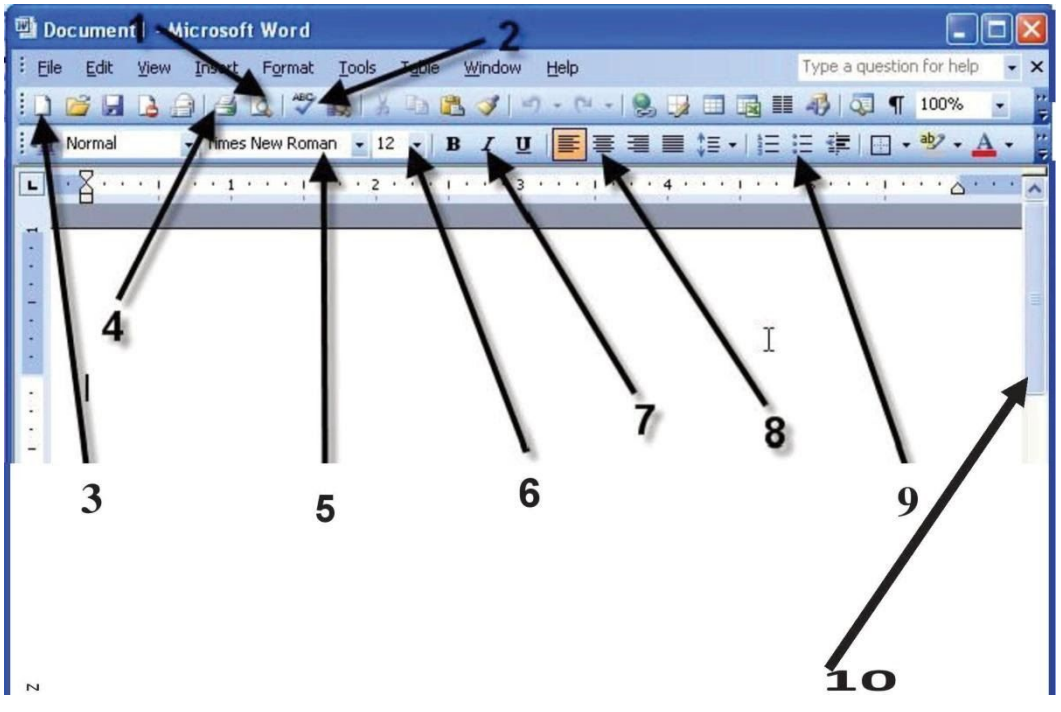
MS Word

Task number twelve:

Lable the elements of MS Word window. Tell what they are for or what they do.



1._____

2._____

3._____

4._____

5._____

6. _____

7. _____

8. _____

9. _____

10. _____

Task number thirteen:

- Create a new document in most convenient and familiar way to you (by running Word, clicking on the icon on your desktop, etc.).
- Create a text about your computer and its structure. (Remember the contents of the previous session "Computer Structure, Mouse, Keyboard").
- Type a 4 line text, use the Enter key to start a new paragraph and list the computer devices.
- Show and hide special unprintable symbols.
- Start the Word document and type a sentence: *In the everyday life, the importance of information technology is great!*
- Highlight half of the text (using the mouse and keys).
- Highlighted part of the text copy, cut and paste into another place (try the tool buttons and context menu).

- Using the context menu and tools buttons, change the text font, size, style, color, alignment, indents, etc.
- Using the toolbar button and using the main window menu command, insert two tables of two columns and 3 rows into the document. Use the table formatting commands to change the number of columns in the tables, the number of rows, write the text, and change the appearance of the tables.
- Insert a graphic object into the document, a picture. Modify the properties of embedded objects.

Notes:

Information searching

Introduction

One of the main and needed uses of the internet is a way to find out information, obtain and process information on the Internet. There are millions of websites providing free information, and a search engine is a way to find the website you're looking for.

How do you search for information online? What are the ways for searching things online? What are "keywords? Will it make my life easier? How not to get lost in the information available online?

The main aim of this module is to learn how to search for information on the internet, use search engines, search for things by key words.

We will focus on the following steps:

- **Basics of searching for information on the internet - where?**
- **Basics of searching for information on the internet - how?**
- **Info overload & Key words - what is it?**

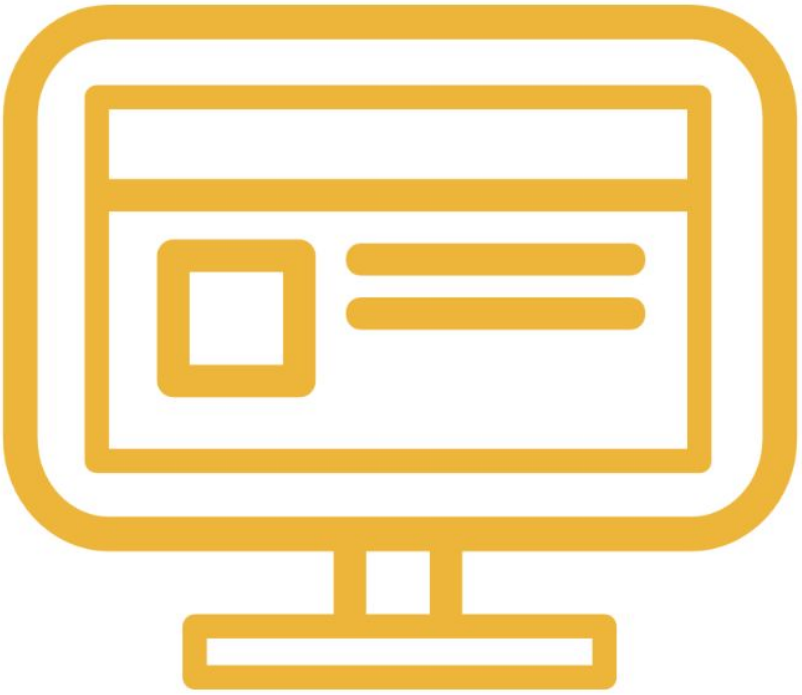
Basics of searching for information on the internet - where?

Internet search engine

The search engine - the gateway to the world of the Internet, whether on your home computer or mobilephone: to find what you are looking for in the wealth of content on the Internet, there are search engines. The best known search engine is Google, but there are also search engines from other providers such as Microsoft (Bing) or Yahoo.

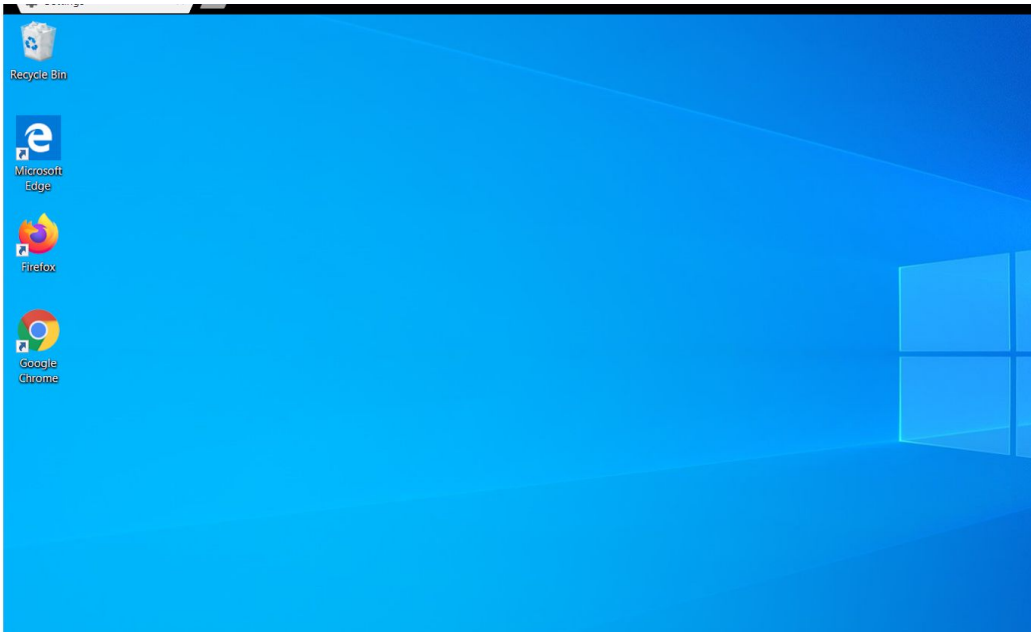
Search engines are comparable to a kind of information that searches the Internet for you. For example, you can query the football results of the last match day or cooking recipes in a search engine, for example by entering "Recipe Strawberry Jam" in the search field. The search engine provides you with the answers to your search in the form of references to Internet pages, so-called "links".

The use of search engines is free of charge, but the little helpers mainly make their money by showing advertisements and collecting data. If you want to search more anonymously on the Internet, you can use data protection-friendly search engines such as Startpage, forward the search terms to Google as an intermediary and thereby anonymize them.

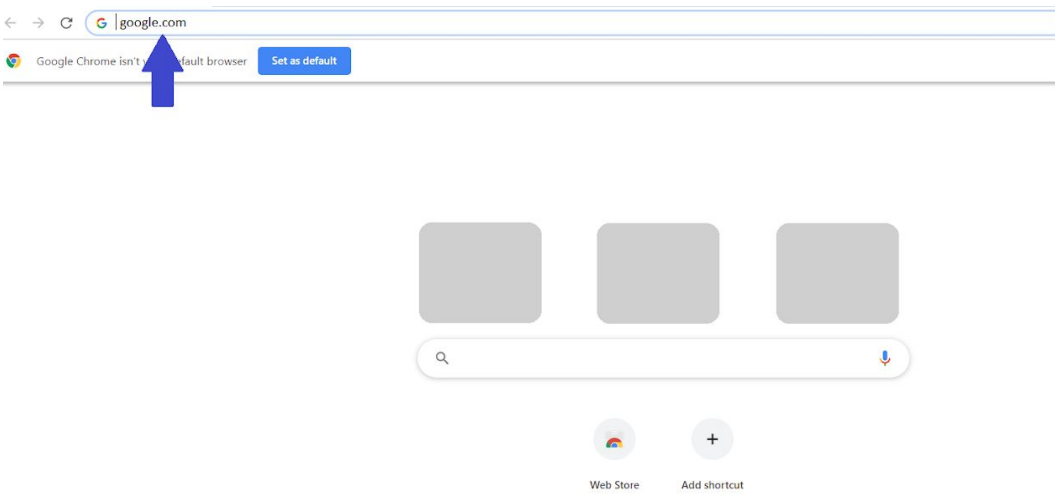


Where to find search engine? In one of the web browsers.

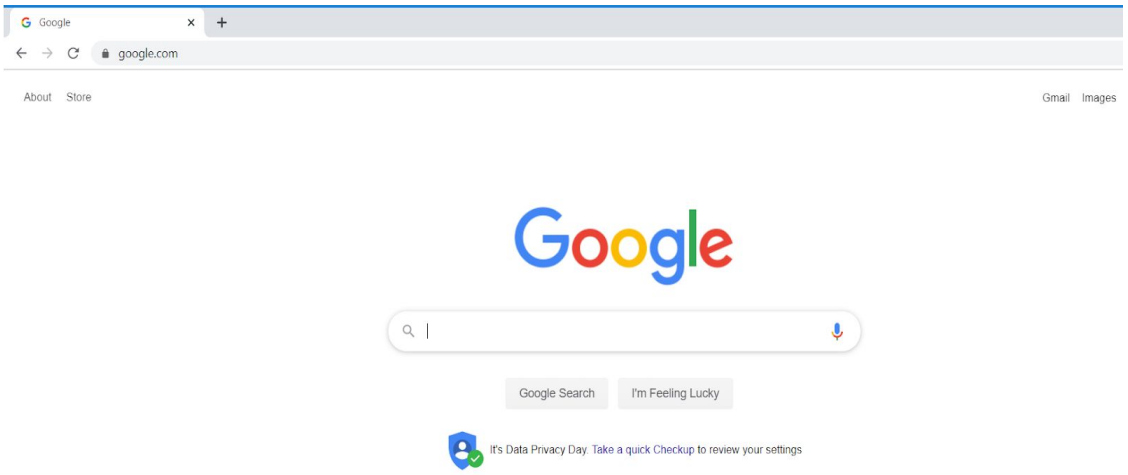
The browser - the tool for surfing the net. Those who use the Internet are mostly on the world wide web. This is called “surfing” (read: surfing) because you move around the Internet like a surf rider, not just in the sea, but freely on different computers within the large global network. There is a simple rule: If you want to view websites, you need a special program, a browser, in addition to a computer, smartphone or tablet with Internet access.



We open one of the selected web browsers and enter Google.com in the address bar - one of the largest and most popular search engines. Then - just click Enter key



The Google search page will appear. Enter the search term in the field under Google caption and marked with a magnifying glass on the left. Then click Enter key.



Task number one:

Try searching for something on the internet by yourself. What information can you search online?

(Choose the right answer (YES/NO) to the statement.)

1. Weather for the next 10 days in another city. YES / NO

2. Contact phone for the nearest shoe store. YES / NO

3. I can only search for text, for example the text of my favorite song. YES / NO

4. I can find my favorite song and listen to it right away. YES / NO

5. Very personal and private data of the president. YES / NO

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Yes, thanks to the internet search engine we can check almost everything that comes to our minds wherever we are. Dangerous, prohibited, offending content that harms personal dignity, very private personal data, etc. are promptly removed from the internet.

Yes, there are special units that, for now, consist of real people! Those people read, check, search and delete such content.

Basics of searching for information on the internet - how?

Google it!

Web browser - from now on we will speak Google. It's a simplification and everyone will understand you. But remember that there are other browsers, for example Bing. But definitely Google is the largest and most popular. So popular that a word was created from it - *google it* means - look for it in your browser. Yes, in Google you can search for text, but also images, video, music, tv news, radio and then play it back.

Task number two:

- Call up a search engine.

- In the Search field, type the word Tomato Soup.

- Click on search or press the Enter key.

- How many entries do you get?

- What is the first result?

- Where are the images for the searched word?

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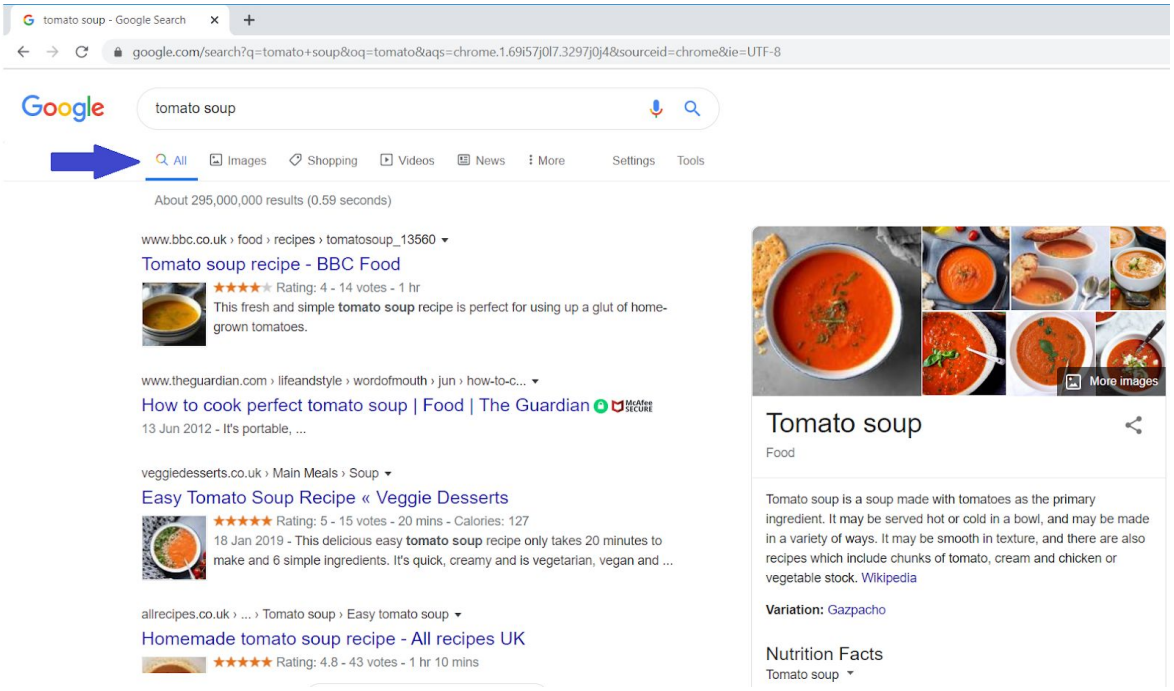
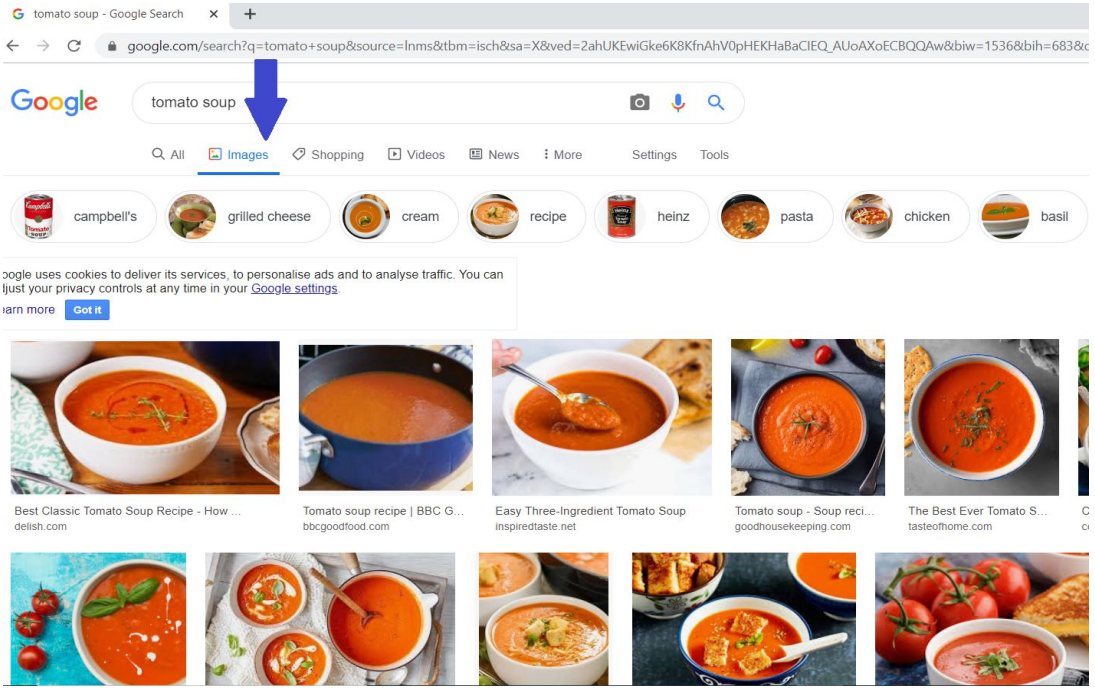
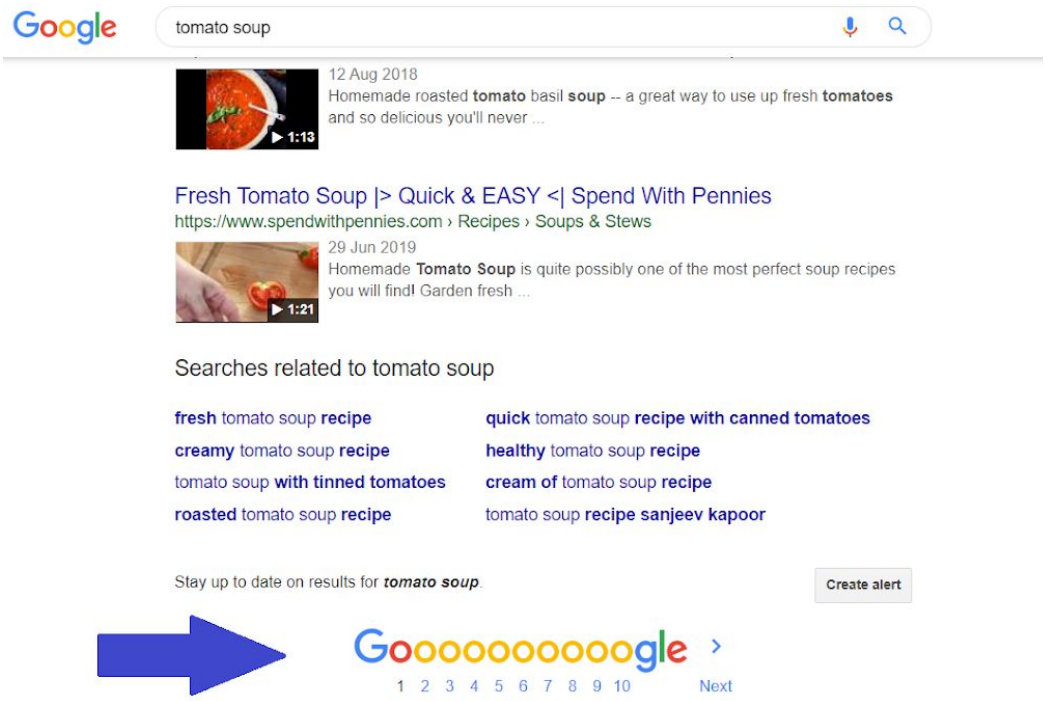
As already mentioned - everything can be found on the Internet. Almost everything. But surely you can find various things, e.g. text. The text information is searched and shown first in the browser.



By clicking on the button next to "images" we will display images, photos, drawings of the given word.



