

# READY, SET, BANK<sup>SM</sup>

## Partner Toolkit

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## INTRODUCTION AND SET-UP

Ready, Set, Bank<sup>SM</sup> is an online library of micro-learning videos that help community members understand and learn how to use digital banking options.

While the tool targets senior citizens, the videos can be used with any community member who expresses apprehension about or an interest in online banking. The videos combine animation and graphics for an entertaining quality, and viewers can watch the entire series or select individual videos specific to certain skills and topics. Videos can be viewed from any electronic device.

There is a total of forty-four micro-learning videos at [www.readysetbank.org](http://www.readysetbank.org), with a full list of videos on page 40.

This toolkit will provide you all that you need to use Ready, Set, Bank<sup>SM</sup> as a resource for your clients. This toolkit will also provide you information on how to partner with Capital One volunteers to deliver Ready, Set, Bank<sup>SM</sup> to your clients.

## PRE-WORK FOR PARTNERS

This toolkit can be used to teach Ready, Set, Bank<sup>SM</sup> in two formats – as a series of four activities over four classes, or as one session, using the first two activities – “Getting Started with Online Banking” and “Taking Security Seriously.” Determine which format you will use to educate your clients.

### Activity 1: Getting Started with Online Banking

1. What is Online Banking?
2. Take Control of Your Finances
3. Getting Started Monitoring Your Account
4. Enroll Through Your Banks Mobile App
5. Deposit Individual Checks from Your Mobile Device

### Activity 2: Taking Security Seriously

1. Taking Security Seriously
2. Preventing Fraud
3. How Banks Keep Your Data Locked
4. How Banks Confirm Your Identity
5. Learn Your Bank’s Communication Practices
6. Learn How to Spot a Scam

### Activity 3: How to use Online Bill Pay

1. Know What’s Possible with Online Banking
2. Set Up Online Bill Pay
3. Set Up a One-Time Payment
4. Set Up a Recurring Payment
5. Transfer Money Between Accounts

### Activity 4: Monitor & Manage your Funds Online with Alerts

1. Banking that Fits My Lifestyle
2. Review your Bank Activity
3. Monitor Accounts with Alerts
4. Security Alerts to Give You Peace of Mind
5. Look Out for Suspicious Activity

**CONGRATULATIONS!** Now that you have completed the necessary pre-work to learn about the Ready, Set, Bank<sup>SM</sup> tool, you can create an activity using the tool to support your clients.

### **PREPARE FOR THE ACTIVITY**

- **Know The Material:** Make sure you understand the Ready, Set, Bank<sup>SM</sup> tool before using it to assist community members. Review this Toolkit, go to [www.readysetbank.org](http://www.readysetbank.org) and view all of the videos for the sessions you intend to teach.
- **Know Your Audience:** While the Ready, Set, Bank<sup>SM</sup> tool was designed with adults 60 years of age and older in mind, you can use this tool with any client community member. Keep in mind that some individuals may have a lot of experience with technology, while some may have little to none. Additionally, some may be comfortable using online banking, while some may be fearful of it.
- **Partner with Capital One:** While the Ready, Set, Bank<sup>SM</sup> tool can be delivered by your staff, you are encouraged to partner with Capital One. Working with Capital One to host associates at your organization to deliver a Ready, Set, Bank<sup>SM</sup> activity will mean that your clients will benefit from the expertise of our associates, as well as from the interest and support of an outside organization. If you are unsure of who to work with at Capital One, please reach out to your Capital One contact or our Community Affairs team at [CommunityAffairs@CapitalOne.com](mailto:CommunityAffairs@CapitalOne.com).
  - If partnering with Capital One, please note that associates will seek information on the income of your clients to determine if they may receive CRA credit (internal) for their time with your organization. Please be able to share information on the % of clients that you serve that are low or moderate income, as well as how you qualify that information. Alternatively, if your organization works with a specific population in a specific geography, you may use the Census data tool to determine the income information of that population. A guide to using this [Census data tool](#) is on page 41.

### **MATERIALS**

- Ready, Set, Bank<sup>SM</sup> tool at [www.readysetbank.org](http://www.readysetbank.org)
- Quiet meeting space
- Technology (Tablets or Computers; Laptop; Headphones/Earbuds, Screen and projector ideal but optional)
- Capital One associate participation (optional, however, this toolkit outlines the partnership process)
- Sign-in/Sign-up sheet, Marketing Flyer, Certificate(s) of Completion, Instructor Form, End of Course Survey and Take-Away flyer (optional)
- iPad Guide (if applicable)
- Activity-specific handouts (if applicable)
- Food and giveaways (optional)

### **Four Weeks before activity:**

- Secure support from a Capital One associate. Reach out to your Capital One contact, Community Affairs to locate a specific liaison, or your local Capital One retail branch.

**PREPARE FOR YOUR ACTIVITY (CONT'D)****Two to Three Weeks before activity:**

- Consider your clients' technology knowledge to help determine how to prepare to teach Ready, Set, Bank<sup>SM</sup> **video content**. If your client's need help using a tablet, include time before the class to do a brief tutorial. See page 42 and 43 for an iPad Guide to help instruct your clients.
- Determine a **lead** for the activity. This staff member should be on-site during the activity, and serve as the primary liaison with Capital One.
- Work with your Capital One liaison to determine a **date and time** for the activity.
  - Each activity using the Ready, Set, Bank<sup>SM</sup> tool should take **45 to 60 minutes**. Allow for more time if your clients need guidance using the device you have selected for the class.
- Confirm that your available **quiet space** can accommodate all participants and volunteers, as well (ideally) include a projector and screen for technology/laptop hook-up.
  - Coordinate with the Capital One liaison as to who should provide which technology elements. If Capital One is providing technology, ensure that you can provide Wi-Fi.
- If each client will have an individual device, confirm that your internet service can handle multiple devices showing videos at the same time and make sure you have headphones/earbuds for your clients.
- **Promote** the activity to your clients and staff. You may use the flyer on page 34 of this toolkit.

**One Week before activity:**

- **Request** the volunteer roster from Capital One so you can clear the names with your building security (if applicable), and so you know how many volunteers to expect on-site.
- **Print** any materials needed for the activity.
- (Optional): Consider food and giveaway incentives for your clients.

**Day of activity:**

- Confirm your laptop/technology is fully charged.
- Confirm that individual devices are charged and prepared for use.
- Ensure you have all printed material needed.

**A Note Before You Go:**

- Ask clients to come prepared with questions. Attendees should also be encouraged to bring their mobile device of choice (if they have one), so they may watch the Ready, Set, Bank<sup>SM</sup> videos on their own, or download their banking app after the activity.

**PREPARE FOR YOUR ACTIVITY (CONT'D)****IMPORTANT NOTES FOR THOSE PRESENTING A READY, SET, BANK ACTIVITY**

- **You'll be leading group sessions.** You should be comfortable with leading group discussions, posing questions to a group, and fielding questions from a group. The information provided here includes recommended discussion starters, but you should feel free to draw on your own knowledge and past experiences.
- **You'll need to be prepared.** It really does matter that you enter your sessions knowing exactly what you'll all be doing with your time. You should dedicate 30 to 60 minutes before your activity to review topic(s) you will present on, and to prepare.
- **You should be comfortable with technology.** You need to be familiar with basic digital skills to help you navigate the Ready, Set, Bank<sup>SM</sup> tool, and help community members with their technical needs.
- **Set learner expectations.** Make sure learners know that sessions are online, hands-on, and discussion based. Additional expectations include: be positive; be open minded; ask questions; ask for help; get up when you need to; respect whomever is speaking.
- **Be OK with saying you don't know.** It isn't expected that you know everything about technology or even online or mobile banking. Instead, say, "I don't know", and ask participants to see if they can figure out the answer as a group, or look up the answer online.
- **Create a supportive and safe learning environment.** Reassure participants that this is an opportunity to familiarize themselves with and participate in online or mobile banking at their own comfort level. Recognize that participants will likely still need to buy into the idea of online and mobile banking.
- **Respect your participants.** Make sure to approach your audience with respect and do your best to tie learning to their individual goals and needs. Adult learners, especially, bring with them a lifetime of relevant experience, so get them involved and use their experience to fuel discussions.
- **Have fun!** There's no need to stress. You have all of the materials you need with this toolkit and the Ready, Set, Bank<sup>SM</sup> videos. There may be the occasional hiccup along the way, but that's okay. Have a sense of humor, go with the flow, and have fun!

**ACTIVITY 1****“Getting Started with Online Banking” (40 – 50 Mins)****OBJECTIVE**

Introduce attendees to online banking and the Ready, Set, Bank<sup>SM</sup> instructional video series by leading small group discussions that incorporate a combination of watching videos, discussion questions and responding to true/false exercises that promote conversation.

**AGENDA**

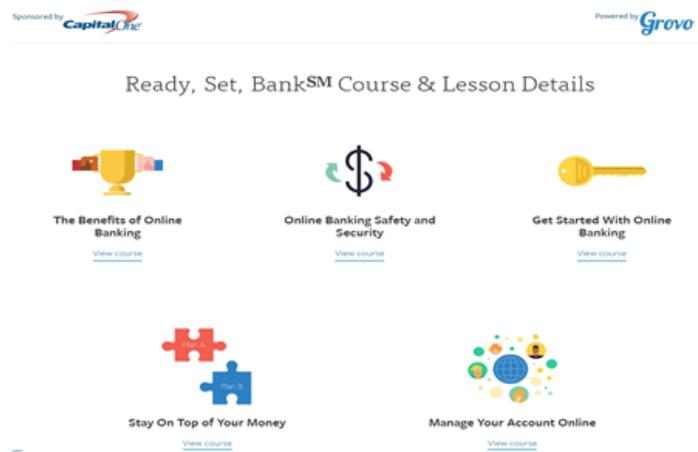
(Keep in mind your pacing, and use your own judgement as to which questions to focus on)

- **Introduction (5 – 7 Mins)**
  - Introduce yourself (name and title)
  - Outline the purpose of this activity
  - Review the agenda (call out videos and class discussion)
  - Note the length of the activity
  - Have each participant take the Pre-Questionnaire and then have them share their answers with the group (page 32)
  
- **Video 1: “What is Online Banking” (7 – 9 Mins)**
  - Watch video (2:10)
  - True/False Questions & Discussion
  
- **Video 2: “Take Control of Your Finances” (6 – 8 Mins)**
  - Watch video (1:41)
  - True/False Questions & Discussion
  