Search results can be very large, e.g. for our word "tomato soup" more than 6 million results were found - various pages, texts, recipes, photos, etc. At the bottom of the page you can go to the next page with results for our search.



IMPORTANT

You can limit the number of results found. By using operators, you can reduce the number of search results so that you get the desired result faster:

- + searches pages on the WWW that contain both terms (space before the +, no space after the +)

- - searches pages on the WWW that do not contain the term with the minus (space before -, no space after -)

- "... ..." searches for related terms

Task number three:

- Call up a search engine

- Enter the keyword: nurse

- Enter: nurse job

- Enter: nurse + job

- Enter: nurse + job - Poland

- Now enter: a pension tax liability insurance

- Now enter: + pension + tax + liability insurance

- Now enter: + pension + tax - liability insurance

- Test other combinations.

Notes:

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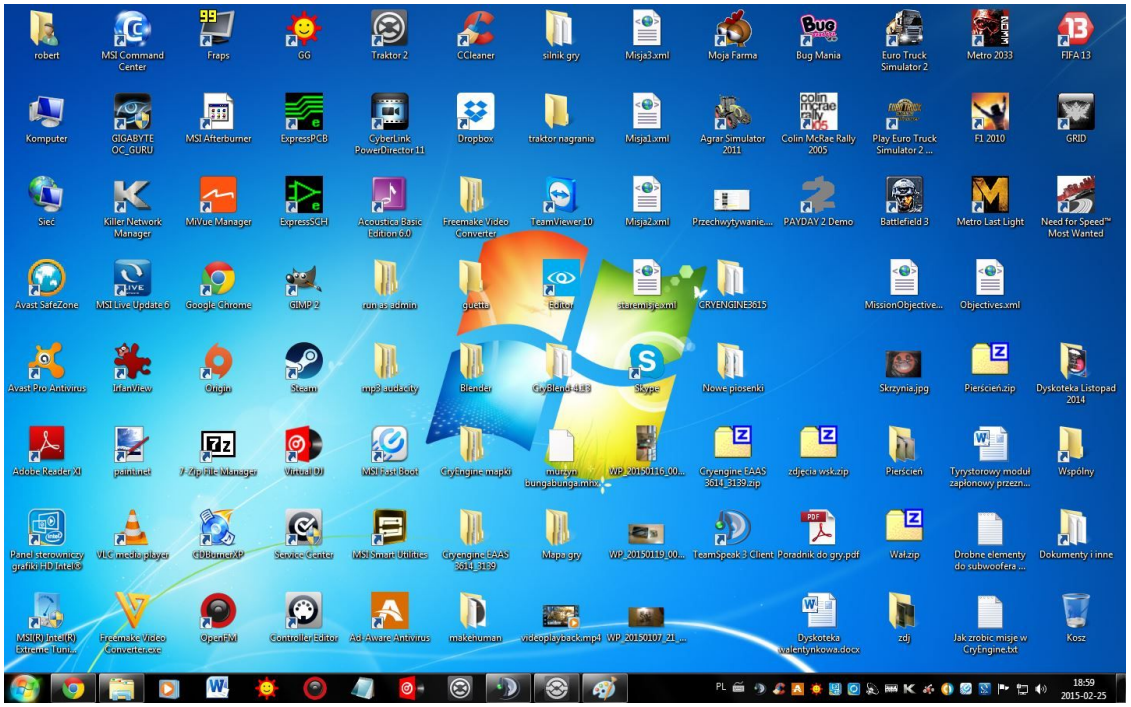
What else should be considered when searching the web?

Despite the fact that there are internet cleaners and people who remove some content (previously mentioned) there is no central authority that decides where someone can publish something. That means:

- Everyone can present. It can not only be serious and true content, but also dubious or lied.
- Somebody don't delete or update their pages. Often you find outdated material, sometimes the date of the last change is not recognizable.
- The text on webpage can be sponsored, it can be an advertisement.

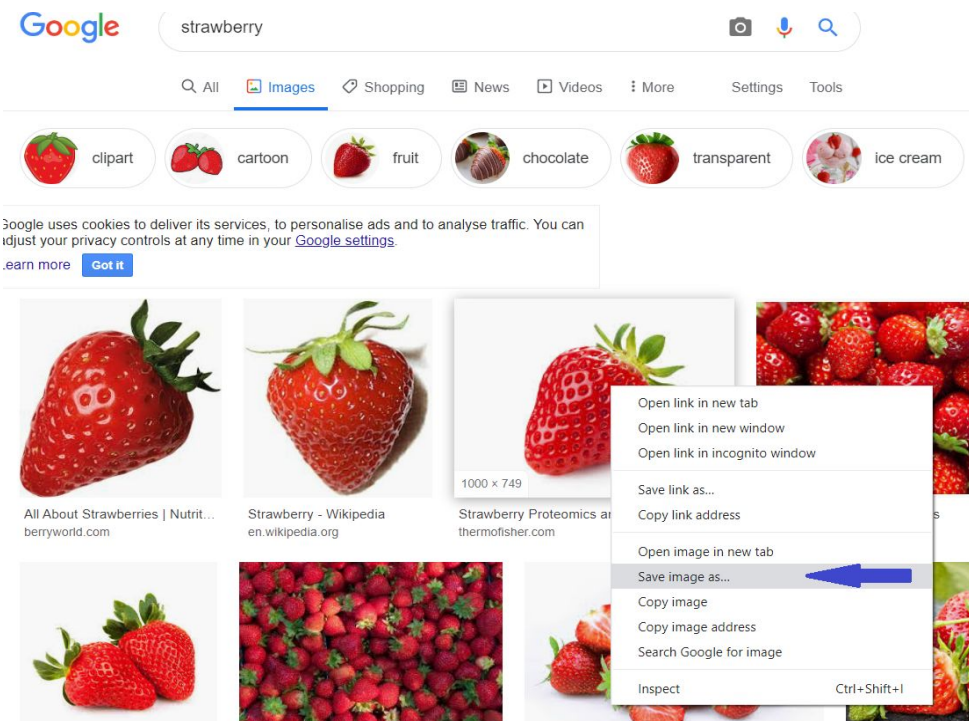
How do you search for information and save it to your computer?

To avoid clutter on the monitor desktop, some rules must be followed.

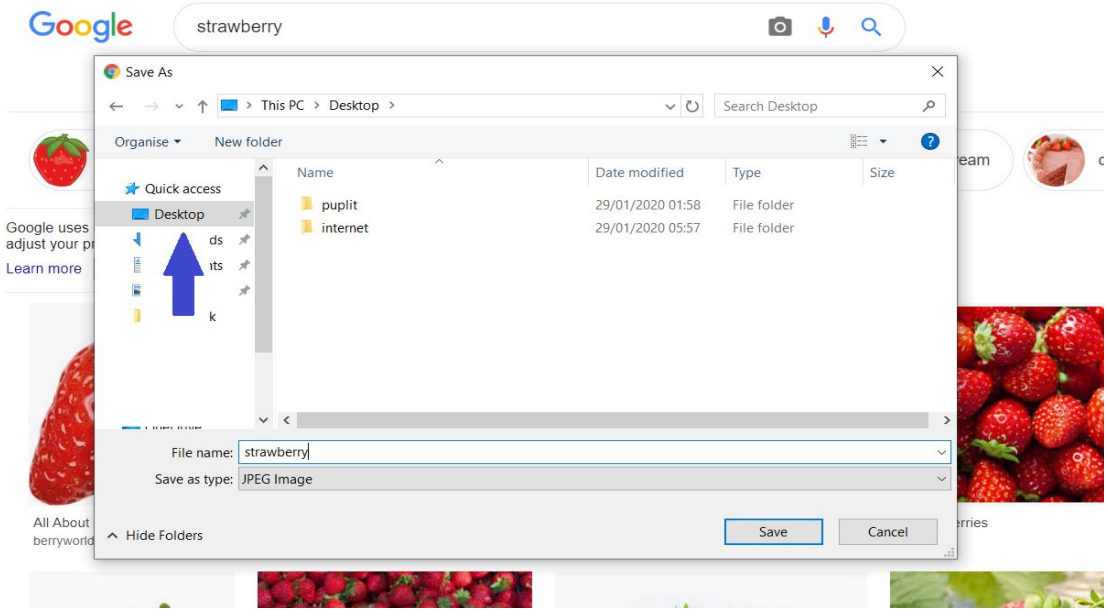


Create a new folder on your computer desktop, e.g. ‘internet’.

After searching for our word, to save the image, right click on it. From the menu, select the command ‘save as’ or ‘save image as’.

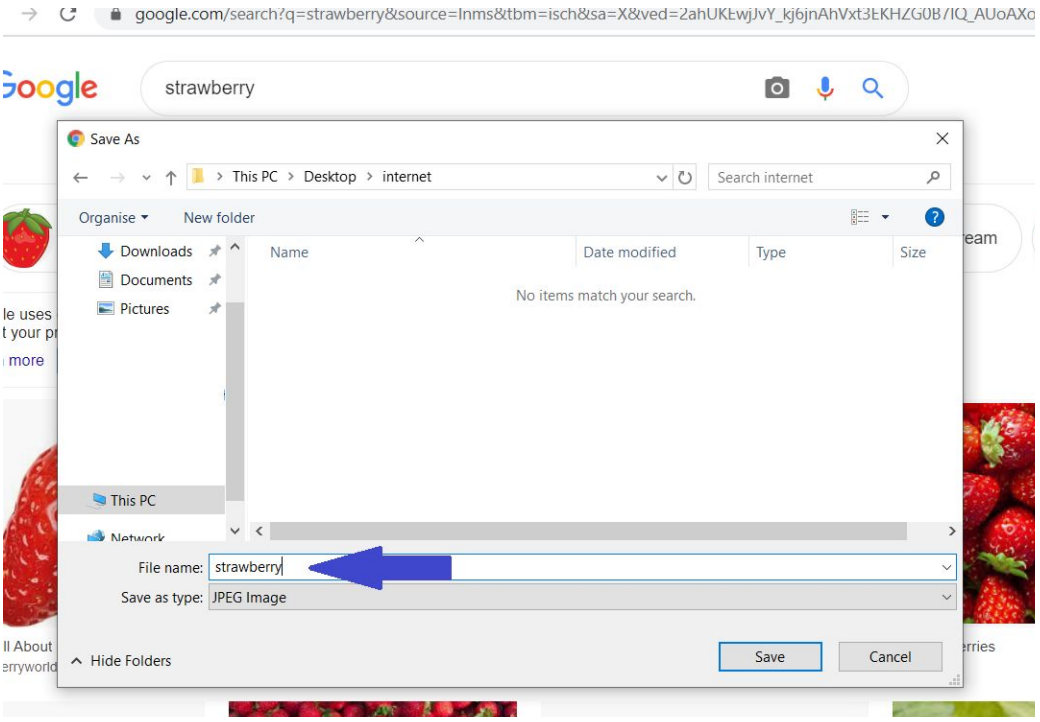


In the newly opened window, select the 'desktop' option on the left.



Now select our previously created 'internet' folder. Click on it twice.

In the field below (marked with an arrow) change the name of the saved image. It can be any name. We do this because sometimes things downloaded from the Internet may have the same name. There cannot be two things with the same name in one folder.



Info overload & Key words - what is it?

The largest search engines claim to have indexed (saved) hundreds of billions or even billions of websites. It would take billions of A4 pages to print out this enormous amount. This would result in a stack of paper several hundred thousand kilometers high. And this pile grows many kilometers every day. How do I find the sheet that contains the information I am looking for?

However, you will quickly notice how difficult it is to find not only any hits, but also matching hits. A search engine always gives you a hit if it exactly matches the combination of letters or digits (a character string) you are looking for, which is located at any point on a website that is stored in the search engine's database.
But even if search engines such as Google do a lot of thinking for us and already deliver surprisingly good results with just a few search terms, you should be familiar with the basic search options to make the search successful

Keyword research is a search engine **optimization technique** used to identify search terms that people type in to locate information for a given topic. This can be done through a variety of different methods.

Ask yourself which key terms are important for your search and combine them with each other. If you are looking for maths, for example, you could add the terms “high school”, “teaching material” or similar to your search to narrow the search results.
Or
You want to spend your next vacation in a holiday home in Sicily. If you simply enter "I am looking for a holiday home in Sicily" for a search engine, this will unfortunately not lead to the desired results, since the search engine no human intelligence. Therefore, you have to ask yourself before each search: **Which words are relevant** for the search and **how do I combine** the search terms with each other? The most important word in your question is vacation. If you simply enter the term vacation in a search engine, you will be amazed at how many hits are delivered to you. You'd think the whole internet was just holiday deals (estimate how many pages the Google search engine would find and then click this link).

To avoid drowning in the flood of information (or data) that is delivered to you, you have to **specify your search query.** All search engines offer different options to combine search terms with each other and thus narrow down the search query. **Ask precise questions to get precise answers.**

The best thing to do is to enter the search terms themselves in lower case letters (only then will all forms of writing be found) and always in the singular (since the words appear more often in the singular than in the plural).

IMPORTANT - REMEMBER**:**

1. Concise keywords - Full sentences are not only unnecessary typing, but also offer no additional profit in the results.
2. Specify your search - enter more than one word, e.g. holidays Sicily.
3. Don't ask questions. If you want to know the weather tomorrow, enter - weather Tuesday.
4. Use quotation marks if you're searching for a specific quote, e.g. "He stepped down, trying not to look long at her**”.**
5. Use lower case letter.

Task number four:

In the bulleted area, enter the query you would type into the Google search bar to achieve the results referred to in the task. Use the Google operators you know.

a) Search in Google for websites containing information about various animals, but not dogs.

.....

b) Search the Google search engine for websites containing the following words: disgusting, free, customer service.

.....

c) Search the Google search engine for the entire text song “you got mud on your face, you big disgrace”

.....

d) Search articles in Google search engine whose title contains the phrase: excess information.

.....

f) Search on Google search for pages containing the definition of the word “compatible”.

.....

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Online Security

Introduction

The Internet is a great world. We can find everything on it. The Internet can help us when looking for specific information, to solve everyday issues. The Internet can also bring entertainment to our homes. The Internet is all around us and becomes part of our lives.

This introductory section is intended to bring Online Security to the beginner with the Internet. The problem of Online Security could be challenge for an experienced user too. Our effort is to provide the beginner (who may not have sufficient professional knowledge) with the maximum information to be prepared for a big entry into the world of the Internet.

We will focus on the following steps:

- **Introduction to Online Security – the main things about Online Security**
- **Web Browsing**
- **Online communication**
- **E-mail**
- **Social networks**
- **Passwords**
- **Computer security/Data protection/Download files and programs**
- **Using public computers**
- **Shopping over the Internet**
- **Internet banking**

Introduction to Online Security – the main things about Online Security

Everything seems absolutely simple. We take our device, connect it to the Internet, take a credit card, and start shopping. We need to buy something… but the goods will be sold out soon!

We often act quickly, but we are not thinking about the consequences anymore. The Internet can help us, but it can also be very dangerous for inexperienced users. Important information may be stolen in a moment. It is important to be prepared for life on the Internet. Internet security is the cornerstone of Internet life.

Task number one:

Do you know the answer to the following questions?

(Choose the right answer (YES/NO) to the statement.)

- ✔ **Do you know that the Internet can be dangerous for us? YES / NO**
- ✔ **Are you afraid to use the Internet? YES / NO**
- ✔ **Are you using an antivirus program? YES / NO**
- ✔ **Do you use a firewall? YES / NO**

- ✔ **Are you clicking on anything on the Internet or not? YES / NO**
- ✔ **Do you remember all of your passwords that you use on the Internet? YES / NO**
- ✔ **Do you share all the information on the Internet? YES / NO**
- ✔ **Do you know the current condition of your device which you connect to the Internet? YES / NO**

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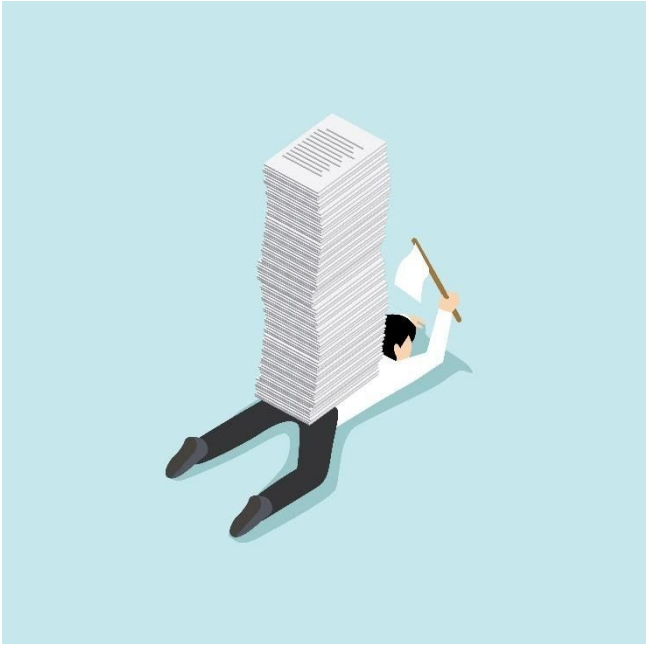
It is not easy to be prepared, but it is important to be at least informed about the most significant points leading to safe movement on the Internet. The issue of security on the Internet is difficult even for experts. A beginner may be confused or frightened. It is essential that every user tries to get acquainted with the main elements of Internet security. **It is a never-ending process.**



IMPORTANT:

Invest money and your time in the security of your computers and try to keep them safe and in good condition! If you do not understand the issue of security on the Internet, look for experts who will help you with the initial setup and regular maintenance!

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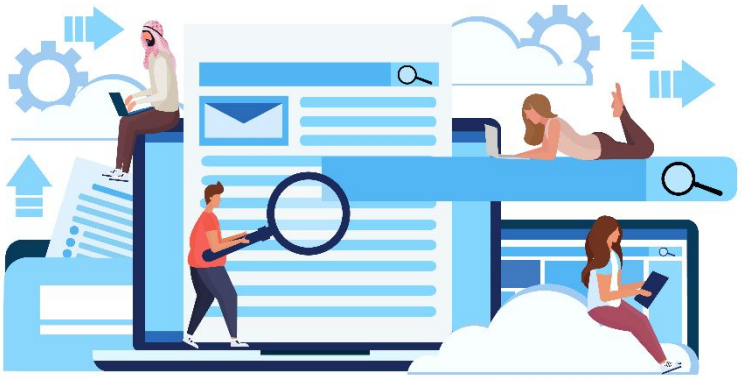
Web Browsing

Browse the web with a web browser and find interesting information. Sending and receiving emails. These are the basic possibilities that the Internet offers us.

Hackers and virus makers can infect the computer if the user set low security level in the e-mail application and web browser. They can do this by sending a malicious e-mail or by tempting to visit a malicious site.

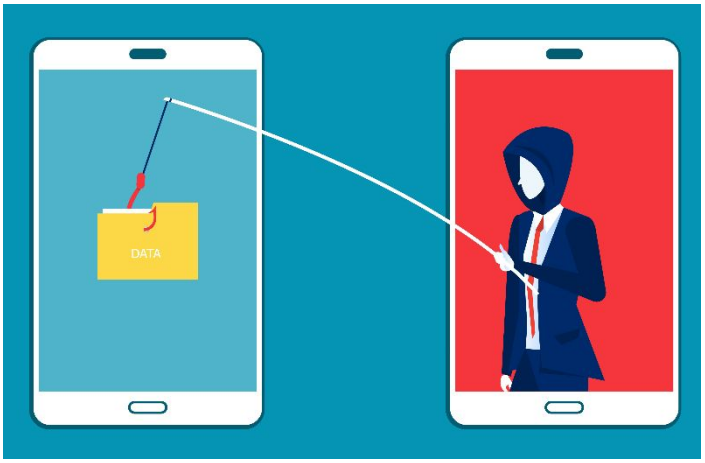


Task number two:

Try to find basic information about these terms on the Internet: **phishing**, **spoofing**.

Is there any danger on the Internet that is associated with these new words?

(Please enter the main things in the space provided below.)



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Task number three:

Which image is an example of phishing?

Please make any tag next to the image that shows phishing.

(For easier identification, here is a brief description of what phishing is.)

Phishing *is a deceptive act to lure your personal information such as credit card numbers, passwords, and other important information. It can also be described as identity theft or as a type of social engineering.*

We can encounter scams of this type:

- in the Emails that appear to be from our colleague or anyone we know well

- on our social networking website

- on various fake websites that donate donations to charities

- on a website that we feel familiar, but has a slightly different web address, so it is hard to notice

- during our communicating on the Internet

- on our mobile device

Fraudulent information often relies on links in emails, websites, or chat that seem to come from a service you trust, such as your bank, credit card provider, or your social network. The goal of social engineering is usually to silently install spyware or confuse you to reveal your passwords or other financial or personal information. Never respond to unsolicited prompts to update your account information!