- **Video 3: “Getting Started Monitoring Your Account” (5 - 7 Mins)**
  - Watch video (1:55)
  - True/False Questions & Discussion
  
- **Video 4: “Enroll Through Your Bank’s Mobile App” (5 - 6 Mins)**
  - Watch video (1:25)
  - True/False Questions & Discussion
  
- **Video 5: “Deposit Individual Checks from Your Mobile Device” (5 - 6 Mins)**
  - Watch video (1:15)
  - True/False Questions & Discussion
  
- **Closing (5 – 10 Mins)**

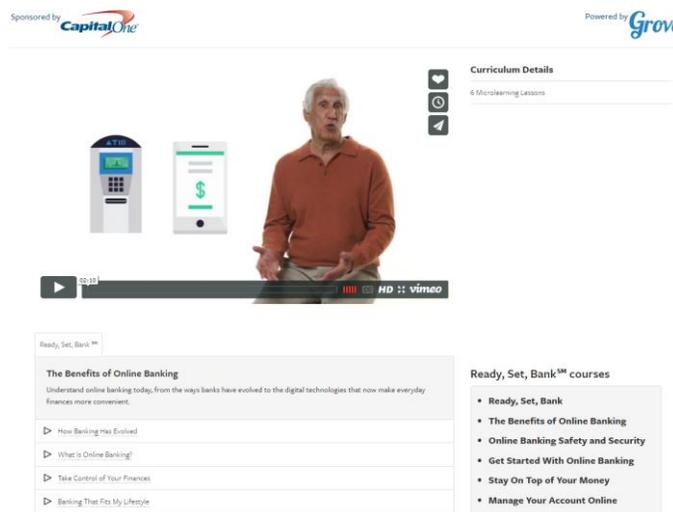
## INTRODUCTION

- Provide a brief overview of the topics you will cover today.
  - If a Capital One volunteer is presenting, they should introduce themselves and their role at Capital One, as well as background about Capital One’s creation of Ready, Set, Bank.
- As an ice breaker and to start the conversation, have each participant take the Pre-Questionnaire (page 32) and then have them share their answers with the group
- Navigate your iPad(s), laptop, projection, or other device to [www.readysetbank.org](http://www.readysetbank.org)

From the main page at [www.readysetbank.org](http://www.readysetbank.org), select the first video – “The Benefits of Online Banking”.



Walk the audience through the page, pointing out the list of modules on the right side of the site, and specific videos listed to the left.



Use this webpage (above) to navigate the videos needed for this activity. Watch the five videos in this order using the True/False and Discussion questions (outlined here) between each video.

**VIDEO**

Watch the second video in *The Benefits of Online Banking* series, “What is Online Banking?”



**DISCUSSION**

After the watching the video, open the floor for True and False Questions and Discussion.

True/False Questions

- Can you use online banking to check your current account balances? **True**
- Can you use online banking to transfer funds between checking and savings accounts? **True**
- Can you use online banking to pay your bills? **True**
- Can you use the camera on your phone or tablet to deposit a check? **True**
- Can you still write checks as well? **True**

Discussion Questions

- Have any of you used online banking or mobile banking?
- For those who have not, why not?
- For those of you who have, what do you like about online banking?

Some participants may need help understanding all the online banking functions and how to use them. The Ready, Set, Bank<sup>SM</sup> videos explain step by step all functions.

Transition to next video: Online banking can make managing your finances easier – let’s watch a video on taking control of your finances.

**VIDEO**

Watch the third video in *The Benefits of Online Banking* series, “Take Control of Your Finances”



**DISCUSSION**

After the watching the video, open the floor for True and False Questions and Discussion.

True/False Questions

- Online banking creates obstacles to time and travel. **False**
- You can make transactions online. **True**
- You can't make bill payments automatic. **False**

Discussion

- Have you set up automatic transfers?
- Are there times when you have traveled where online banking would have been helpful to you?
- Have you used online banking to track your finances and transactions?
- If yes, has it made it easier to manage your money?

Transition to next video: A common concern is security. One way to keep your account secure is to monitor it for any unfamiliar activity.

**VIDEO**

Watch the first video in the *Stay on Top of Your Money* series, “Getting Started Monitoring Your Account”

**DISCUSSION**

After the watching the video, open the floor for True and False Questions and any Discussion.

True/False Questions

- Checking your account online frequently gives you up to date information about your account between bank statements. **True**
- Monitoring your account lets you spot unfamiliar transactions. **True**
- Monitoring your account balances does not help you manage money to avoid overdrafts? **False**

Discussion

- What information is generally requested upon signing up for online banking?
- What are some common security questions and what purpose do they serve?
- If you don't know your bank's web address, what are some good ways of finding it?
- What should you do if you need help signing up?

Demo site: You may show Capital One's online banking demo site to illustrate some of the functions discussed in the video. The site can be found here: <https://captl1.co/29kLj47>. The website is also listed on the take away flyer on page 35.

Transition to next video: Do you have a smart phone or tablet? If you are interested in online banking, consider a smart phone to help you manage your money the next time you upgrade. There are also cheaper options to iPads, consider tablets which are less expensive. Now that you see some of the benefits and uses of online banking, let's see how to get started.

**VIDEO**

Watch the third video in the *Getting Started with Online Banking* series, “Enroll through Your Bank’s Mobile App”

**DISCUSSION**

After the watching the video, open the floor for Discussion.

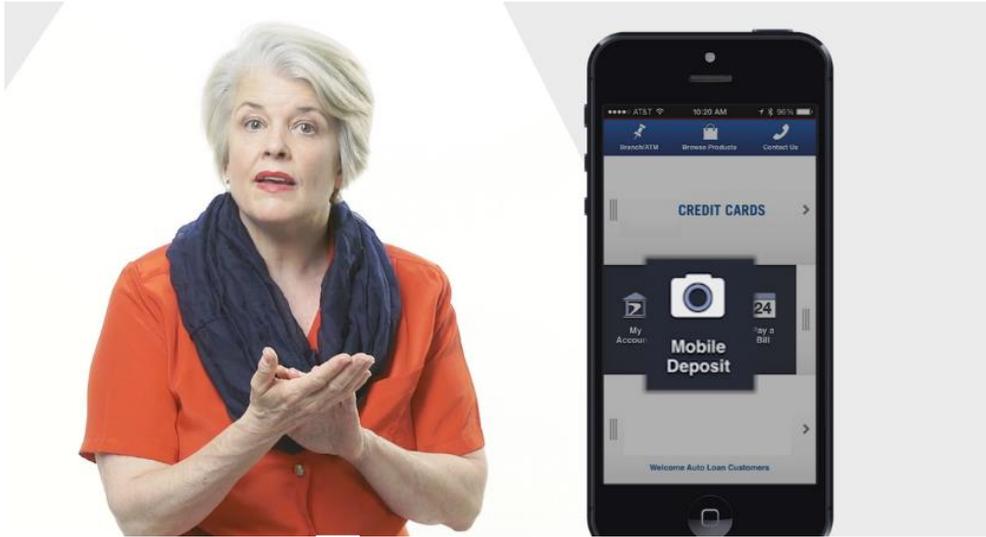
Discussion

- Have you ever downloaded an app before?
- What apps do you use currently?
- Have you heard friends or family discuss their favorite apps like Facebook or Waze?
- What types of information might you need to enroll for an online banking account?

Transition to next video: Using your bank’s app is one of the most secure ways to banks. Once you have downloaded the bank app you can use your camera to make a deposit. Let’s learn how.

**VIDEO**

Watch the second video in the *Manage Your Account Online* series, “Deposit Individual Checks from Your Mobile Device”

**DISCUSSION**

After the watching the video, open the floor for Discussion.

Discussion Questions

- Have there been instances when you couldn't easily get to the bank to make a deposit?
- What are instances you have called a bank before for help?
- Have you ever used your camera to deposit a check? Do you know someone who does?
- Why is it a good idea to note the date on a physical check after you deposit it with your mobile device?

If you are teaching this class to individuals who have already downloaded their bank's online app and you have small dollar checks, you may use this time to have students deposit the checks using the camera on their phone.

**CLOSING**

- Bring everyone together to summarize the videos and discuss key takeaways.

If you are conducting Activity 1 and Activity 2 as one class...

- Provide a break to attendees and then proceed to Activity 2.

If you are conducting each activity as four separate classes...

- Thank the clients for attending and remind them of the date, time and location of the next class.
- Share the web address with attendees and let them know that they can view any of the 44 videos from their own home. ([www.readysetbank.org](http://www.readysetbank.org)). You may also use the take-away flyer (page 35) for attendees to reference after the event.

(Optional) Pass out giveaways or other tokens of thanks to attendees.

## ACTIVITY 2

### ACTIVITY 2: “Taking Security Seriously” (50 – 60 mins)

#### OBJECTIVE

Address learners’ concerns about security and privacy when banking online. The videos in this activity focus on the actions banks take internally, online, and in partnership with customers to protect their money, data, and reputations as trusted providers. The goal for participants is to understand the security practices of banks, and get answers to questions regarding security when banking online.

#### AGENDA

(Keep in mind your pacing, and use your own judgement as to which questions to focus on)

- **Introduction (5 Mins)**
  - Introduce yourself (name and title)
  - Outline the purpose of this activity
  - Review the agenda (call out videos and class discussion)
  - Note the length of the activity
  
- **Pre-Video Discussion (5 – 7 Mins)**
  
- **Watch first four videos in series (9 mins)**
  - Taking Security Seriously (2:16)
  - Preventing Fraud (1:53)
  - How Banks Keep Your Data Locked (1:24)
  - How Banks Confirm Your Identity (2:40)
  
- **Post-Video Discussion (5 – 7 Mins)**
  
- **Watch the sixth video in the series (5 mins)**
  - Learn Your Bank’s Communication Practices (2:23)
  
- **Post-video Activity 1 – Is It Phishing? (5 – 7 mins)** (print pages 16 & 17 for participants)
  
- **Watch seventh video in the series (3 mins)**
  - Learn How to Spot a Scam (2:57)
  
- **Post-video Activity 2 – Spotting a Scam (5 – 7 mins)** (print page 19 for participants)
  
- **Closing (5 – 10 Mins)**

**INTRODUCTION**

- Provide a brief overview of the topics you will cover.
  - If a Capital One volunteer is presenting, they should introduce themselves and their role at Capital One, as well as background about Capital One's creation of Ready, Set, Bank.
- Navigate your iPad(s), laptop, projection, or other device to [www.readysetbank.org](http://www.readysetbank.org), and select the icon for – “Online Banking Safety and Security”.