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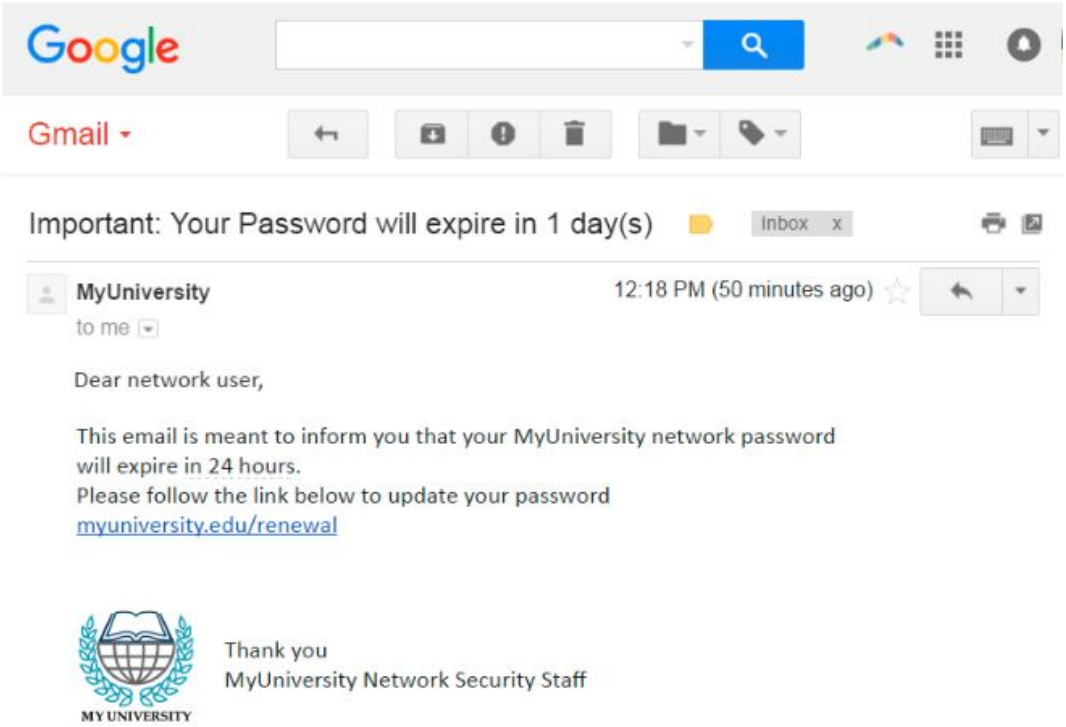
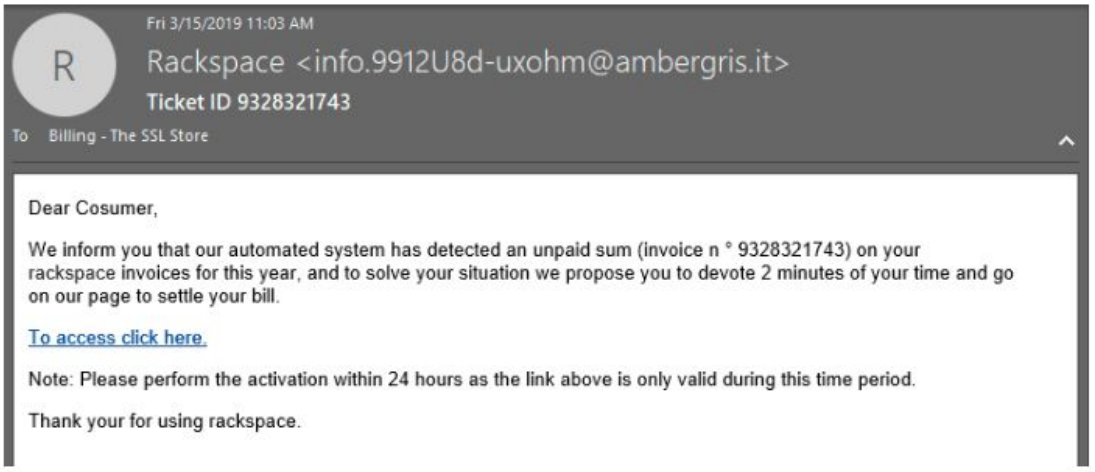
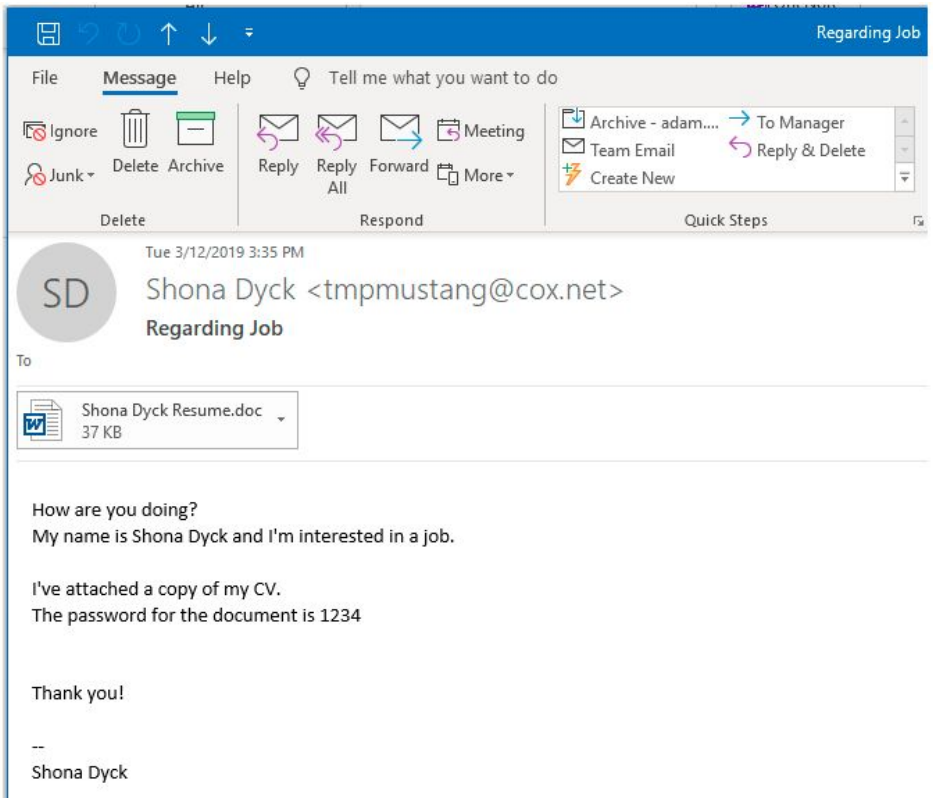


Source of this image: www.imperva.com/learn/application-security/phishing-attack-scam/



Source of this image: www.thesslstore.com/blog/phishing-email-examples-the-best-worst/



Source of this image: www.thesslstore.com/blog/phishing-email-examples-the-best-worst/

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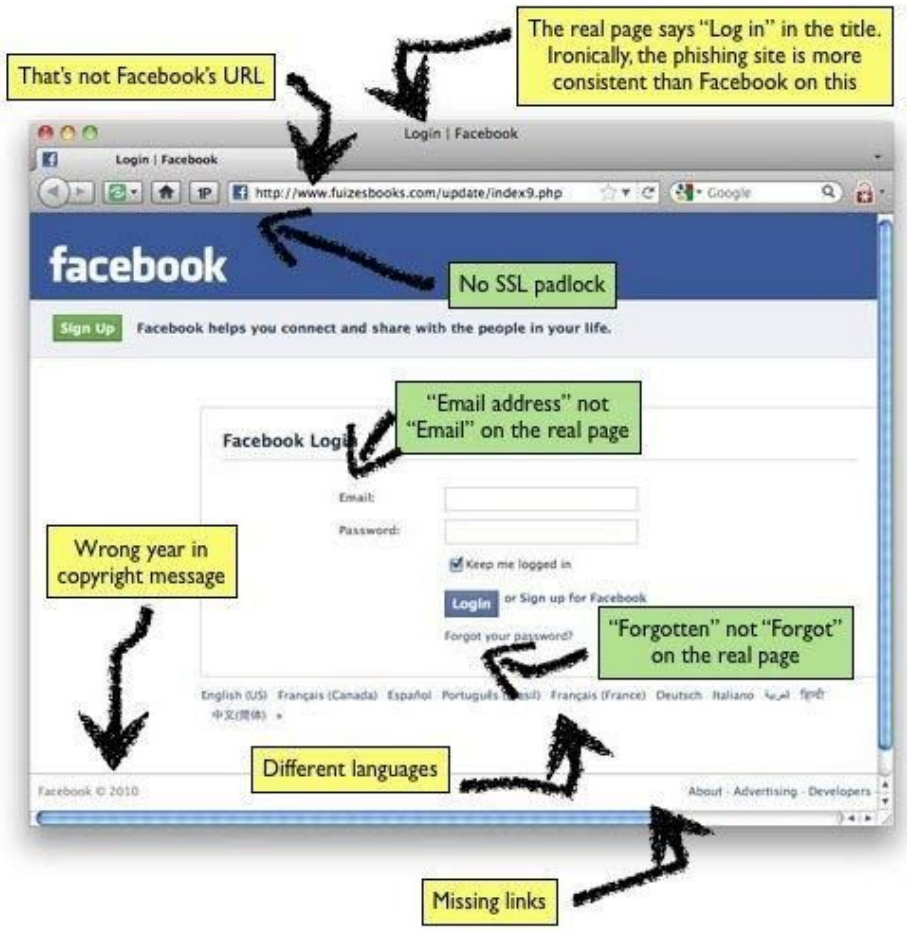
Source of this image: nakedsecurity.sophos.com/2011/06/03/facebook-phishing-spot-the-difference/

IMPORTANT:

All previous images displayed some form of phishing!

Let's look at the last picture in more detail.



Source *of this image:* nakedsecurity.sophos.com/2011/06/03/facebook-phishing-spot-the-difference/

As you can see from the picture, there was created a page that was supposed to look the same as the official Facebook login page. If the user is inattentive, his or her login information will be lured out and his or her identity may be misused or stolen.

Spoofing is a type of cybercrime involves using fraudulent information and trying to convince a person that he is on the right website and get him to reveal his personal information, such as a credit card number. **Fake Website = Spoofing**

How can we protect ourselves?

Keep your firewall on.

Always keep your software and operating system up to date.

Always have an up-to-date antivirus program.

Always have an up-to-date antispyware program.

Do not click without thinking on all links.

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Online communication

The Internet has made communication easier for the world. Online communication is used by all Internet users. The transmission of any information to the addressee has been minimized. We are mostly unable to follow any further fate of the information we send. Facilitating communication over the Internet brings with it risks and we have to think about it. Prudence in sending more sensitive content, such as personal data or private materials, is therefore right.

Task number four:

What tools do you know for online communication on the Internet?

(Please enter the main tools in the following free space.)

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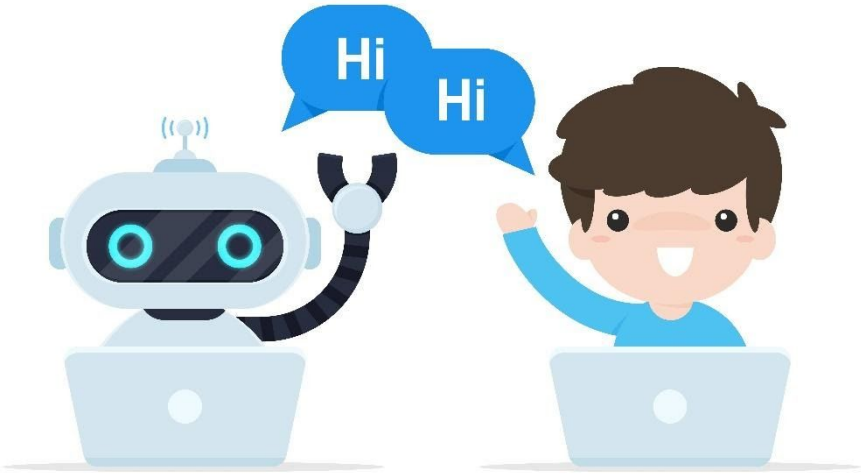

Task number five:

What can be the risks of online communication?

(Please enter the main tools in the following free space.)

IMPORTANT:

Online communication on the Internet is very popular. Previously, sending the email was among the fastest communication. Now we can communicate in real time. The only delay is due to keyboard control practice or the speed of our speaking. We can use tools like Skype, WhatsApp, Messenger and other.

The biggest risk we take on the Internet is the loss of privacy. Be aware that what we post on the Internet can usually be undone and deleted. Personal information and passwords may be stolen.

Don't trust every piece of information you get online. Protect your privacy!

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E-mail

The main communication channel is the e-mail on the Internet. Through e-mail, we communicate privately and at work. Email is used to send and receive e-mail. Its usual part has become an attachment. By e-mail, it is possible to send a set of smaller data dimensions, such as documents, without any problems. Some risks are associated with the mailbox. Some are just annoying, such as spam. However, some unsolicited mail is intended to get personal data or even login data from you. Here too, it is necessary to beware and pay attention to the potential risks that are related to the Internet environment, namely by e-mail.

Task number six:

Do you know what SPAM is? Use the Internet connection to find out more about this term.

(Please enter the main information in the following free space.)

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IMPORTANT:

Spam is junk e-mail, an e-mail sent to a huge number of mailboxes. It is not a targeted advertisement for a selected group of people, but a mass distribution of a given message (advertisement) to anyone. Another common feature of spam is that the sender's address is spoofed. It is replaced by a non-existent sender or replaced by the recipient's email.

SPAM may include a dangerous attachment. Never download or open an attachment when it is an untrusted message.

Using antivirus and firewall helps us to evaluate SPAM, move spam and unsafe messages to SPAM folder.

Social networks

Social networks allow you to share experiences with your friends, but also with strangers who you allow. There are many thematic networks - designed to familiarize, search for and maintain relationships between classmates or acquaintances, minority networks or some form of expert group. Different social networks also have different rules and habits. Therefore, we cannot expect for different networks to have identical rules for their safe use. However, we would find some common safety recommendations that apply to all networks without exception. They concern the careful sharing of private content or personal information.

Task number seven:

What social networks do you know?

(Please enter the main social networks in the following free space.)

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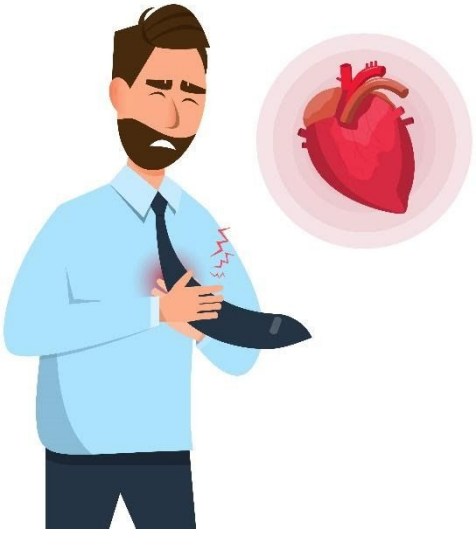

Task number eight:

What can be the risks of using social networks?

(Please enter the main risks in the following free space.)

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IMPORTANT:

One of the most widespread social networks at the moment is Facebook. It is used to connect between known and unknown people. Risk is associated with an uncontrollable need for presence on this and other social networks. People spend their time connecting to

the Internet and communicating with strangers on the other side. Risk is associated with loss of identity, disclosure of private information, often communication with someone who created identity according to our requirements. This person tries to be our friend, but often tries to abuse our privacy and information.

Let's not share our privacy with an unknown person!

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Passwords

Passwords are keys that are used to access different types of accounts, whether on a computer, corporate network or services, businesses, and other online portals. If these data are stolen by criminals or other malicious users, they can access accounts and cause considerable damage.

These include, for example, obtaining computer control, transferring money from a bank account, making online payments on behalf of the account owner, stealing identity, and misusing it for various types of crime.

These cases are often detected when it is too late. Fortunately, it is not difficult to create a complex password and protect personal data.

Task number nine:

What password do you use for your internet banking?

(Mark the password that you think is strong enough.)

A. 1234567

B. password1234567

C. lifeinparadise

D. Life@in@paradise123321

E. 7654321password

IMPORTANT:

People don't like passwords. They must remember them all, they must remember a large number of passwords. They try to use simple passwords, constantly repeating passwords. When their account is misused, they are surprised and do not understand what happened.

We must be able to use the computer keyboard to create a strong password. The password must contain special characters, and when the user is unable to use the keyboard, it is difficult to use those characters.

Do not share passwords with anyone, do not send passwords in email, messages, or in other communications!

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Task number ten:

Revise your passwords that you use to sign into emails, social networks, etc.

Do you still think they are strong enough and well chosen? Try to create a really strong password!

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Computer security/Data protection/Download files and programs

Just as we protect our homes with doors and locks, it is necessary to protect our computer and the data stored in it. Underestimating the security of our computer may result in the loss of sensitive data, the loss of usernames and passwords, and their subsequent misuse of illegal enrichment or committing crime on our behalf.

Data in the computer are the most valuable. Lost or damaged family photos, videos or work stored in different types of documents cannot be replaced. It is therefore good to keep in mind data protection in several areas. The first area is to back up data because even hard drives of computers can be damaged. The other area is sensitive data encryption or data encryption on computers shared by multiple users. The third area is data sharing policies, especially their sharing on the Internet.

Downloading files and programs from the Internet is one of the frequent activities on the computer. However, downloaded files may contain unwanted code that infects your computer. Therefore, it is good to follow several guidelines that will reduce the risk of infecting a computer or eliminate it altogether.

Task number eleven:

Do you know how a firewall works? Draw a basic image that shows the function.

You can also use the Internet to find more information and then get inspired with the pictures.

(Use space to draw a picture.)

Task number twelve:

Is it important to have only legal software? Are there any risks of using illegal software?

(Use the free space for your comments.)

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Task number thirteen:

Do you know the answer to the following questions?

(Choose the right answer (YES/NO) to the statement.)

- ✔ **Is it important to regularly update the software on our device? YES / NO**
- ✔ **Will data backup help us to rescue data when the hard drive breaks? YES / NO**
- ✔ **Will antivirus and firewall help us protect the data on the disk? YES / NO**
- ✔ **Is it important to think to whom I will give my private data? YES / NO**
- ✔ **Should I save my passwords automatically on the device I use? YES / NO**

IMPORTANT:

Our data is very important. Data needs to be protected. The protection must be set for targeted theft, against a technical problem. Regular backups, regular system updates, use of antivirus and firewall... these are the main points that will help us with our data.

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Using public computers

When working with a public computer in a library, an Internet café, or at an airport, care must be taken. Also, the connection to the public wireless network is associated with security risks. Learn the rules that make your actions safer. We must also not forget to secure your home wireless network.

Task number fourteen:

Your computer is broken. You are on your way to the library where you want to use the local computer to make a concert reservation. Do you think this is a good idea?

(Use the allocated space to defend your intention.)

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Task number fifteen:

Can I use my smartphone for the same purpose (buying and booking concert tickets), when a device is:

A) connected to free Internet connection at the train station (WIFI technology)

B) connected to the operator's data network

(Use the allocated space to define your option.)

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IMPORTANT:

Computers (and all other devices) that are freely available and shared are not suitable for private use. There is a high risk of data leakage and misuse (passwords, credentials, credit card numbers, etc.). These same risks are associated with a free internet connection (WIFI and LAN connection), even if we use our private device.

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Shopping over the Internet

Online shopping is becoming more and more popular. We are attracted by lower prices of almost all kinds of goods compared to the purchase in the store and the possibility of quickly comparing the goods and obtaining information about these goods on the store pages. Time saving and the ability to shop at any time of day or night is also of considerable significance. The risks associated with online payments can discourage us. By adhering to the security principles, we can minimize all the risks.

Other modules are involved in online shopping.

Let us review only important rules:

- check the credibility of online shops (store reviews, discussion forums, etc.)
- keep your device secure and updated
- use an antivirus and a firewall
- check your Internet connection security
- do not enter private information into a store that is not trusted to you
- read the terms and conditions before ordering

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Internet banking

Internet banking allows us to conduct banking operations from any computer connected to the Internet 24 hours a day, 7 days a week. Internet banking now offers almost the same features as the usual bank branch. Typical Internet banking features include ordering payment, direct debiting, tracking of accounts, as well as investing in various financial products. For secure Internet banking, a few basic rules are required.

Other modules are involved in online banking.

Let us review only important rules:

- take care of your device that you use for Internet banking (use antivirus, enabled firewall, enabled automatic updates)

- learn about security risks when using a credit card on the Internet
- check your Internet connection security
- protect your private information
- always check and read everything thoroughly
- check your bank's terms and conditions

Notes:

Online booking

Introduction

The internet offers lots of opportunities to make our lives easier. One of which is booking tickets for events, flights or arranging travelling to other places. We will show you and teach how you can benefit from the services on the internet. If you have not tried to use the internet before for such purpose it might seem scaring and risky to use your data online. In this module we will explore precautions you need to take to keep safe and enjoy booking services from the comfort of your home.

The purpose of the module is to encourage people to use actively the computer in their daily lives and use available services such as booking online.
When learning you will get acquainted with various types booking services provided on the internet. You will explore search engines which help to find and compare the service providers and services they offer. What is more, you will learn about the means of data provision while booking something and safety rules when providing personal data. The potential consequences of personal data transfer online will be explained to you as well. Finally, you will be able to plan your holiday: book a flight, a hotel, arrange your excursions and transfers from the comfort of your home.

We will focus on the following steps:

- **Basics of online booking**
- **Test use of an online booking service provider (flight ticket, hotel room)**
- **Learning to identify a safe online booking**

Basics of online booking

The internet or World Wide Web is not organized, edited, or controlled by anyone – it consists of billions of websites created by individuals, companies, and organizations.

Websites are made up of web pages which contain information in the form of text, images, and audio and video material.

Websites can provide information or entertainment, sell a product, or promote a service.

A browser which is installed on your computer lets you view websites on the internet. Every website has an address - sometimes it is called a web address, URL, or a domain name. The best way to access a specific website is to tell your browser to go directly to the website's address. But if you do not know the address you can find it using search engines to find the information you need. Most popular is GOOGLE.