**PRE-VIDEO DISCUSSION**

- Do you think your bank is incentivized to take measures to prevent fraud?
- What are some examples of identity theft?
- Do you think the government has an interest in how banks keep your data safe?
- What are some measures you can take to limit the possibilities of becoming a victim of fraud?

**VIDEO** Watch the first four videos in the *Online Banking Safety and Security* series.

**POST-VIDEO DISCUSSION**True/False Questions

- Banks have a stake in keeping data secure and safe. **True**
- Banks work to guard against identity theft. **True**
- It is not important for banks to protect its customers. **False**
- Banks look for suspicious activity like a large deposit or activity in foreign countries to prevent fraud. **True**

Discussion

- Do you think the government has an interest in how banks keep your data safe?
- What are some measures you can take to limit becoming a victim of fraud?

Security is a common concern. Banks are committed to helping you bank securely by protecting your personal and financial information. Always reach out to your bank for assistance. Banks have made significant investments in encryption and secured messaging technologies.

Transition to next set of videos: One way to keep your account secure is to be aware of how your bank will communicate with you.

**VIDEO Watch** “Learn Your Bank’s Communication Practices” in the *Online Banking Safety and Security*

## PHISHING ACTIVITY

Phishing is a term used to describe any phone call, email, or even mail communication that attempts to trick you into providing private and sensitive information by pretending to be a legitimate business or financial institution. This private or sensitive information can include usernames, passwords, and account numbers. In an email, you are typically asked to click on a link to provide information, or to download and complete an attached document.

Here is an example of a “phishing” email:



### Online Banking Alert

#### Your Online Banking is Blocked 3

Need additional  
up to the minute  
account  
information?

[Sign In >>](#)

4 Because of unusual number of invalid login attempts on your account, we had to believe that, there might be some security problem on your account. So we have decided to put an extra verification process to ensure your 2 identity and your account security. Please click to [Sing in to Online Bankin g](#) to continue to the verification process and ensure your account security. It is all about your security. Thank you, and visit the customer service section. 5

[http://goodbox-pc.com/www.bankofamerica.com/BOA/sslencryptz18bit/online\\_banking/index.com](http://goodbox-pc.com/www.bankofamerica.com/BOA/sslencryptz18bit/online_banking/index.com)

1



## **ACTIVITY – IS IT PHISHING?**

Look for these clues to help you determine whether an email is legitimate:

### **WEIRD LINKS**

An email may provide you with a link, indicated by the blue color and underlined text. Don't click the link. Instead hover your mouse over it and look toward the bottom of your email program to see what the real internet address (URL) is. In this example, we see it is not going to "bankofamerica.com," but rather "goodbox-pc.com."

### **REQUESTS PERSONAL INFORMATION**

This example is a little bit tricky because it doesn't say directly that they need your login information. Instead, the clue resides in the wording of the linked text, "Sign in to online banking." If you were to click on this link, it would take you to a website that would look like your bank "sign in" page, but instead it would be collecting the data you put into a database and not signing you in.

### **CREATES A SENSE OF URGENCY**

Notice the red text that states "Your Online Banking is Blocked." Seeing those words easily creates anxiety. The red text is meant to pressure you to act urgently, putting you in a state of mind to react and click on the link.

### **OBVIOUS TYPOS AND ERRORS**

The first sentence in this email is grammatically incorrect. Notice the missing "the" and the wrong use of "their" in this sentence.

### **GENERIC SALUTATION AND SIGNATURE**

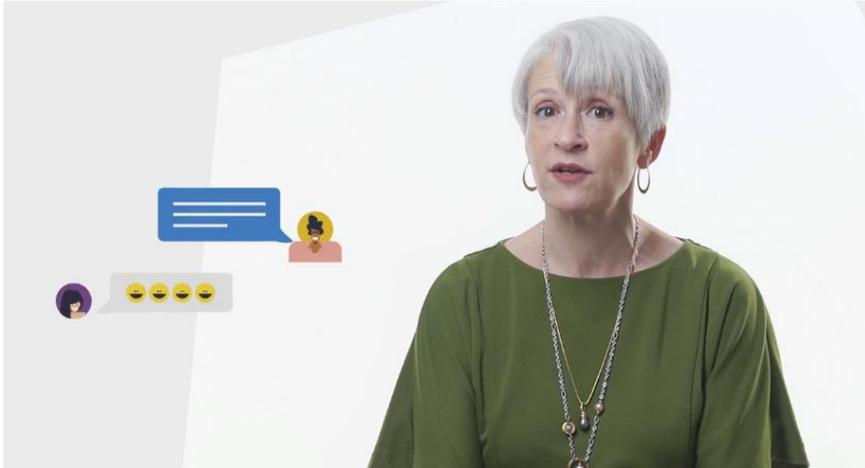
This example has no salutation or signature, which is not typical of a legitimate email from your bank. Also, this email uses a generic salutation. It may say something like "Best Regards, [your] Bank" or "Thank you, Customer Support Service." Banks generally do not use generic salutations.