Task number one:

Are the statements "True" or "False"?

1. There are only 4 search engines.
   True False
2. Search engines help you find information.
   True False
3. A search engine is useful if you know the website address.
   True False
4. A search engine is useful if you *don't* know the website address. True False
5. A search engine is a website.
   True False
6. A search engine is part of the Internet.
   True False
7. A search engine is a software program that you buy.
   True False

Use **keywords** to search for web pages that contain information that interests you. It is the most basic, but often most effective, internet search. Keywords do not describe what you are looking for but are words that appear on the websites that you wish to find. Exclude words like "a" and "the".

Task number two:

Find the information on the Internet.

a) You want to visit a cultural event in your town. Find all the information about the event which you could visit the next week (date, place, etc.).
b) You want to visit your friend in another town in your country. Find the possible ways of going there at about 9 a.m. on Saturday.

With the current technology, you don't have to visit local travel agencies to finalize all your travel plans. All you need is access to the internet and a credit card to reserve your flight tickets and make hotel bookings within minutes. If you are planning a trip or vacation, take advantage of the benefits of making online reservations to help you save both, money and time.

All the websites providing booking service have main elements in common. Let's examine the website www.booking.com which provides hotel booking

service in 40 languages and assists or supports customers 24/7. It is a user friendly and informative website that can be accessed in more than forty languages. It also has a solid infrastructure to ensure that the booking and payment process are reliable. Other sites that are great for online flight and hotel booking include *hotels.com*

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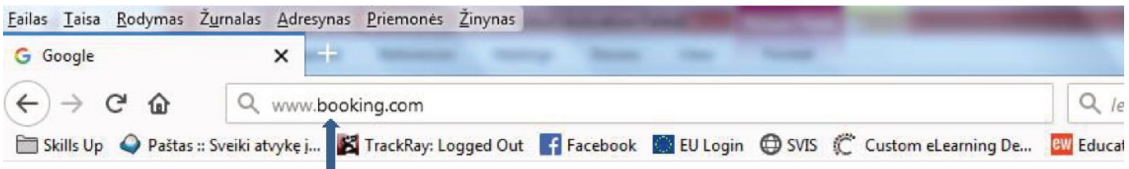
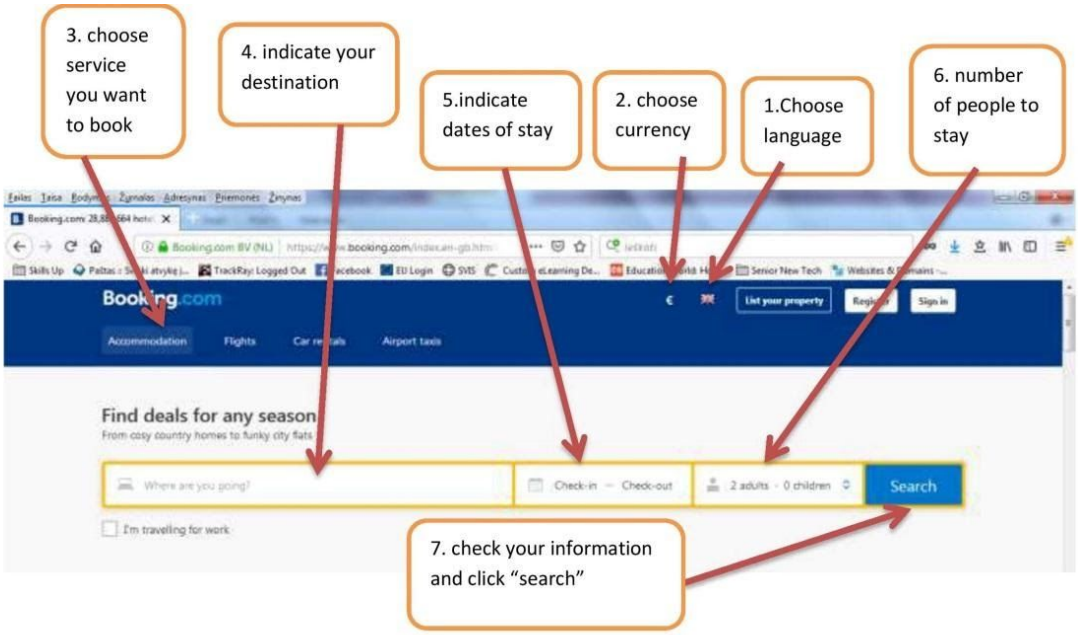


Open your web browser and write the address in the address box of your search engine.

Google

When you are in the website, follow the steps indicated. If you are registered user, you may sign in, but it is not necessary.



Task number three:

Compare the websites and find similarities and differences:

hotels.com booking.com

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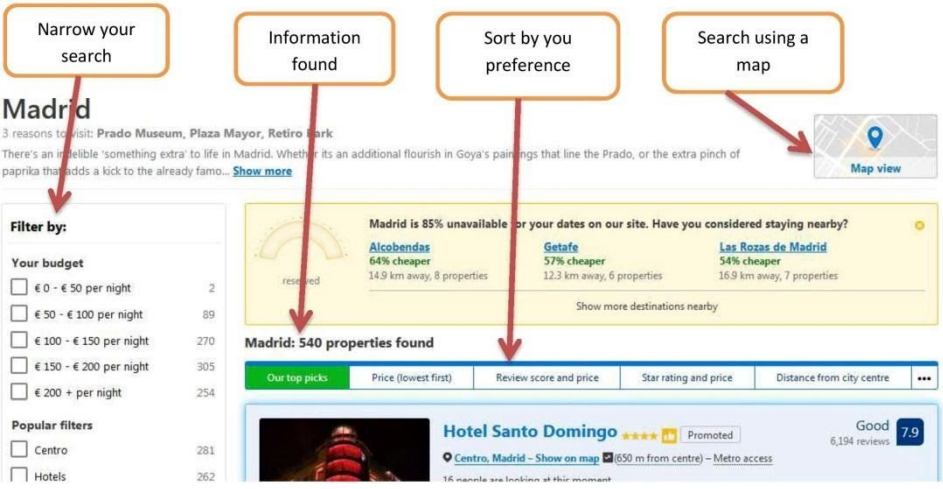
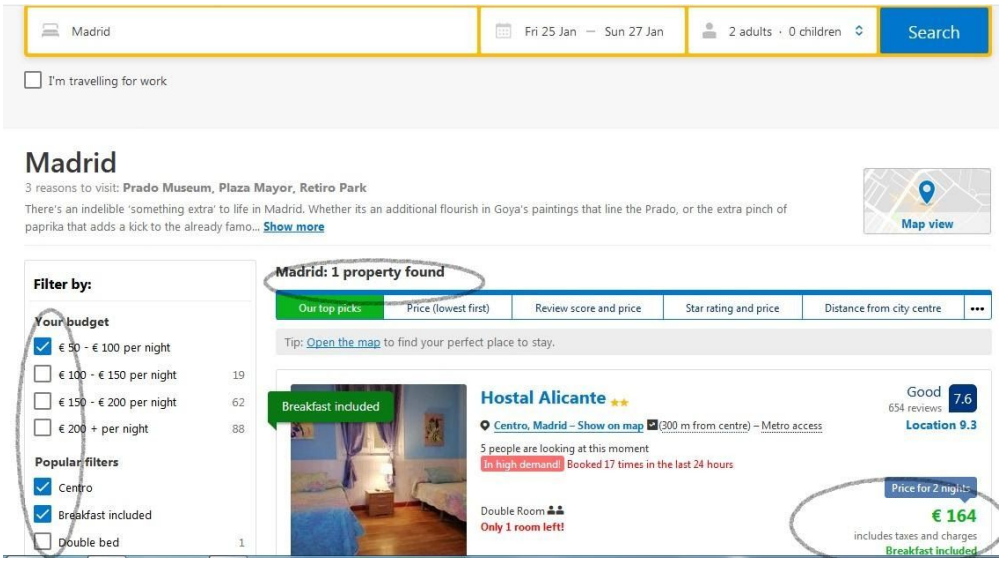
When choosing the place to stay and book you are advised to choose filters to make your search easier.There are lots of them:

- You budget,
- Property type,
- Location,
- Star rating,
- Meals,
- Facilities, etc.

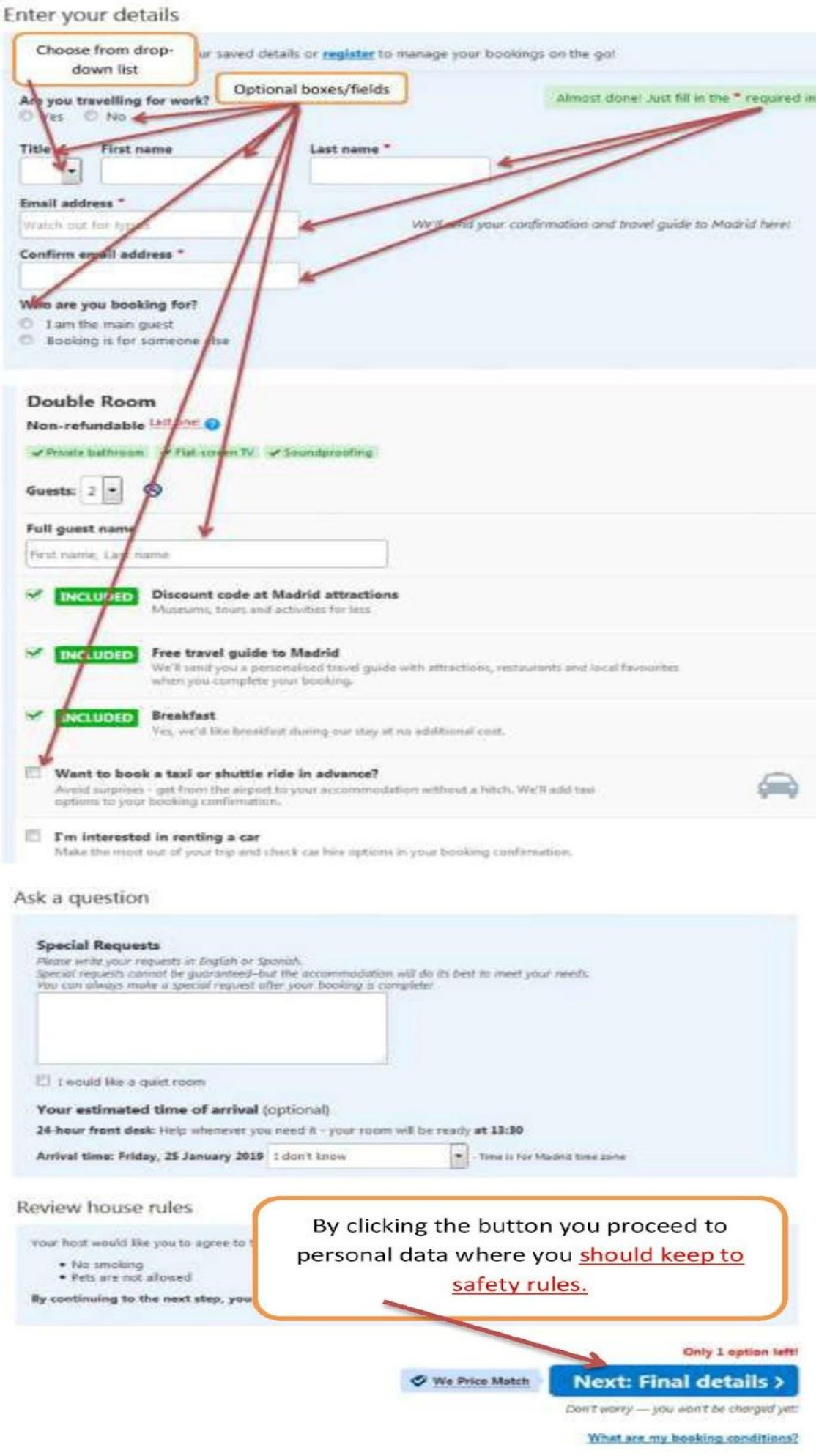


Task number four:

You and your friend want to stay in Madrid for a weekend. You prefer to spend about 300 € for a stay for 2 nights in the center of the city. Find a hotel there by using filters when searching. You have the example of the search below:



When you choose the place to stay, you should fill in the form fields in the online form. There are required and optional fields.


Enter your details
Choose from drop-down list
Optional boxes/fields
Are you travelling for work?
Yes
No
Title
First name
Last name *
Email address *
Confirm email address *
Who are you booking for?
I am the main guest
Booking is for someone else
Double Room
Non-refundable
Guests:
Full guest name
INCLUDED
Discount code at Madrid attractions
Museums, tours and activities for less
INCLUDED
Free travel guide to Madrid
INCLUDED
Breakfast
Want to book a taxi or shuttle ride in advance?
I'm interested in renting a car
Ask a question
Special Requests
I would like a quiet room
Your estimated time of arrival (optional)
Review house rules
No smoking
Pets are not allowed
By clicking the button you proceed to personal data where you should keep to safety rules.
Only 1 option left!
We Price Match
Next: Final details ›
What are my booking conditions?

Next step in booking a room to fill in your personal data.

http://www.hotelhunter.com/

www.tripadvisor.com

www.besthoteloffers.net

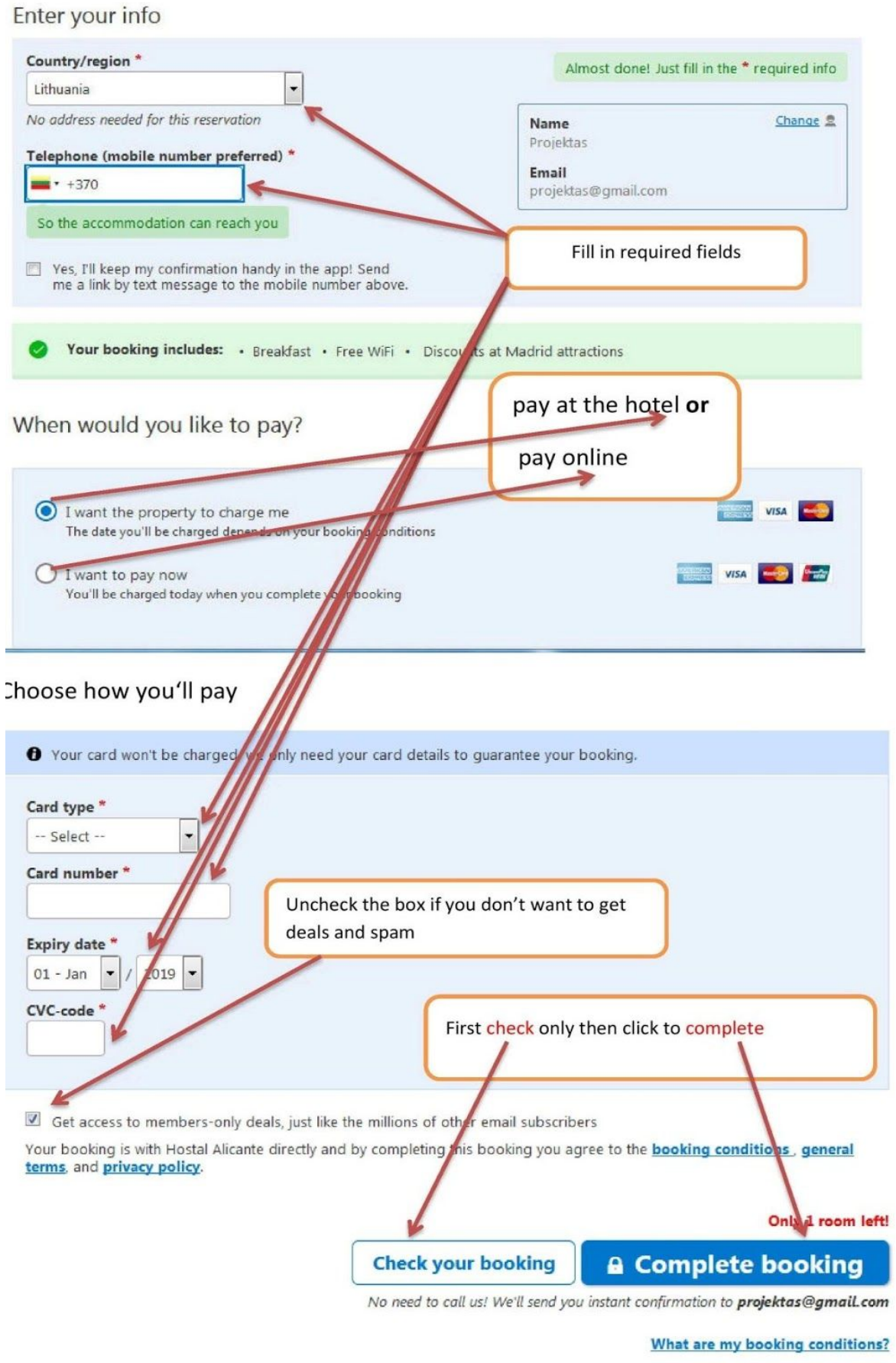
www.trivago.com

Task number five:

Find the possible websites through which you can compare hotel deals and book a hotel. Find the possible place to stay for 2adults and 1 child, for 3 nights. Your destination is Klaipeda, Lithuania. Your budget is 200 euros for the whole stay.

You can generally book a hotel room with either a credit card or a debit card. In rare cases, you can even make a reservation with cash, a personal check or a money order, depending on the hotel. But these payment options are also typically reserved for paying your final bill, as hotels generally require a deposit to secure your reservation. Some hotels will allow you to book a room without any type of payment card.

To find the information for booking a flight ticket you can use the webpage of a flight company or agencies which offer the flight booking service. Usually you book and buy tickets there. We suggest to use the agencies where you can procede the booking in your native language.


Enter your info
Country/region *
Lithuania
No address needed for this reservation
Telephone (mobile number preferred) *
+370
So the accommodation can reach you
Yes, I'll keep my confirmation handy in the app! Send me a link by text message to the mobile number above.
Almost done! Just fill in the * required info
Name
Projektas
Change
Email
projektas@gmail.com
Fill in required fields
Your booking includes: • Breakfast • Free WiFi • Discounts at Madrid attractions
When would you like to pay?
I want the property to charge me
The date you'll be charged depends on your booking conditions
I want to pay now
You'll be charged today when you complete your booking
pay at the hotel or
pay online
Choose how you'll pay
Your card won't be charged, we only need your card details to guarantee your booking.
Card type *
-- Select --
Card number *
Expiry date *
01 - Jan
2019
CVC-code *
Uncheck the box if you don't want to get deals and spam
First check only then click to complete
Get access to members-only deals, just like the millions of other email subscribers
Your booking is with Hostal Alicante directly and by completing this booking you agree to the booking conditions, general terms, and privacy policy.
Only 1 room left!
Check your booking
Complete booking
No need to call us! We'll send you instant confirmation to projektas@gmail.com
What are my booking conditions?

Hotel booking tips

- Beware of non-refundable hotel reservations that could cost you a lot of money if you change or cancel them
- Read cancellation policies carefully before you make a reservation.
- When you make a reservation you will receive a confirmation email.
- Print it and take it with you to the hotel.
- The earlier in the day you check into a hotel, the more likely you will get a room that matches your preferences.
- The hotel requires your credit card details to guarantee a booking made in case that it is cancelled after the deadline or if the client does not show up at the hotel.
- There are websites which compare hotel deals and help customers to find the best option for the reasonable price.

Task number six:

Find the best option for your stay in Madrid (exercise 4 task) using the following website: https://www.kayak.com/.

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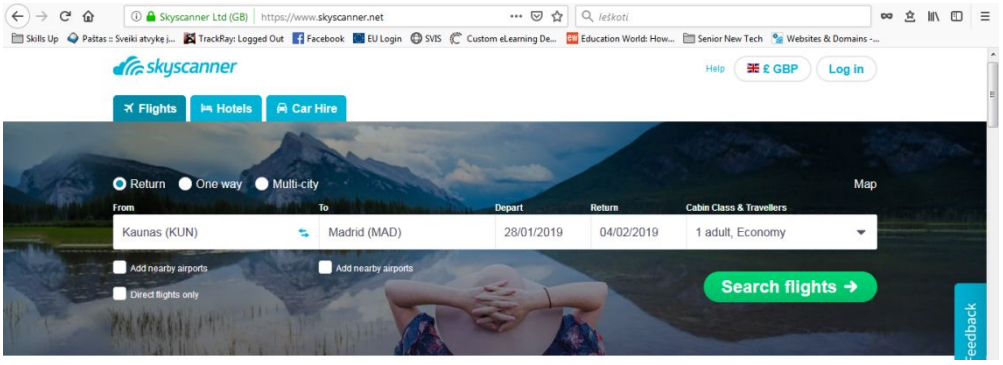
Booking a flight

In this lesson you are going to learn how to book a flight online as well as how to get a great price for your ticket.

Before booking the flight it is a good idea to do some research on the best price available.