### **HABITS TO FOLLOW FOR ALL EMAIL YOU ARE UNSURE OF:**

- Never click on a link or an attachment from an email claiming to be from your bank.
- Always open your internet browser and type in your bank's internet address (URL) rather than clicking on a link in the email. (You can find your bank URL on the back of your debit/ATM card or credit card).
- Report any suspicious email to your bank.

**VIDEO**

Watch the second to last video in the *Online Banking Safety and Security* series, “Learn How to Spot a Scam.”

**POST-VIDEO DISCUSSION**

- What are the three signs to look for when identifying a scam?

**ACTIVITY – SPOTTING A SCAM**

- In the email on the next page, ask participants to circle the components that indicate that it is likely a phishing email.
- Then, discuss these questions with the group:
  - What should you do if you ever receive an email like this?
  - What information should you not disclose in an email?
  - Why is it a good idea to learn your bank’s communication practices?

## SPOTTING A SCAM

In the email below, circle the components that indicate this is likely a phishing email:



### Online Banking Alert

Dear MyBank valued member

Due to concerns, for the safety and integrity of the online banking community we have issued this warning message.

It has come to our attention that your account information needs to be updated due to inactive members, frauds and spoof reports. If you could please take 5-10 minutes out of your online experience and renew your records you will not run into any future problems with the online service. However, failure to update your records will result in account suspension. This notification expires on Aug 5, 2004.

Once you have updated your account records your internet banking service will not be interrupted and will continue as normal.

Please follow the link below and renew your account information:

<https://www.mybank.com/update/update.htm>

Sincerely,  
MyBank customer department

**CLOSING**

- Bring everyone together to summarize the videos and discuss key takeaways.

If you are conducting Activity 1 and Activity 2 as one class...

- Have each participant take the Post-Questionnaire (page 32) and the End of Course Survey (page 37).
  - While participants are completing the Post-Questionnaire and End of Course Survey, fill out the Certificate of Completion (page 31) for each participant and complete the Instructor Form (page 36).
- Bring participants back together and ask them to share their answers with the group for a final discussion.
- Share the web address so attendees can view any of the 44 videos (complete list on page 40) on website from their own home. ([www.readysetbank.org](http://www.readysetbank.org)). You may also use the take-away flyer (page 35) for attendees to reference after the event.

If you are conducting each activity as four separate classes...

- Thank the clients for attending and remind them of the date, time and location of the next class.
- Remind attendees that they can view any of the 44 videos (complete list on page 40) from their own home. ([www.readysetbank.org](http://www.readysetbank.org)). You may also use the take-away flyer (page 35) for attendees to reference after the event.

(Optional) Pass out giveaways or other tokens of thanks to attendees.

**ACTIVITY 3****ACTIVITY 3: “How to Use Online Bill Pay” (35 – 45 Mins)****OBJECTIVE**

Introduce attendees to online money management, including how to transfer funds online, and how to set-up online bill pay.

**AGENDA**

(Keep in mind your pacing, and use your own judgement as to which questions to focus on)

- **Introduction (5 – 7 Mins)**
  - Introduce yourself (name and title)
  - Outline the purpose of this activity
  - Review the agenda (call out videos and class discussion)
  - Note the length of the activity
  
- **Watch these two videos in the *Manage Your Account Online* series (4 mins)**
  - Know What’s Possible with Online Banking (1:43)
  - Set Up Online Bill Pay (1:31)
  
- **Post-Video Discussion (7 - 10 Mins)**
  
- **Watch three additional videos in the *Manage Your Account Online* series (6 mins)**
  - Set Up a One-Time Payment (1:07)
  - Set Up a Recurring Payment (1:15)
  - Transfer Money Between Accounts (1:27)
  
- **Post-Video Discussion (5 – 7 Mins)**
  
- **Closing (5 – 10 Mins)**

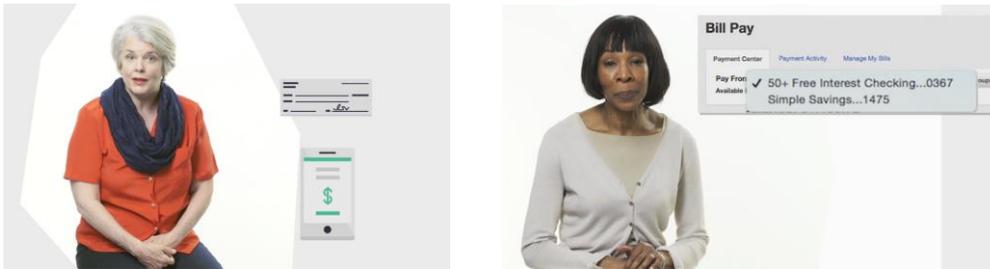
## INTRODUCTION

- Provide a brief overview of the topics you will cover today.
  - If a Capital One volunteer is presenting, they should introduce themselves and their role at Capital One, as well as background about Capital One’s creation of Ready, Set, Bank.
- Navigate your iPad(s), laptop, projection, or other device to [www.readysetbank.org](http://www.readysetbank.org), and select the icon for – “Manage Your Account Online”.

## VIDEO

Watch these two videos in the Manage Your Account Online Series:

- Know What’s Possible with Online Banking
- Set Up Online Bill Pay



## DISCUSSION

After the watching the video, open the floor for True and False Questions and Discussion.

### True/False Questions

- True or False: There isn’t as much personalized customer service. **False**
  - Many banks offer around-the-clock—or very extended—phone customer service, as well as live chat or email resources for quick answers. If you’re concerned, check out the online banking “Help” resources on a bank’s website before signing up.
- True or False: Not receiving statements in the mail will make it difficult to keep track of what’s going on in your account. **False**
  - With digital banking readily available, you no longer have to wait once a month for that statement in the mail. Your digital banking account allows you to view daily transactions and download copies of your monthly transactions and banking activity as you wish.

### Discussion Questions

- What are some functions you can perform with online banking?
- What are some advantages to online banking?
- What kinds of bills can you pay with online bill pay?

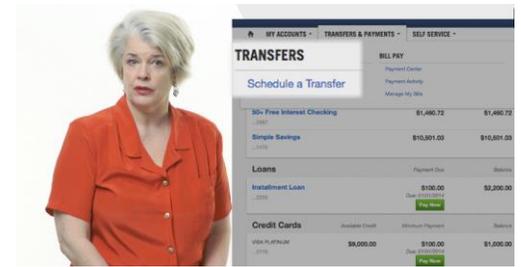
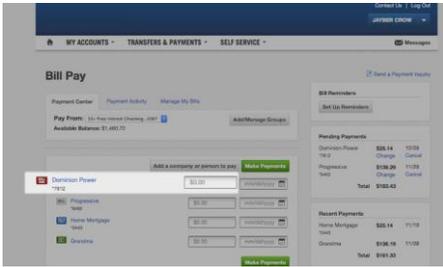
Demo site: You may show Capital One’s online banking demo site to illustrate some of the functions discussed in the video. The site can be found here: <https://captl1.co/29kLj47>. The website is also listed on the take away flyer on page 35.

Transition to next set of videos: Now that we understand the benefits of an online account, let’s review how to set-up these functions with an online account.

## VIDEO

Watch these three videos in the Manage Your Account Online Series:

- Set Up a One-Time Payment
- Set Up a Recurring Payment
- Transfer Money Between Accounts



## DISCUSSION

After the watching the video, open the floor for True and False Questions and Discussion.

### True/False Questions

- True or False: You no longer need to worry about checking your account balance regularly.  
**False**
  - In order to stay on top of your money, make sure to monitor your account at least weekly and be sure to review the following information:
    - **Monitor your current balances**
      - Check when transactions are credited to or deducted from your account and use this as a way to balance your checkbook.
      - Make sure you have enough money in your account before you pay your bills.
    - **Avoid unnecessary fees or other costly surprises**
      - Check your balances regularly so you can avoid fees for low minimum balances or for overdrawing your account.
      - If you notice a charge, you can call your bank to see if they will reverse it, and to discuss how to avoid those charges in the future.
    - **Catch Errors**
      - Even without malicious intent, errors can occur that affect your bank account balance. The sooner you catch the error, the sooner you can get it fixed!

### Discussion Questions

- In what instances would online bill pay be helpful?
- In what instances is transferring money between bank accounts helpful?
- What are some scenarios in which features like scheduling a payment in advance would be useful?
- Why is staying on top of your money important to you?

**CLOSING**

- Bring everyone together to summarize the videos and discuss key takeaways.
  - Thank the clients for attending and remind them of the date, time and location of the next class.
  - Remind attendees that they can view any of the 44 videos (complete list on page 40) from their own home. ([www.readysetbank.org](http://www.readysetbank.org)). You may also use the take-away flyer (page 34) for attendees to reference after the event.

(Optional) Pass out giveaways or other tokens of thanks to attendees.

**ACTIVITY 4****ACTIVITY 4: “Monitor and Manage your Funds Online with Alerts” (45 - 60 Mins)****OBJECTIVE**

Introduce attendees to the how to set online alerts and be aware of fraud and suspicious activity.

**AGENDA**

(Keep in mind your pacing, and use your own judgement as to which questions to focus on)

- **Introduction (5 – 7 Mins)**
  - Introduce yourself (name and title)
  - Outline the purpose of this activity
  - Review the agenda (call out videos and class discussion)
  - Note the length of the activity
- **Watch these two videos in *The Benefits of Online Banking* series (3 - 4 mins)**
  - Banking that Fits My Lifestyle (1:40)
  - Get Financial Help to Family Easily (1:43)
- **Post-Video Discussion (7 - 10 Mins)**
- **Watch these two videos in the *Stay On Top of Your Money* series (4 mins)**
  - Review your Bank Activity (1:40)
  - Monitor Accounts with Alerts (2:26)
- **Post-Video Discussion & Setting Alerts Activity (7 - 10 Mins)** (print page 28 for participants)
- **Watch these two videos in the *Online Banking Safety and Security* series (5 mins)**
  - Security Alerts to Give You Peace of Mind (2:21)
  - Look Out for Suspicious Activity (2:41)
- **Post-Video Discussion (5 – 7 Mins)**
- **Closing (5 – 10 Mins)**