There are many websites available that provide this service

We are going to be using **Sky scanner** which can be found at https://www.skyscanner.net/



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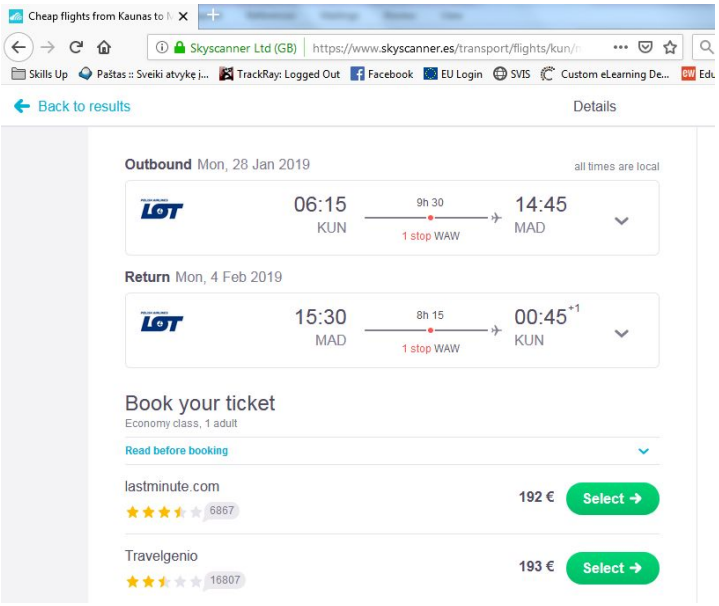
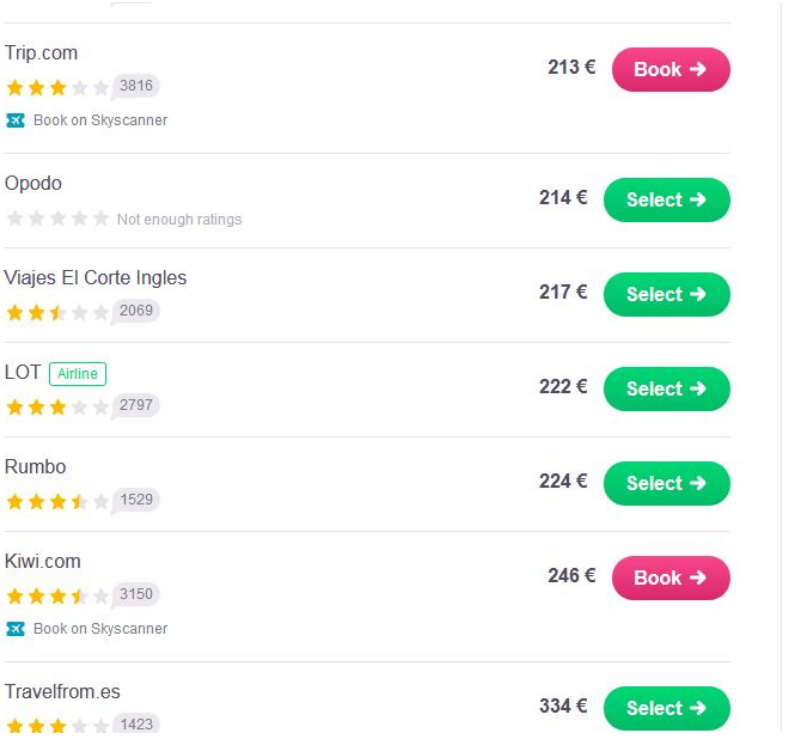
Step 1. You will need to choose where you want to fly FROM and TO and a date for your departure and return.

Step 2. Enter any other details that might apply to you and click.

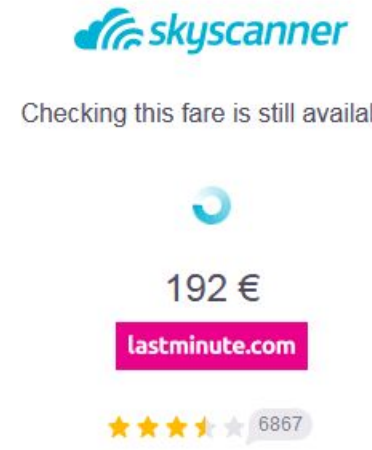
Step 3. Search on the next page. Results will start a compile showing you the best prices available from several Airlines.





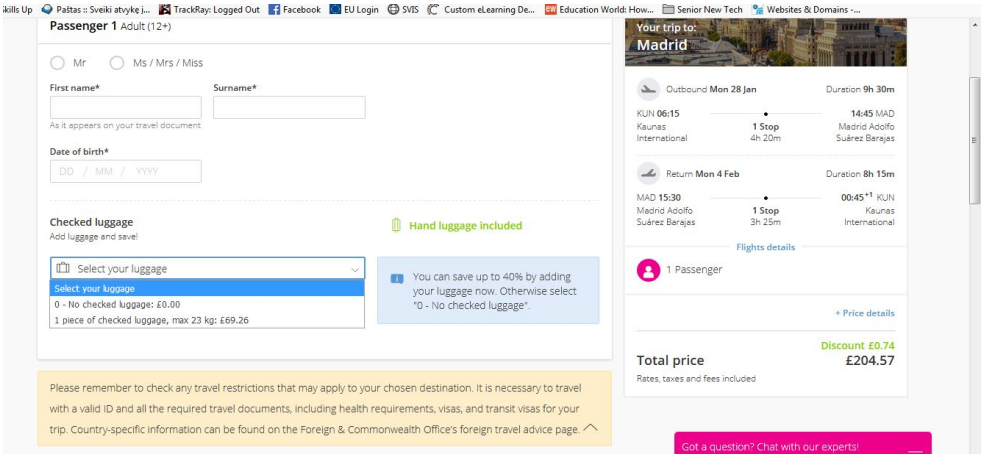
Step 4. Check the times and price of the flight and when you are ready to book the ticket click the select details of the journey which will be checked by Scanner.

Step 5. You will then be redirected to the relevant airlines website and you should double check to make sure that the price is the same here as it was on the Skyscanner. As you can see here the amount is the same depending on which airline you are booking with. The process might be different.



Step 6. Click **continue**. On the next page **check the box to accept the terms and conditions** and **click continue** again.

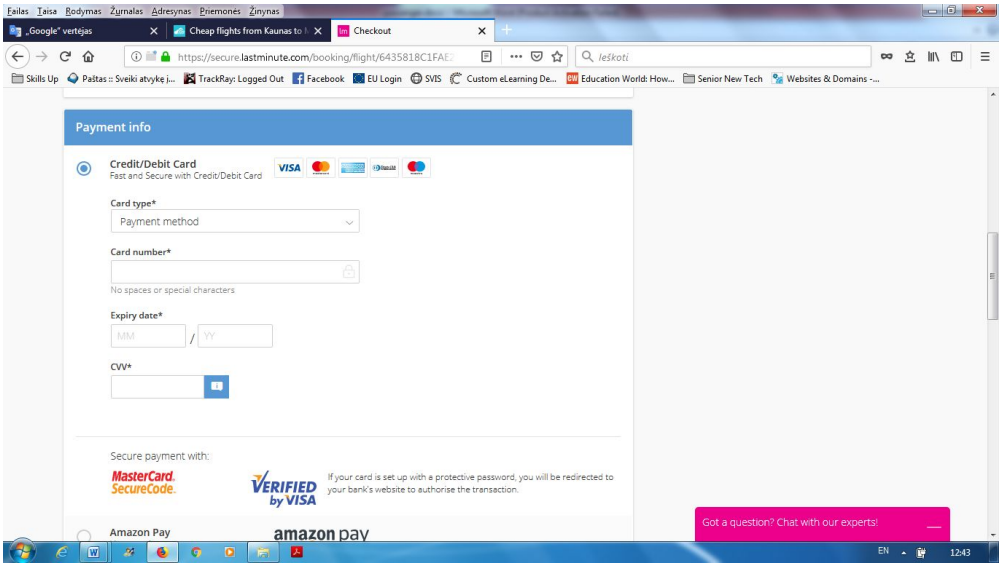
Step 7. You will need to enter your traveler information and **click continue.**



Step 8. Now you will need to select whether you are carrying any baggage and **click confirm**.

Step 9. (optional in some websites) Select your seat for all the flights and **click confirm**.

Step 10. (optional) Decline the travel insurance (if you do not need it). Then scroll down to the bottom and click **continue again.** On the next page you will simply need to **enter your credit card details to pay** for the flight then **click to purchase**.



As this is just a lesson we won‘t do this here but that is how to book a flight online.

Task number seven:

You and your friend decided to go on holiday in Spain for a week in October. You do not want a package holiday so you have to plan and book everything on your own.

Task number eight:

Your family of 4 people(2 adults and 2 children aged 10-14) decided to spend a fortnight in Europe. You like travelling by train and bus. Plan your trip, book hotels, transfers, find out the price of the tickets from one place to other etc. How much will it cost to your family?

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Task number nine:

You would like to visit some cultural event in X country. Find the possible events, dates, price of tickets, means of transport to get their, hotel to stay, book the hotel and travel.

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Task number ten:

You would like to spend a week in Hawaii. But you do not want to have too much trouble to organize the vacation. Find out the possibility to book ‘’all inclusive’’ vacation with some agency. Present two options for comparison.

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Online Shopping

Introduction

The aim of this module is to learn online shopping, namely what it is and its basic concepts, and what constitutes as safe online browsing and shopping.

Knowing how online shopping works is very valuable nowadays since a great proportion of the shopping market has moved online due to cheaper operating costs and easier access to target customers. Not only shops but also banks, public transport companies etc. have moved their business online. Consequently, having knowledge about safe browsing and online shopping is crucial.

In this module you will learn how online shops operate and how to shop online in accordance with good practices of online shopping.

We will focus on the following steps:

- **Basics of online shopping**
- **Test use of an online shop**
- **Learning to identify a safe online shop**

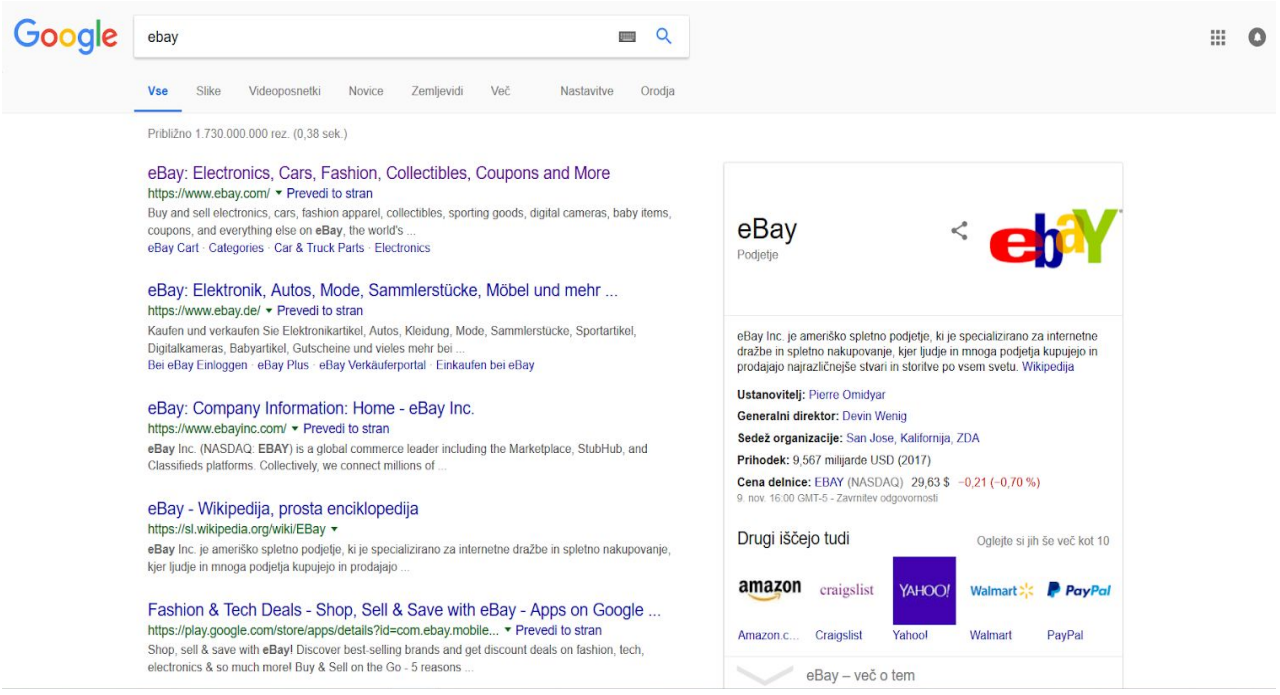
Basics of online shopping

Online shopping takes place on the world wide web. The purpose is to buy certain products or services from a distant location (from home, abroad etc.) and that no physical contact is needed.

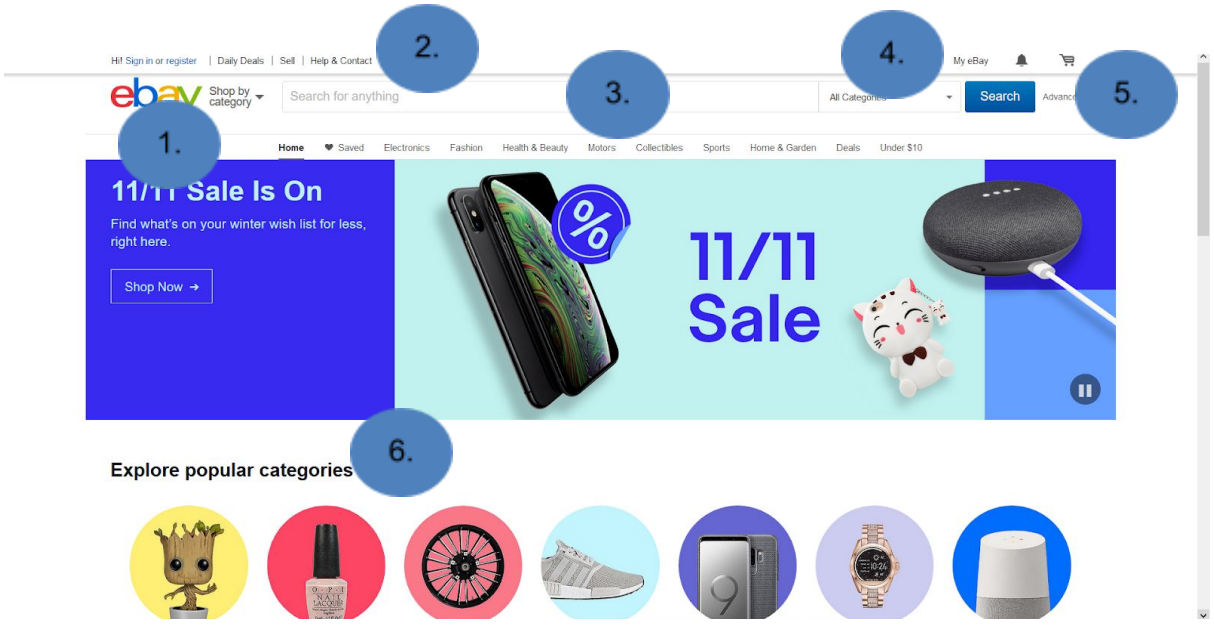
How to access an online shop

There is a plethora of online shops in existence. We recommend to start online shopping in your country online shops as they are easier for learning and gaining experience.

Example: Type eBay in the Google search engine. eBay is a very popular global online shop which is simple to use and offers good customer support and safety.



With a few additional clicks you will open the online shop, and you will immediately notice some of the main elements of an online shop.



Those elements are:

1. A shopping department (here you can select the main categories of products available in the online shop)
2. Useful links (store locations, information about the company, contact details)
3. Search box (if you wish to gain information about a specific product)
4. My account (before shopping in an online shop one needs to create a user account with the information about the delivery address, contact details etc.)
5. Shopping cart (the basket is literally your shopping cart. When you decide to buy a certain product, click on it to move it into the basket that will take you all the way to the check out and payment)
6. Placed products – "Popular at this moment" are the products that have a special discounted price at that moment or have reached a high number of sales in the current month. In this way one can find special discounts and buy the products cheaper than somewhere else).

IMPORTANT

Safety advice! – Before you decide to shop in an online shop, always check the owner/company running the online shop. Frequently, special prices and very low prices of products and services can be a sign of a fraud. In such cases there often isn't any information about the manager of the online shop, as such websites are in operation only for a few days – but enough to take advantage of inexperienced users)

Task number one:

1. On the ebay.com website check the owner and manager of the website and write down the information
2. On the ebay.com website find the contact information that you might use in case of problems and write it down.
3. Browse through the online shop and write down the questions you have.

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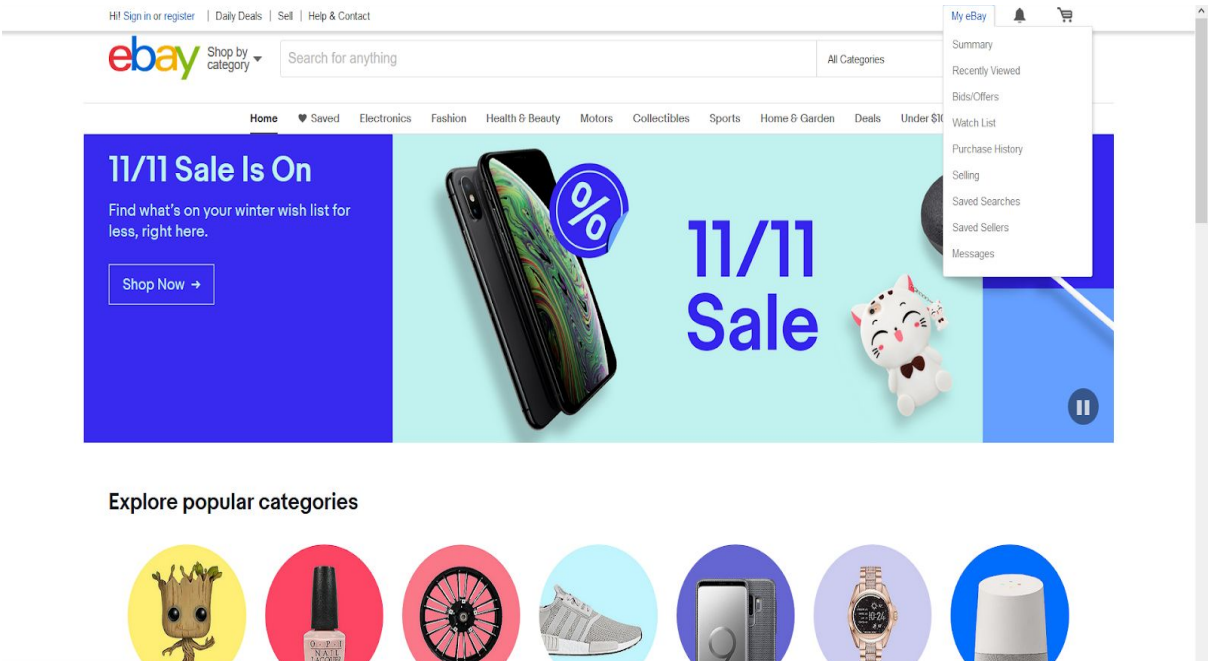
Online shop

Test use of an online shop

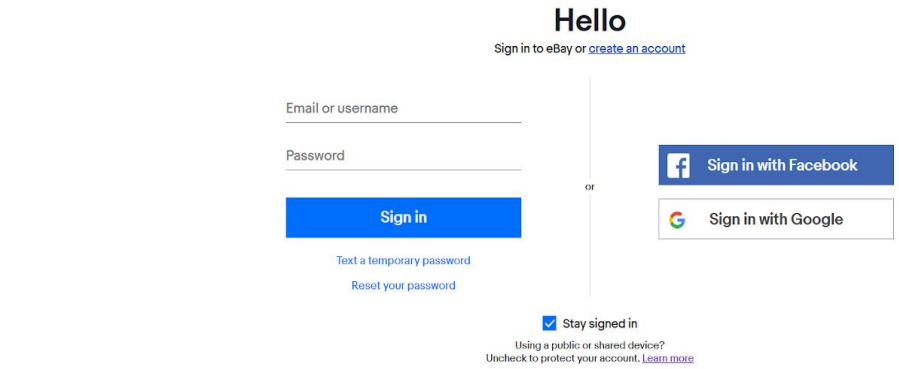
Online shops are very much alike due to certain rules in design and user experience. This means that knowing how to use one online shop makes it easier to use others. Thus, it is important to learn on an example of a relatively large, but foremost safe online shop (such as ebay.com).

In this part of the workbook we will create a user profile and set it up for actual use.

In the ebay.com online shop select My Ebay, which will open a new window for registration.



We select **Create a new account** and fill out the required information in the form.

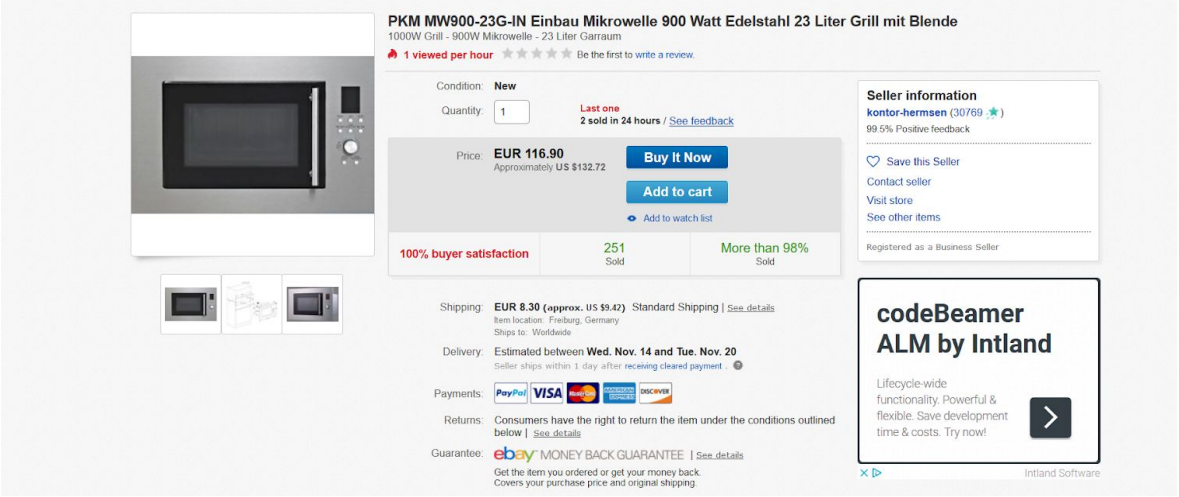


We check if the information we entered is correct and read Terms of use, as required by the website, and then we register our user account.

Once registered you can easily change your personal data. A click on My eBay again opens a page with our user profile. This means that you are registered and can continue with the shopping.

Navigation around the shop

Navigation around the shop is usually simple since it is adjusted to users with different levels of experience.



To practice – imagine you're buying a new microwave. Find it in an online shop (select the one that the most suits your needs).

For this purpose I have selected a microwave in the photograph above. When selecting the product, a new web page opens with various technical specifications, price, user reviews, and an option to add the product in the shopping cart.

Check and write down all the information and findings about your microwave before you decide to put in the shopping cart.

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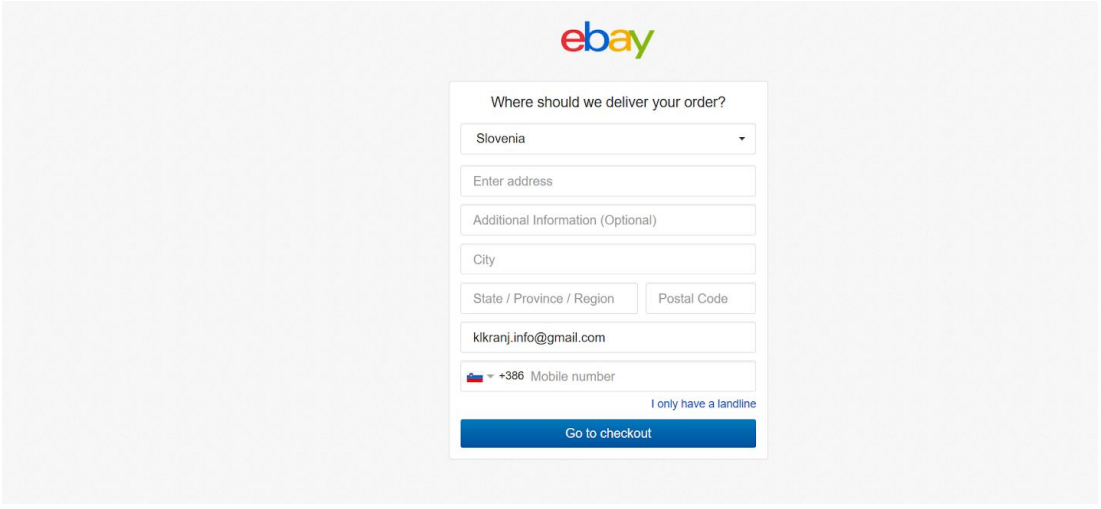
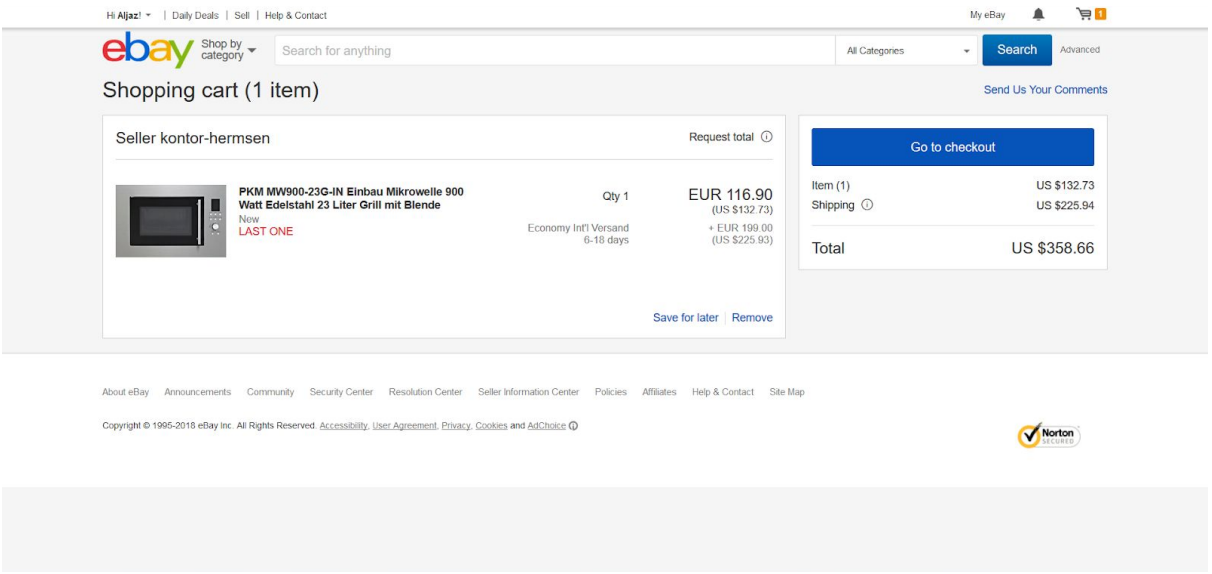
When we decide to buy the product, we click on **Add to cart** button. Once we click on it, a new window opens since we have not entered the delivery address yet. We complete this form only the first time.



After we complete the necessary information, we click on **Go to checkout**. Even if you add a product to the cart, you can still continue shopping. That in fact is the purpose of having a cart.

Task number two:

Continue shopping by adding other products in the car, delete some of them, increase the quantity of certain products, and when finalising your product list go to the checkout.



When you select Go to checkout, a few steps are needed: check the cart, registration (if you haven't registered yet), confirmation of the payee's address and the delivery address; delivery method and payment method, and the confirmation of the order.

To practice – complete the steps together with your lecturer and write down all the questions you might have. Stop at payment methods.

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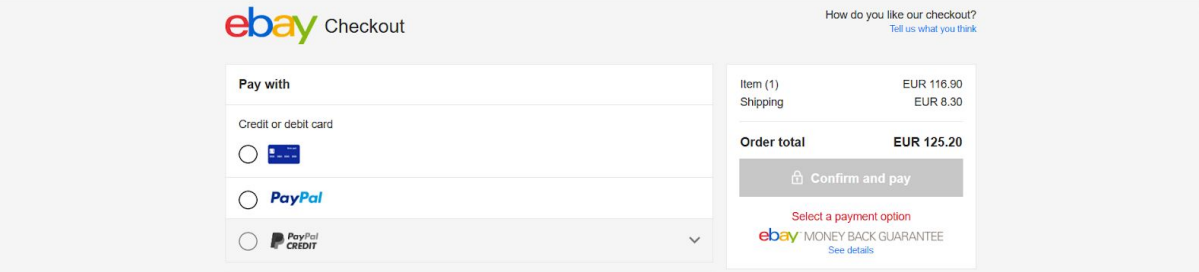
Payment methods



Payment methods depend on the size and the market of an online shop. Often the following payment methods are available:

- Cash on delivery (paid to the postman)
- Credit card payment (using this method requires the user to be **the most careful**)
- Using VISA or PayPal
- Direct debit, Pro forma invoice (bank account payment) – the safest way of payment for inexperienced users.

Regardless of which payment method one selects, always check the amount and the address of the payer; and be careful when making the payment (check all the boxes in the form etc.).

Since we are using this online shop for demonstration purposes only, we will not complete the order. There is however only one last step needed to complete the order – namely to check all the information and make the final confirmation of the order.

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Identification of a safe online shop

Fake online shops are just fronts with beautiful pictures but there isn't a legitimate company behind this presentation. Making a purchase in such a shop is a great risk as the buyer will not only not receive the ordered goods, but his or her credit card details can be stolen and misused; or the buyer buys a fake product that will be seized and destroyed at the customs. Most common fake online shops sell products of popular brands such as iPhone, iPad, Ugg, photo equipment etc.

IMPORTANT

How to find out if the online shop is fake or if the seller cannot be trusted?

- **An incredibly good offer**. The first sign of a possible fraud is an unbelievable price. When an offer significantly differs from similar products in presentation, price or characteristics, this is a definite reason for concern. It is also important how you got to this shop. Where did you found out about it? Did you click on an add on a website or in an email? There is less risk involved if you find out about an offer from the television or if you type the web address yourself. The rule of thumb is: if a stranger gets in contact with you via email, Facebook or a chat software (such as Skype) and offers web links, don't trust them!

- **Good news spread fast, bad news even faster.** Find reviews of other customers or users, find out about their experience, evaluations and comments. Check the shop by doing a browser search, and check forums for negative comments from the buyers with bad experience.

- **Check** who is behind the online shop. Check the contact information of the company (address, online support phone number, email). Get in contact with the seller and exchange a few messages. Does the email match the online shop address? If the seller is using a free email account (gmail.com, hotmail.com, live.com itd.) it is an additional sign that this could be a fraud.

- **Payment methods**

  When the seller wants the payment via Western Union or MoneyGram this is a major reason for concern. Such payment methods are meant for a quick transfer of money to individuals, tracking is not possible and because of this they are a popular method used by frauds.

For more information about general safety on the world wide web we recommend checking different web pages. On the basis of your research you can compare the findings and learn something new. And this is the best approach to avoid online frauds – using knowledge.

Notes

Social networks

Introduction

The purpose of this module is for the participants to learn about social networks, how they work, and which social networks exist on the web; in particular, the participants will learn about Facebook.

The research conducted as part of the Pew Internet and American Life project, found that the number of people older than 50 that use online social networks has doubled in the last 5 years. The main reasons for the use of social networks are reconnecting with people, blogging, taking part in online discussions, building intergenerational bridges (connecting with the youth) and playing games.

Why are we focusing on Facebook? Mostly because the majority of people that have access to a computer and the internet have a Facebook account. Because of this Facebook is the best place for find people that we know, or to find like-minded people in interest groups.

We will focus on the following steps:

- **basics of social networks**
- **Creating a user profile**
- **Safe use of on social networks**

Basics of social networks

When most people hear the expression social networks, they first think of online social networks. This is because the popularity of online social networks has grown rapidly in recent year – they have become a part of our everyday life. Facebook, YouTube, Instagram, Twitter and LinkedIn are in the top 15 most visited websites in the world.

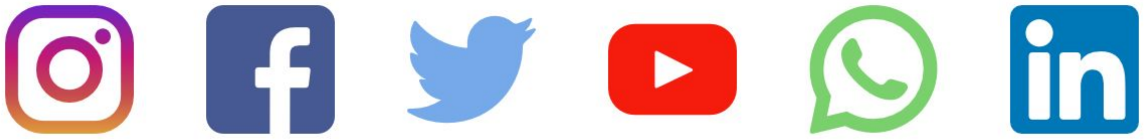
The most basic charateristic of social networks is the option of creating and sharing a personal profile. The profile page usually includes a photo, some basic personal data (name, age, gender, location) and an additonal space to list favourite groups, books, TV shows, films, hobbies and websites. The majority of social networks also offer the option to publish photos, music, videos and personal blog on your profile.

The most important characteristic of social networks is the option to search other members of the network and establish social connections with them. These »friends« are shown as links on the page of your profile, meaning that visitors can easily browse their network of friends.

Different types of social networks

There are many different social networks on the web. However, only few of them have become very popular among the users of the world wide web. Social networks can be divided in the following types:

Focus on photos: Instagram, Pinterest, Tumblr
Focus on videos: YouTube, Vimeo
Focus on business connections: LinkedIn
Mixes: Facebook, Twitter



Task number one:

1. Together with your lecturer, open and check different social networks, and discuss them.
2. Write down situations in which you would use a particular social network, considering its purpose. Also, write down the social network that seems most suitable to your needs.

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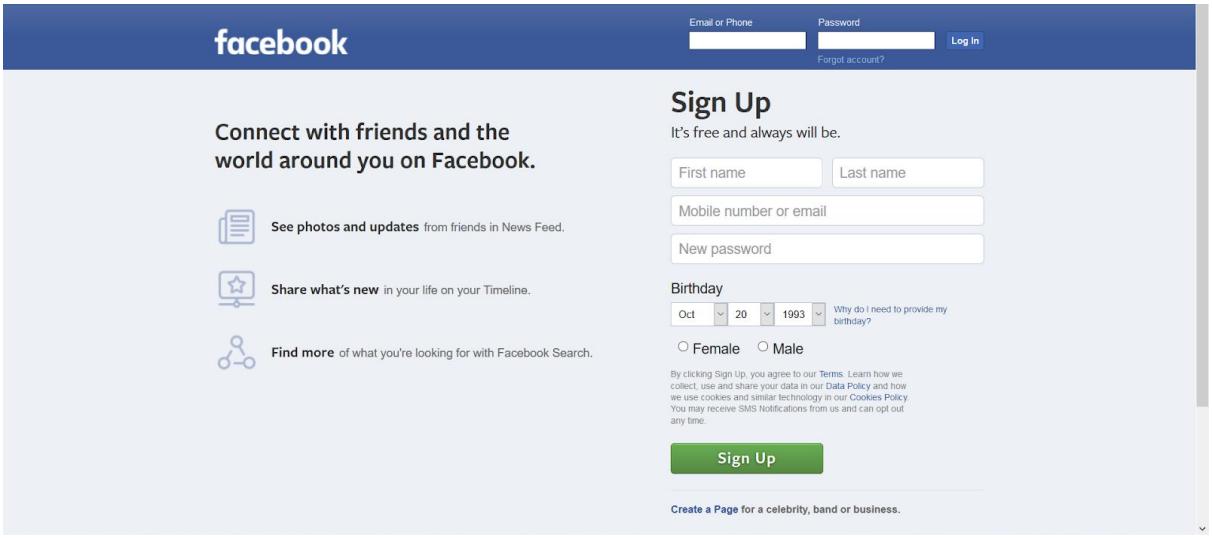
Creating a user profile

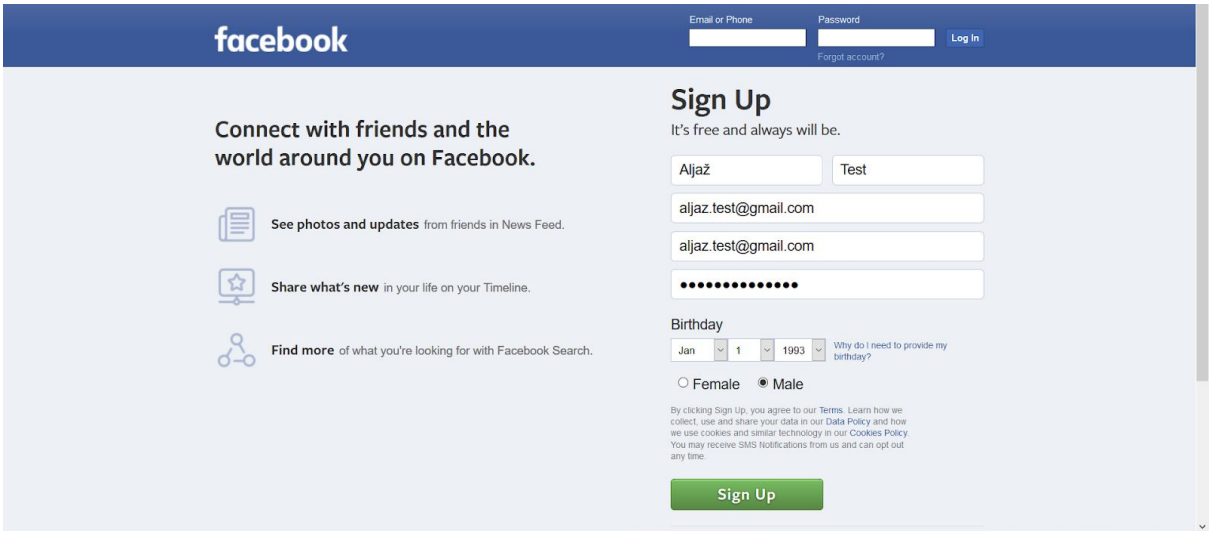
Just as online shops, social networks are very similar due to certain rules of design and user experience.

In this section of the workbook, you will learn how to create your user profile and prepare it for the actual use of a social network.

In a web browser, we type Facebook and open the website facebook.com.



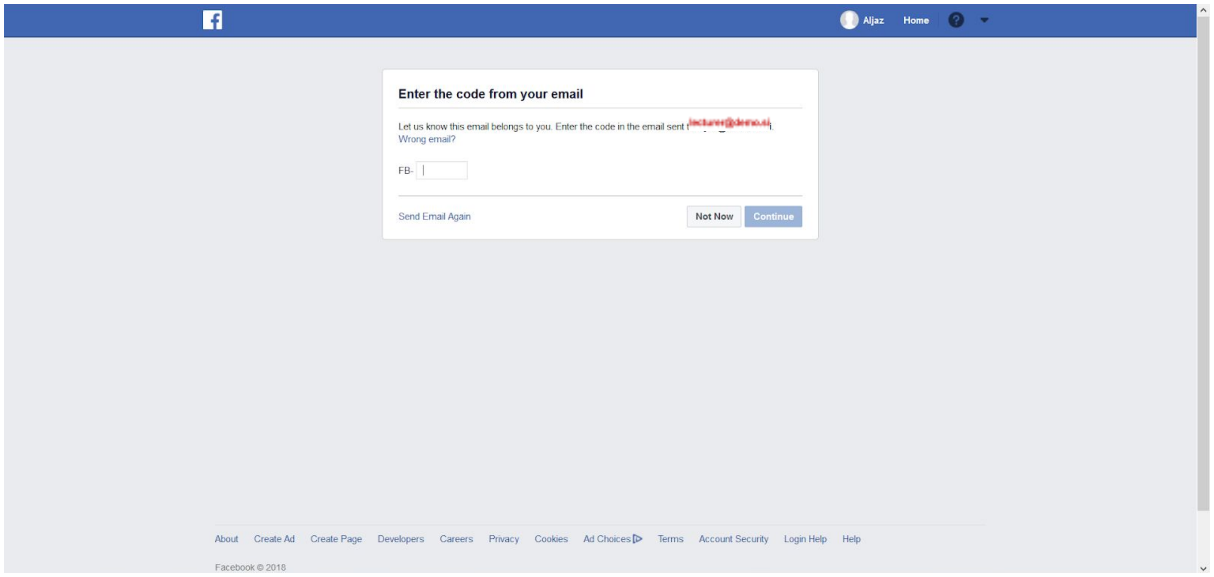
Creating a user profile on Facebook is very easy. We type all required information in the Sign Up form, and clik on the button **Sign Up** bellow.



* When creating a user profile, if you are not sure what the social network will ask of you, always read the section on Terms of Use. If you are not very proficient in English, ask someone to translate Terms of Use to you.

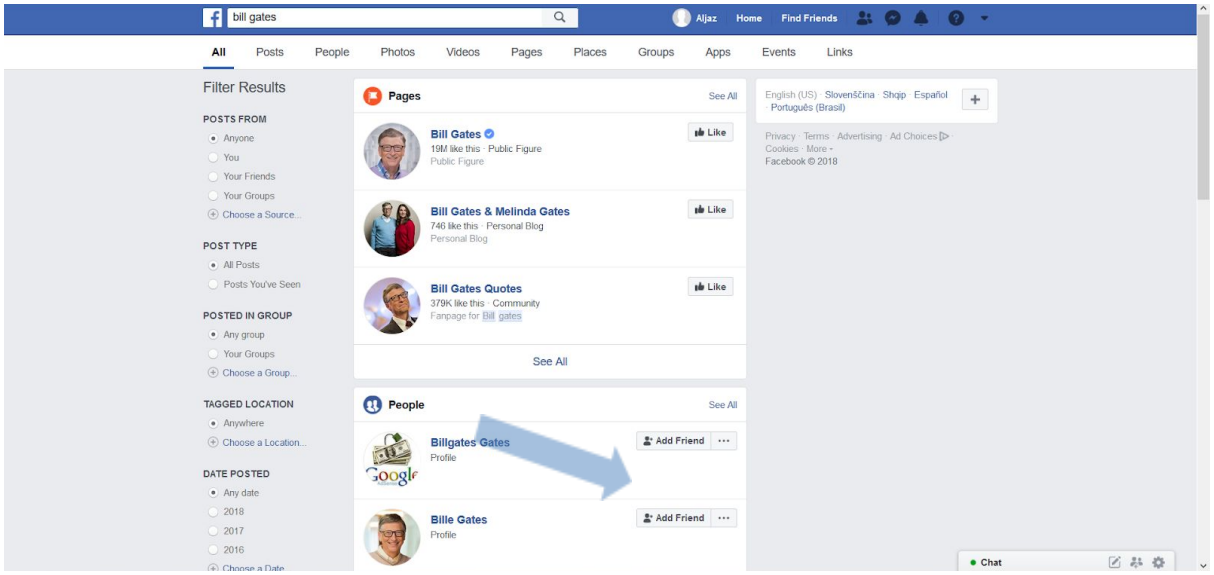
Confirming the activation code.

Once you register on Facebook, you will receive a confirmation code to your email address (or to your phone if you provided a phone number). You copy and paste the confirmation code into the form that is shown below.



When you confirm the user account, a new window will open, enabling you to edit your user profile.

To practice, set up a user profile, check settings (language, security, etc.) and exchange friendship requests with the other participants.



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Once you set up your user profile and add a few friends, the fun can start. Firstly, we will look at all the main icons at the top of the website.

1. A click on the first icon from the left (Facebook) takes us to the home page and timeline.
2. The second element in the header is a search window, which enable us to search virtually anything that exists on Facebook.
3. A photo/element with your name is a link to your user profile. A click on the button opens a timeline, similar to the one on the home page; however, this timeline shows our posts and photos.
4. A click on the Home link produces the same results as a click on the Facebook icon – it takes us to the home page.
5. Icons:
   i) A silhouette of two persons. Usually in dark blue colour – becomes bright only when somebody sends us a friendship invitation or when somebody accepts our friendship invitation.
   ii) Chat cloud – also usually in dark blue colour; becomes brights only when we receive new messages.
   iii) Earth – similar dark/bright characteristics to the previous two icons. It alerts us to different activities of Facebook (e.g. somebody tagged us on a photo, invited us to an event etc.)
   iv) ? – this icon opens us the Help centre
   v) Reversed triangle – open several options in a dropdown menu. Usually we use it to access Settings.

Task number two:

together with your lecturer, do the following activities on Facebook:

- Opening a new private chat
- Searching events or people in a search window
- Creating groups or starting a conversation with several people
- Creating a Facebook page
- Uploading new albums/photos to your personal profiles
- Confirming attendance at events
- Commenting posts or photos
- Sharing posts or photos
- * other activities of interest to participants

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Safe use of social networks

Most users of social networks are not aware of the importance of safety and the dangers of inappropriate or disparaging posts (e.g. photos from parties, hate speech etc.). If you do not take the necessary steps to protect your profile, you will make it possible to everybody – not only your friends, but also total strangers – to have access to your life, thus exposing yourself to potential abuse.

There are simple steps to efficiently protect yourself against potentially unpleasant experience. This can be achieved by knowing the basics of safe use of the world wide web.
Few tips on the safe use of Facebook:

1. Check posts in which you are tagged before they appear on your timeline. Every Facebook user would be shocked if seeing on their timeline a delicate photo in which someone tagged him or her, as this means that all his or her friends can see it. Fortunately, you can take action before such photos are seen by unwanted people. **(together with your lecturer, check safety options of your timeline in Settings)**

2. What is public and what is not? How do your friends and public see your profile? Do you want to open your profile, which means everybody will be able to see your timeline, or would you like to make your posts visible only to your friends? This can be set in Settings. **(together with your lecturer, check options of public/private publication of your profile)**

3. One cannot be friends with everybody. Before confirming a friendship request, make sure you know the person, or trust them. If you receive a request from a celebrity, it is not very likely that such a person would send you a friendship request so be careful with those. Also suspicious are requests from people that do not have a profile photo, personal details, or existing friends. In such cases you may be receiving a request from a so-called fake user account, which are used for online marketing or similar purposes.

4. Blocking. You can block any Facebook user, which means they will no longer be able to contact you, see your posts, or send you a friendship request. This can be done in Settings **(check this together with your lecturer)** or in their user profile. Next to the button for sending messages you will find the Block option.

5. Did you forget to log out of Facebook when accessing it at a public place (library, coffee shop etc.). The best way to prevent that is to always make sure you log out, or to open a browser with **search history turned off**. In case your forget that you can go to Settings in Facebook and terminate all sessions on other computers.

This enables us to log out of Facebook on other locations and mobile devices **(check the option of remotely logging out with your lecturer).**

6. Do you know anyone that has won a car, a phone or a vignette on Facebook? Ignore such posts as they in most cases fraudulent and you will not get any signs of approval if sharing them with others.

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Online banking

Introduction

Online Banking is a modern, secure and efficient way how to manage our finances via the Internet 24 hours a day, 7 days a week.

The main aim of this module is to know the benefits of Online banking over a personal visit to the bank, how to be prepared for Online Banking, on which devices can be used this service, how to ensure access to Online Banking, what basic functions Online Banking can offer us and how to use Online banking safely.

We will focus on the following steps:

- **Introduction to Online banking – the main things about online banking**
- **How to use Online banking in practice - the basic functions**
- **Online banking and security**

Introduction to Online banking – the main things about Online banking

Online banking is a service that is available anytime, anywhere.

It is necessary to have an Internet connection through which the service will be accessed, a specific device that will allow us access to Online banking. Everything must be preceded by the activation of Online banking in our bank. Quite often the activation of Online banking is automatic when we open a bank account in our bank.

Task number one:

As is it clear from the above information, we can use our device to manage the Online banking quickly and easily. Let's focus our attention on the differences between a personal visit to a bank and the use of Online banking.

What services does a bank branch offer us?

(Choose the right answer (YES/NO) to the statement.)

- ✔ **The bank branch is available in the immediate vicinity of my home or anywhere else where I am located. YES / NO**
- ✔ **We have unlimited access to the bank at any time 24/7. YES / NO**
- ✔ **Whenever we need something, we can go directly to the bank and we are served without waiting. YES / NO**
- ✔ **Everything is processed without charge. YES / NO**
- ✔ **Bank employees are always nice to me and very kind. YES / NO**

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What services does Online banking offer us?

(Choose the right answer (YES/NO) to the statement.)

- ✔ **Our Online banking is available in the immediate vicinity of our home or anywhere else where we are located. YES / NO**
- ✔ **We have unlimited access to Online banking at any time 24/7. YES / NO**
- ✔ **Whenever we need something, we can go directly to Online banking and we are served without waiting. YES / NO**
- ✔ **Everything is processed without charge. YES / NO**
- ✔ **Online banking is always nice to us. YES / NO**

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Yes, Online banking can offer us most of what every bank branch. We can be at home, on vacation or anywhere. Even so, thanks to the Internet and our device, we can feel like we are in a bank.

Important:

Ask your bank for information when setting up your bank account, whether Online banking needs to be activated and what are the initial information for first use.

If your bank account is already active and you want to use Online Banking, use the free information line of the bank or visit the bank to find out everything necessary for the first use of the service.

Task number two:

We know that if we are connected to the Internet, we can use Online Banking on our devices.

The important question is, **on which devices can we use Online Banking?**

What devices do you see in the picture?

(Please enter the device names in the following free space.)

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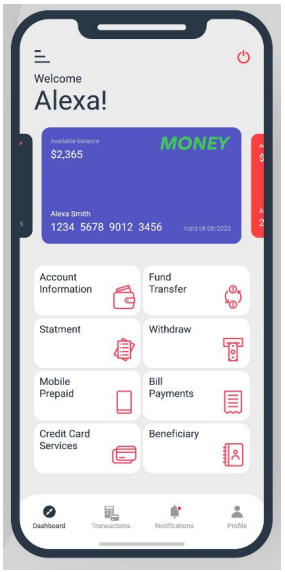
Thanks to the following basic devices (desktop, laptop / laptop, tablet, smartphone) we can enter the Online banking.

On smartphones (tablets), this is often due to the **special application** that must be installed on the devices. The bank will provide us with information on how to install and activate the application.



Example of mobile application for Online banking.

On the desktop, notebook / laptop is access to Online banking through a classic web browser. **The bank provides accurate information on how to enter the Online Banking interface for the first time and what are the requirements for setting up our computer. Always follow these instructions.** Every bank has everything set and determined individually.

Example of entering the Online banking interface via a web browser.

Notes:

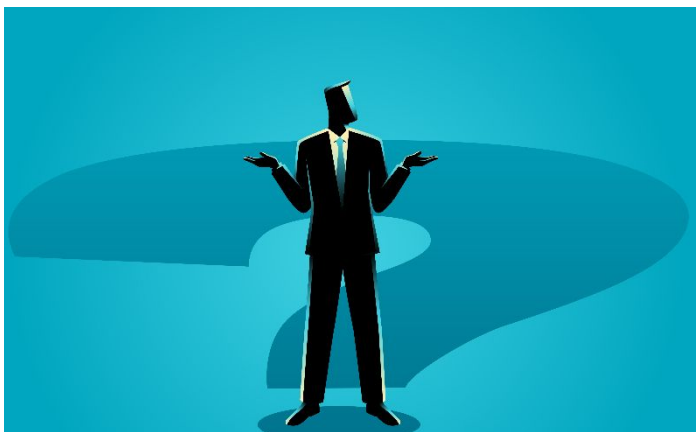
How to use Online banking in practice - the basic functions

Online banking allows the user a wide range of options.

With a device that is connected to the Internet when properly set up according to bank conditions, we can:

- viewing account balances
- viewing recent transactions
- downloading bank statements, for example in PDF format
- download periodic account statements
- downloading applications for M-banking, E-banking etc.
- funds transfers between the customer's linked accounts
- paying third parties, including bill payments and third-party fund transfers
- investment purchase or sale
- loan applications and transactions, such as repayments of enrolments
- credit card applications
- register utility billers and make bill payments
- financial institution administration
- management of multiple users having varying levels of authority
- transaction approval process
- etc.

Banks often do not want any fee for using Online Banking. Charges may be a certain amount linked to a specific transaction in Online banking. (We recommend that you check the current conditions / price list at your bank.)



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Task number three:

Find out the current price list for individual transactions for using Online banking at your bank. Find information on the bank's official website, use the bank's info line or take a personal visit to the bank. Be prepared to use Online banking without any unpleasant surprises.

(Write the most important information in the space below.)

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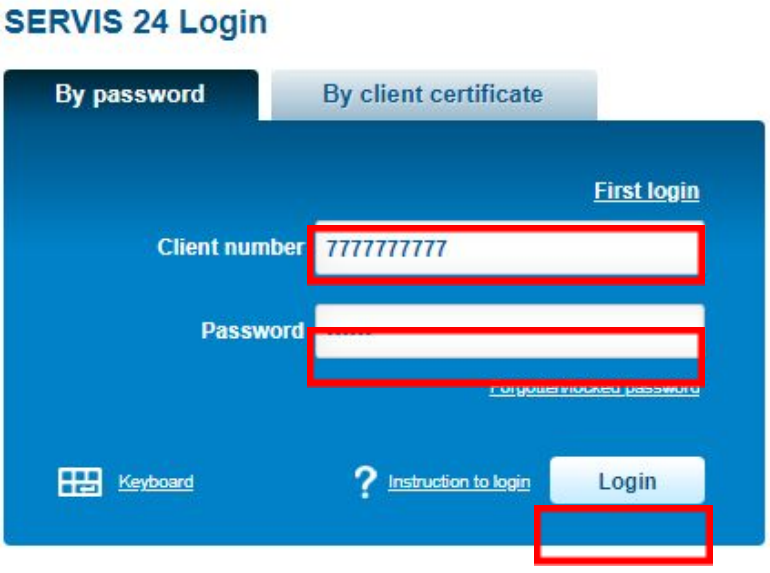
Task number four:

Try to become familiar with the basic interface of Online banking of your bank. **What are the basic options available in Online Banking?**

You can follow these steps. (The graphical interface may be different for your bank.)



- First step, entry into Online banking. The client number (username) and password must be filled in the reserved space.
- After filling in the required data, click on the "Login" button and enter Online banking.

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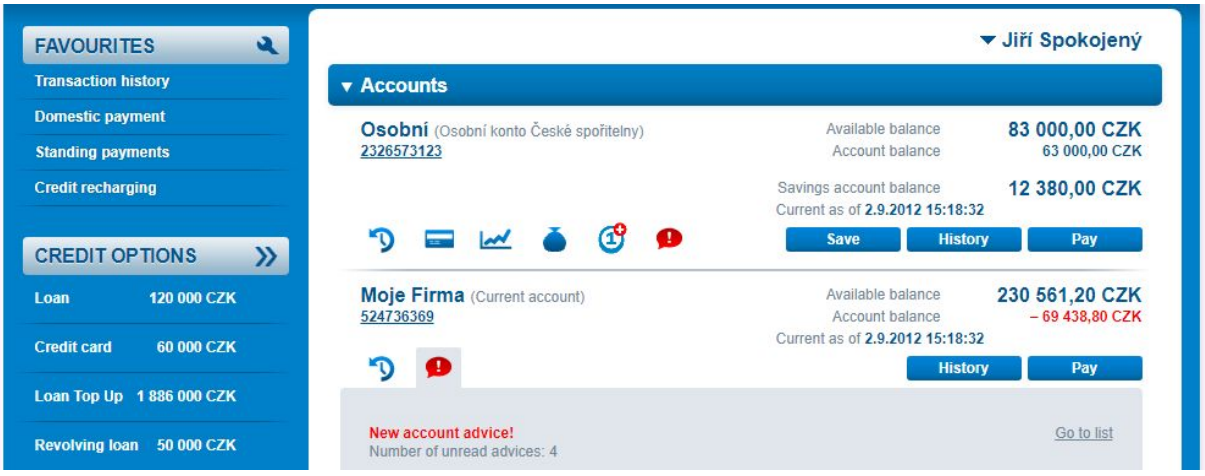

- The account owner's name is displayed here. So, we are sure that everything will happen in the right account.

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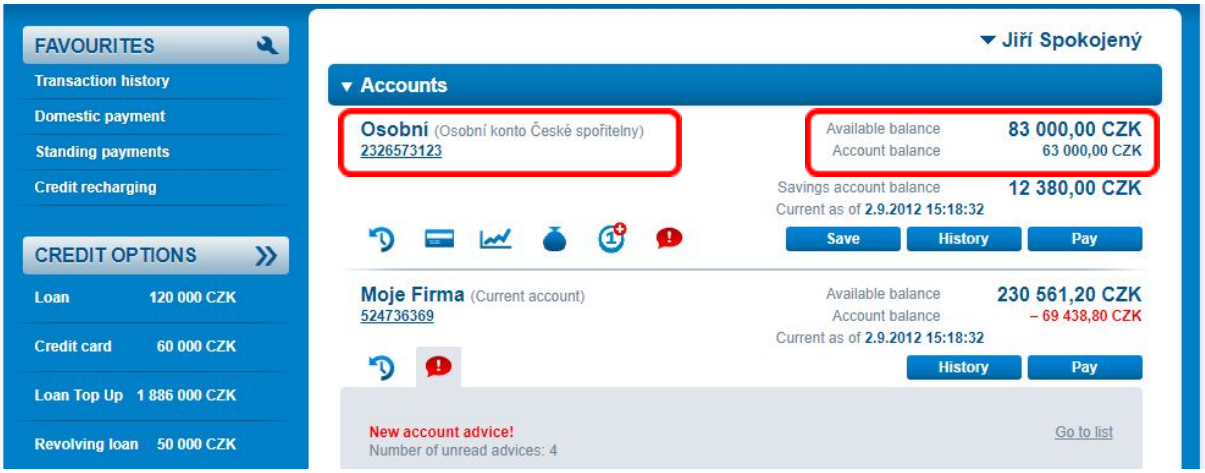

- Here we can see the user's bank account balances. So, we are informed how much money we have for future transactions.
- Everything is related to the Personal Account (In the picture is marked as "Osobní").

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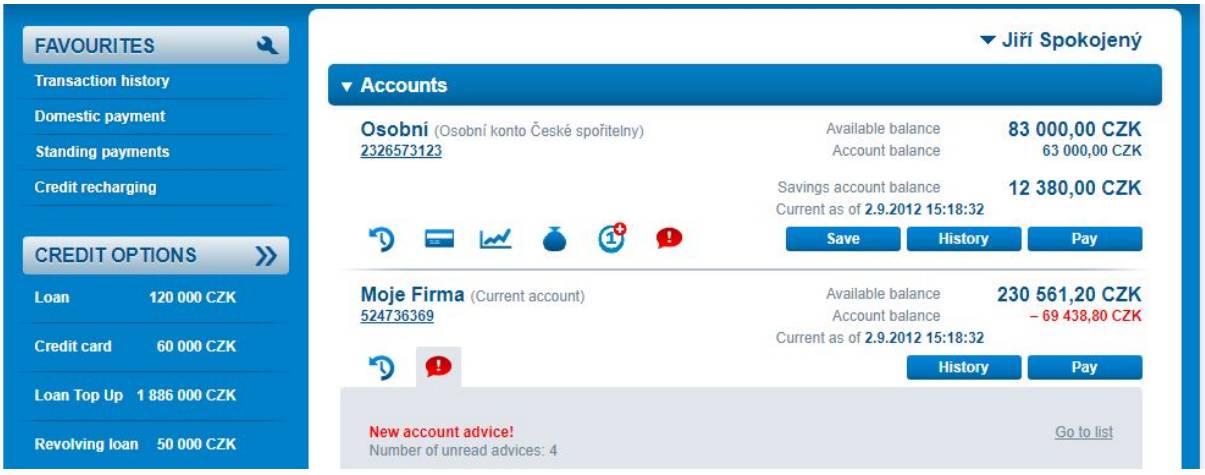

- If we click on the number that indicates the account number, we will see detailed account information.

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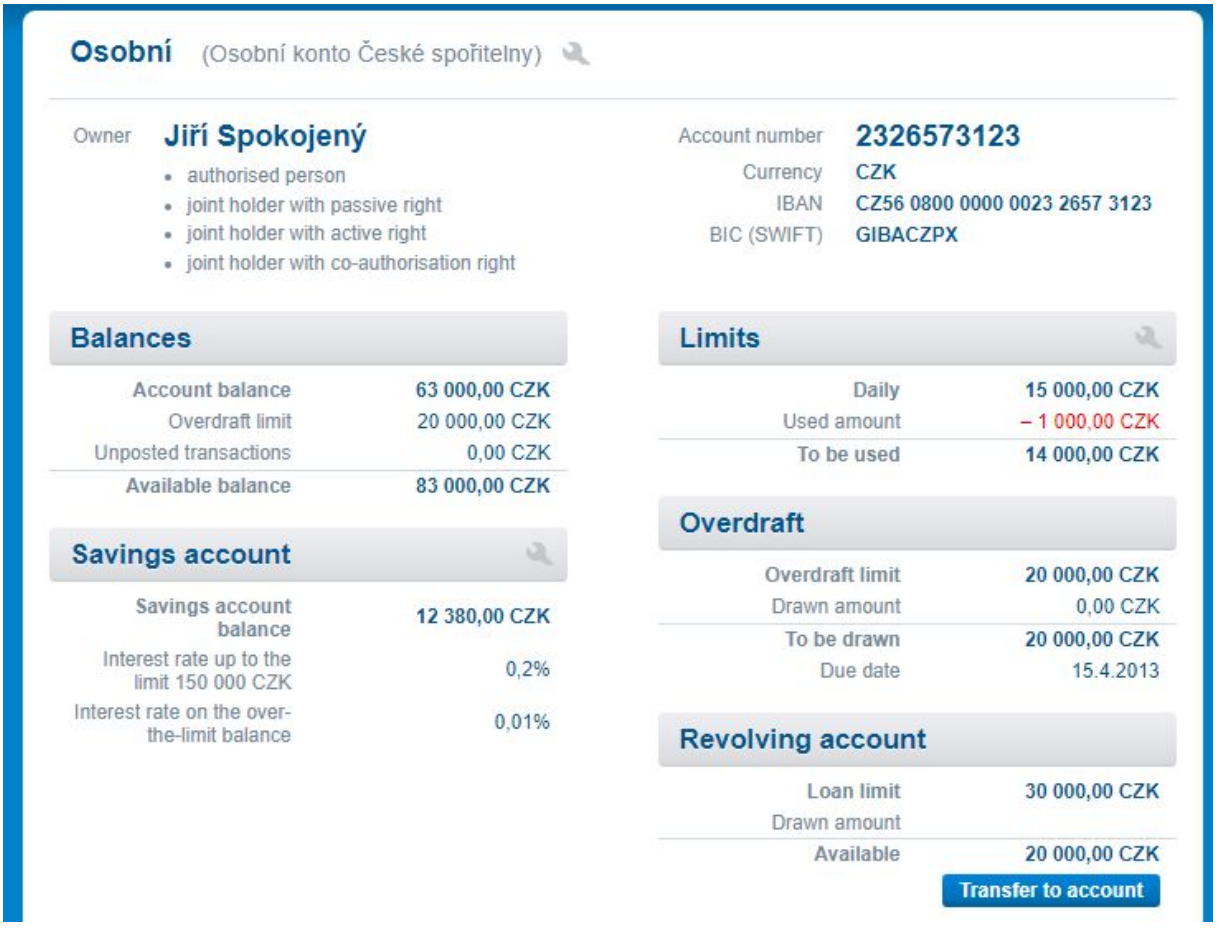

o Here is the bank account number in the country format, in the international format (IBAN), and the international bank identification (BIC/SWIFT). The local account number is used for transactions in the country, the international number for international transactions.

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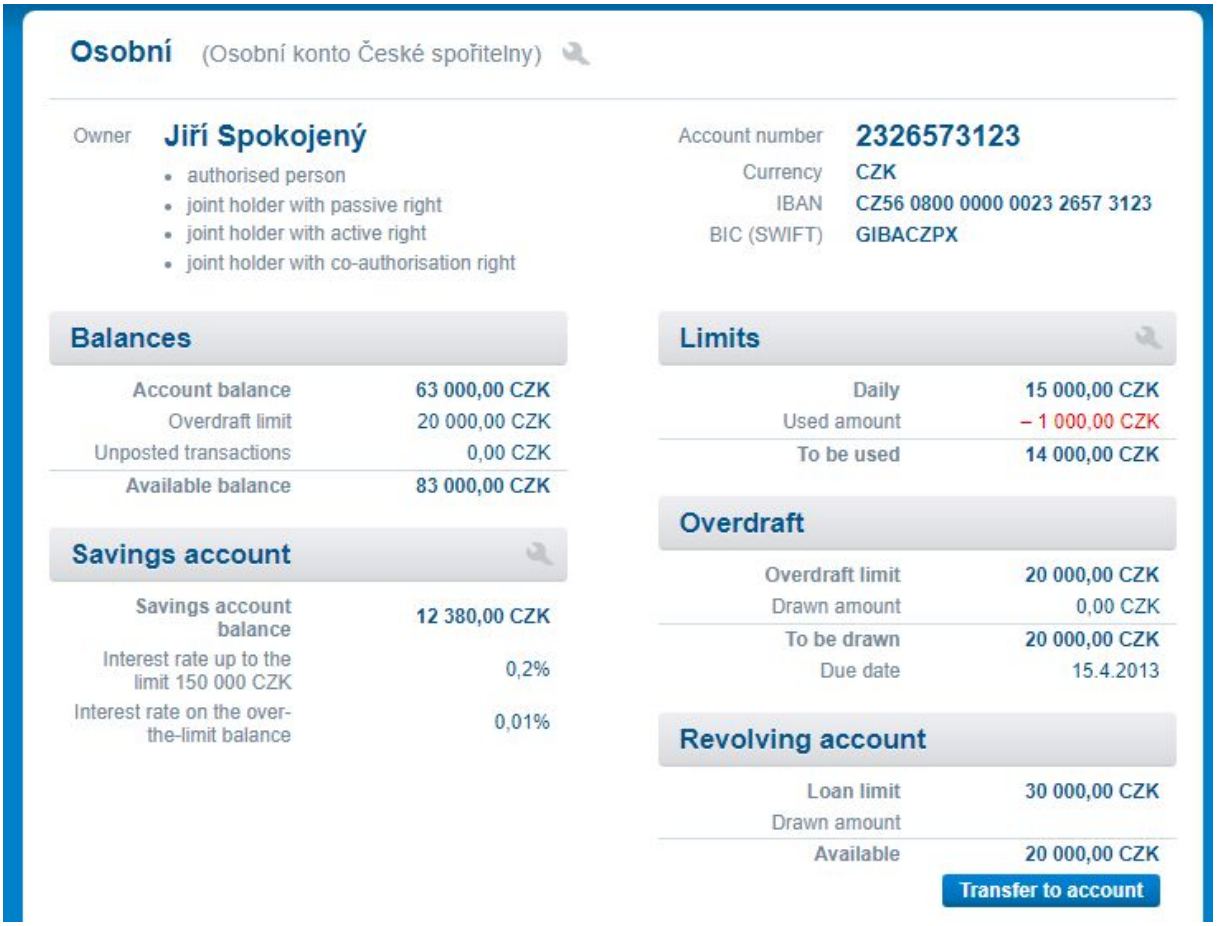

o Here is a detailed account balance. As we can see, the total balance consists of the account balance and an overdraft limit (the bank provides a loan worth CZK 20,000).

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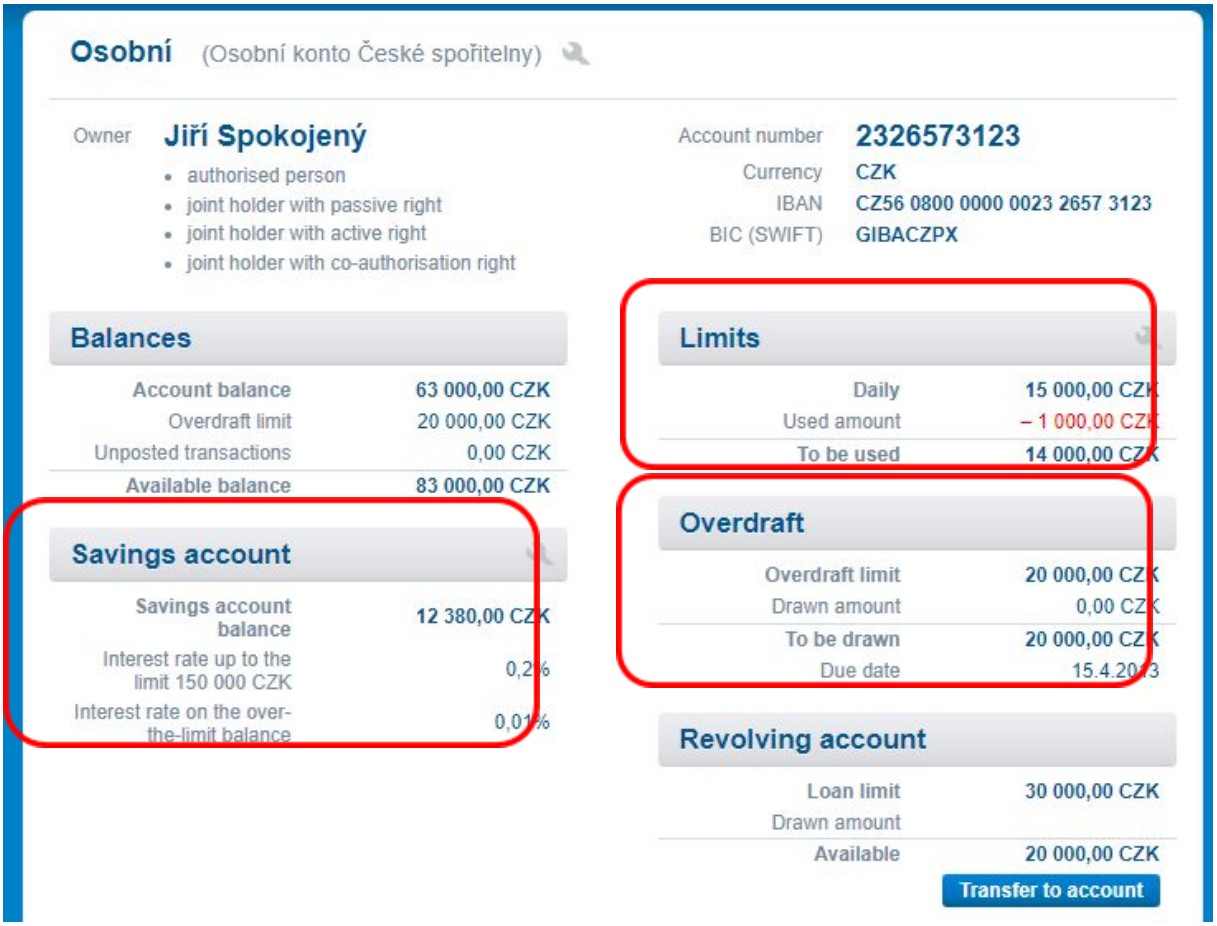

o Here we can see information related to the **Savings account** (how much we have saved, how much the bank pay interest on), information about setting the limit for transactions in Online banking (can be increased or decreased) and the agreed amount of overdraft.

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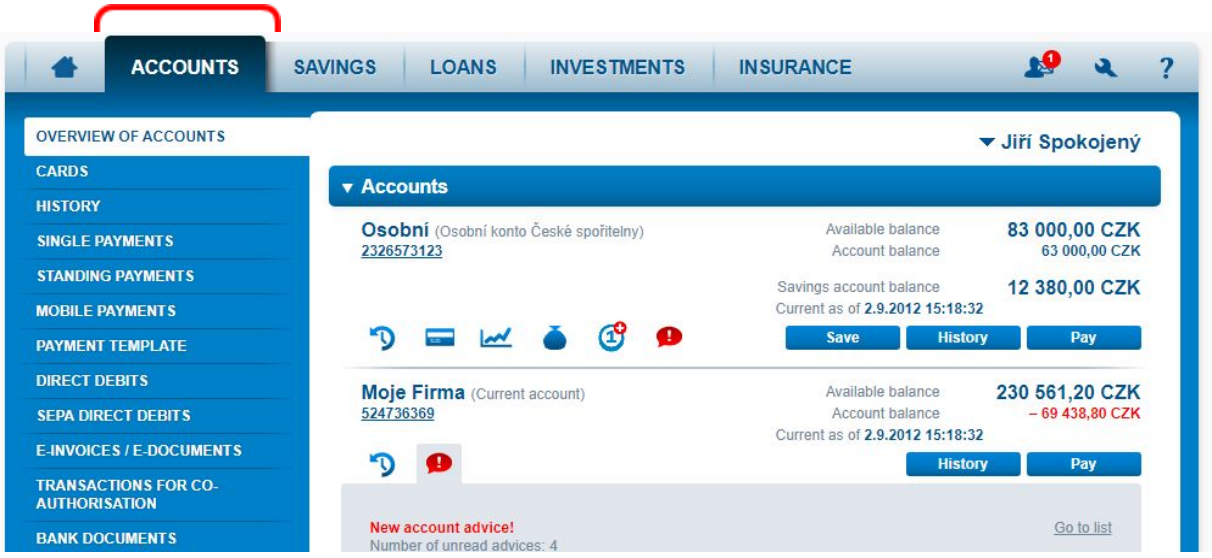

o If you click on the "**Accounts**" tab, you will see additional options.

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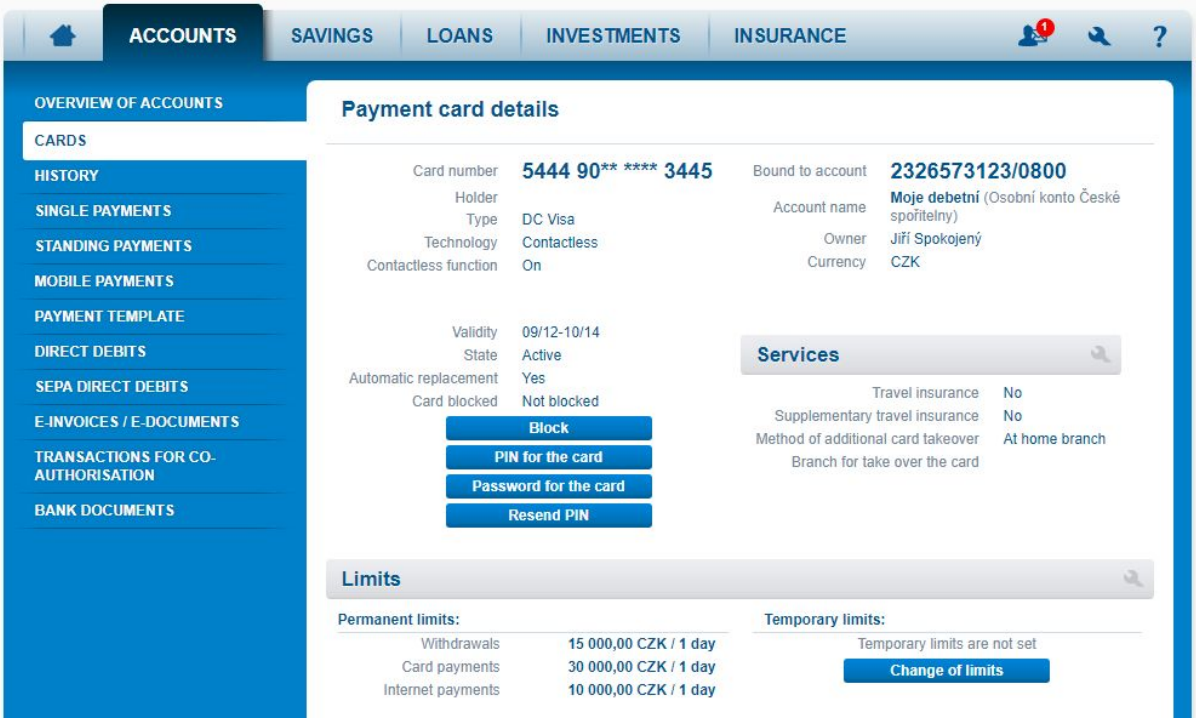

- One of the options is the "**Cards**" item, where we can see, for example, a card that is allocated to a bank account (2326573123/0800). The card is issued in the name of the account holder (Jiri Spokojeny), the currency is CZK, we can see the payment card provider (VISA), credit card validity (09/12-10/14), credit card status (card is active), we can block the card / adjust credit card usage limits.

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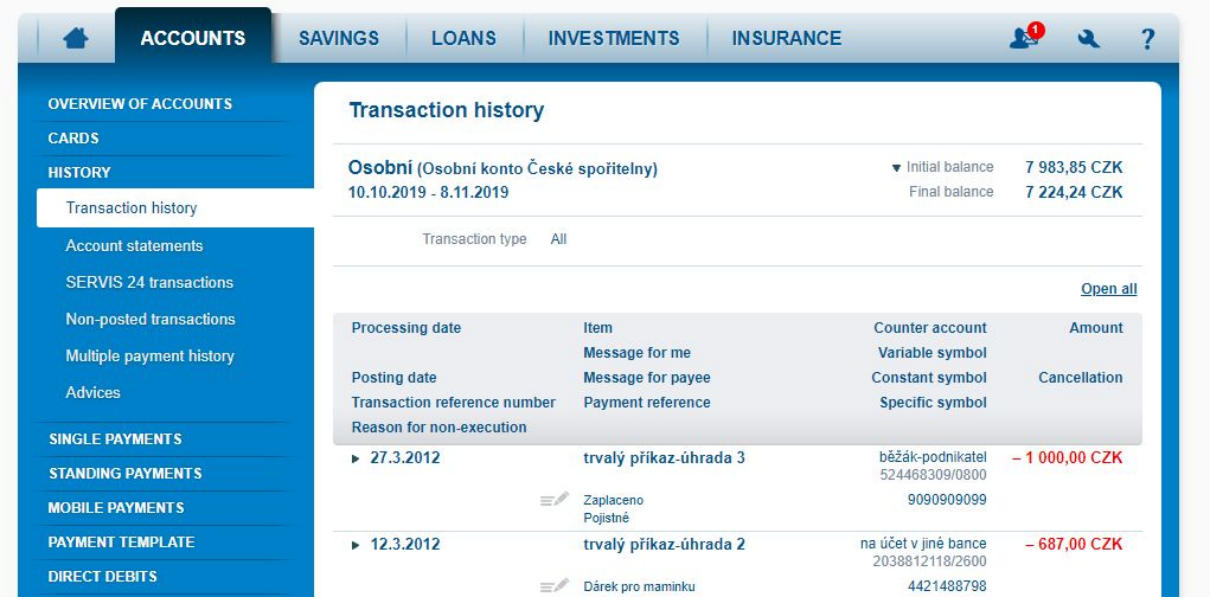

- Another option is "**History**", a **Transaction history**. Here we can find all outgoing / incoming payments towards our account. If we pay with our payment card, if we send money to someone's account, if we receive money in our account ... we can find everything here.

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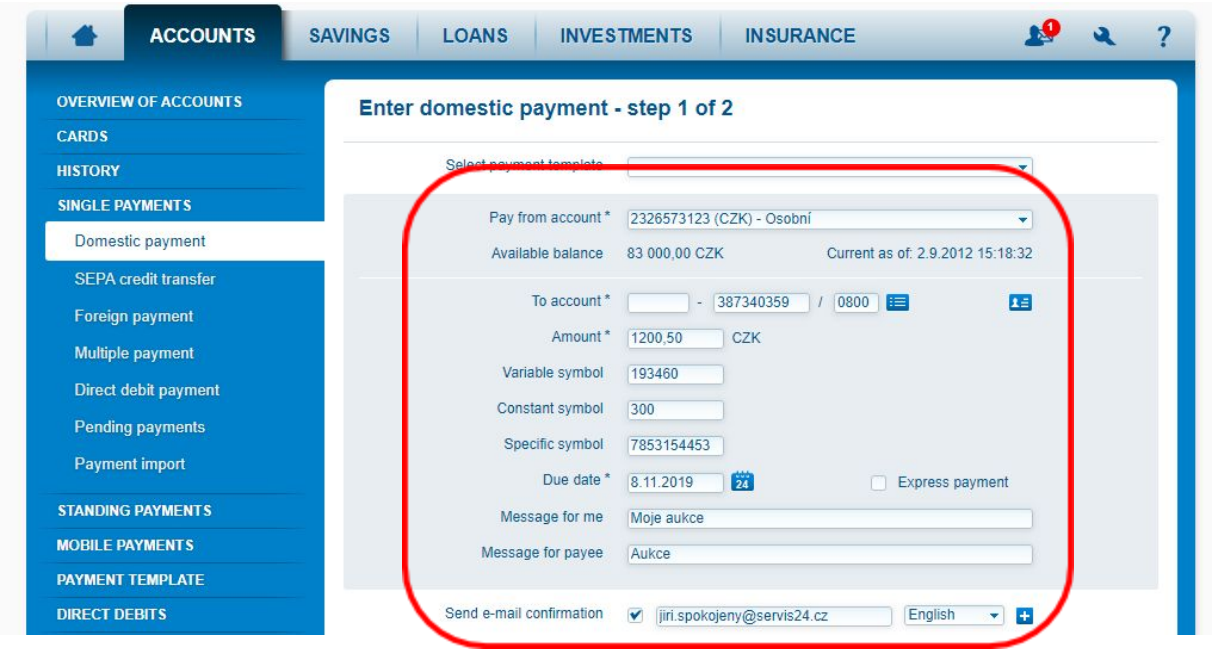

- The "**Single payments**" tab, offers local payments in the country, international payments (SEPA credit transfer or Foreign payment), Multiple payment, etc.
- We will focus mainly on "**Domestic payment**". Here you can enter a payment order. Simply send money from your bank account to another account. We can pay an invoice for electricity, gas, pay a ticket etc.
- It is always necessary to fill in the bank account number (where the money will be sent), the amount, eventually variable symbol / constant symbol / specific symbol, due date, message for me and message for recipient.
- **In order to make a payment, the bank then requires some further verification.** This is important for safety. For example, it is necessary to re-enter the password for login to Online banking or the system will send us an SMS to our registered phone and then we have to copy the code from the SMS to the appropriate location in Online banking.
- **Money is on the way!**

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Important:

It is always necessary to orientate yourself in Online banking. Take small steps and have enough time for everything. Use the basic features first and add more steps over time. It is always possible to contact your bank by phone to find out how to resolve the issue. In a few weeks you will be able to use your banking.

Online banking and security

This section focuses on security rules for the full and safe use of Online Banking. This will allow us to use Online Banking anytime, anywhere. Life becomes easier. All recommendations can be summarized in ten major safety rules.

It is important to pay close attention to this part. First you need to prepare your device that is connected to the Internet and then you can be ready for everything. **If you are not sure that everything is ready, do not hesitate to contact an expert or a member of your family who has experience with everything.**

Task number five:

Yes, let's use Online Banking, but are we ready? Let's check it out now!

We need to pay an invoice and we are determined to use our Online banking. What are we interested in making our mission a success?

(Choose the right answer (YES / NO) to the statement.)

- ✔ **We can pay our invoice on any available computer in the library, internet cafe or anywhere else. YES / NO**
- ✔ **We can pay the invoice on our mobile device while we will wait at the train station for our train because there is a free WIFI connection. YES / NO**
- ✔ **It is not important to care about the condition of our device. It is functional and it is sufficient for us to use the device to pay the invoice. YES / NO**
- ✔ **It is not important that we have to use antivirus software and firewall. YES / NO**
- ✔ **It is not important to be interested in the recommended procedure for using Online Banking issued by our bank. YES / NO**

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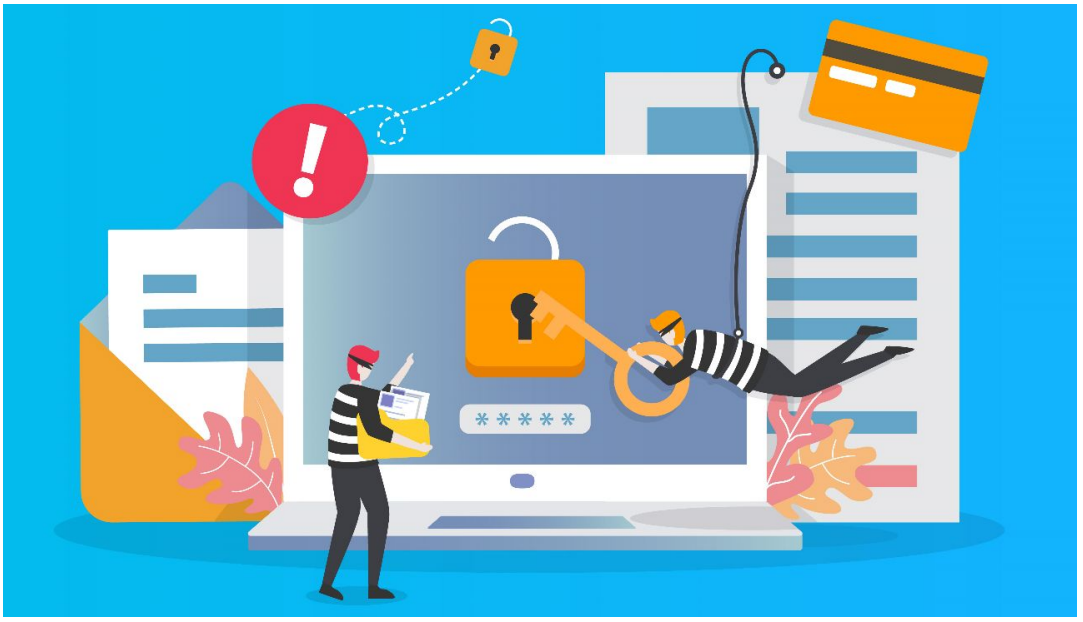
Important:

It is always important to think about security, especially when your device is connected to the Internet.

NEVER use a device that is shared with multiple users and you do not know its current status. **NEVER** use a free WIFI connection to access your banking. **Provide your device with an antivirus and firewall.** Regularly update your device and keep it in good shape.

Do not disclose your password, which is used to enter our banking, to anyone and use a sufficiently complicated password.

If you are unsure of the condition of your device, seek the help of experts. You can also contact your family members who have better experience and knowledge.



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