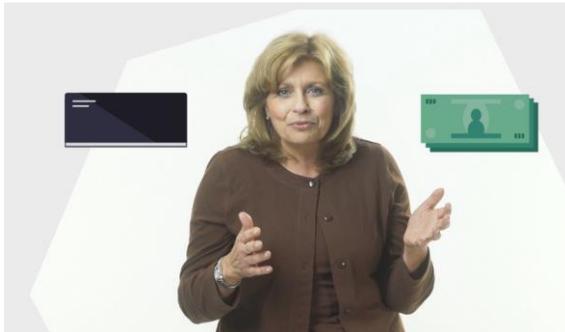
## INTRODUCTION

- Provide a brief overview of the topics you will cover today.
  - If a Capital One volunteer is presenting, they should introduce themselves and their role at Capital One, as well as background about Capital One's creation of Ready, Set, Bank.
- Navigate your iPad(s), laptop, projection, or other device to [www.readysetbank.org](http://www.readysetbank.org), and select the icon for – “The Benefits of Online Banking”.

## VIDEO

Watch the following videos:

- Banking that Fits My Lifestyle
- Get Financial Help to Family Easily



## DISCUSSION

After the watching the video, open the floor for True and False Questions and Discussion.

### True/False Questions

- Online banking can help you manage your money if you can't get to a branch. **True**
- You can track ATM deposits, debit card purchases and other transactions online **True**

### Discussion Questions

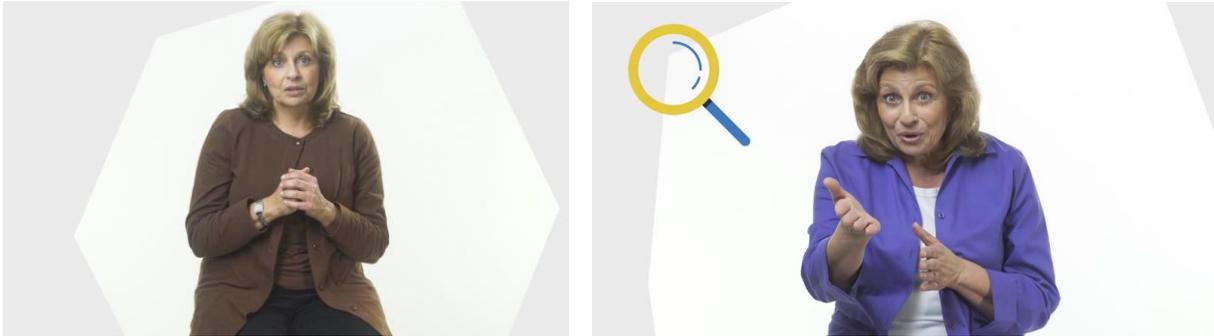
- Do you ever have difficulty tracking money going in and out of your account?
- Do you transfer funds to people online?
- In what type of situations do you think transferring funds online would be helpful to you?

Transition to next video: Now that we see how online banking can fit your lifestyle, let's see how we can optimize our online account.

**VIDEO**

Watch two videos in the *Stay On Top of Your Money* series:

- Review your Bank Activity
- Monitor Accounts with Alerts

**DISCUSSION**

- How might your bank send you alerts?
- What are some instances in which an alert from your bank would be helpful?

**ACTIVITY – SETTING ALERTS**

- Provide the handout on the next page to participants and allow them a few minutes to complete on their own. Then, bring the group back together and ask participants to share their thoughts.

After this Activity, transition to the next video about security: A common concern is security, and setting alerts on your account can help you stay on top of your account activity. Now let's watch one of the videos on security.



## Setting Alerts Activity

With online banking, there are many options for managing your account! Take a look at all the actions below, and check off the ones you want to do start doing. Revisit this sheet periodically as you get more comfortable with your account, and check off more!

### Monitor your account balances weekly

#### Set up alerts if:

- Your account balance drops below a certain amount
- You have a charge or a deposit of more than a certain amount
- A check clears
- You have a bill due date coming up
- Other \_\_\_\_\_

#### Set up direct deposit for:

- Paycheck
- Retirement, pension, dividends, etc.
- Social Security check
- Other \_\_\_\_\_

#### Pay bills:

- Make one-time payments
- Set up automatic bill-pay

### Deposit Checks (from your mobile device)

#### Transfer money

- From one account to another
- To another person

### Chat with your bank

#### Other

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**VIDEO**

Watch two videos in the *Online Banking Safety and Security* series:

- Security Alerts to Give You Peace of Mind
- Look Out for Suspicious Activity



**DISCUSSION**

After the watching the video, open the floor for True and False Questions and Discussion.

True/False Questions

- Alerts might ask you for private information. **False**
- Banks have a stake in keeping data secure and safe. **True**
- Banks work to guard against identity theft. **True**
- Banks look for suspicious activity like a large deposit or activity in foreign countries to prevent fraud. **True**

Discussion Questions

- What is the purpose of security alerts?
- How might you receive a security alert from your bank?
- Do you think the government has an interest in how banks keep your data safe?
- What are some measures you can take to limit possibly becoming a victim of fraud?

**CLOSING**

- Bring everyone together to summarize the videos and discuss key takeaways.
- Have each participant take the Post-Questionnaire (page 32) and the End of Course Survey (page 37).
  - While participants are completing the Post-Questionnaire and End of Course Survey, fill out the Certificate of Completion (page 31) for each participant and complete the Instructor Form (page 36).
- Bring participants back together and ask them to share their Post-Questionnaire answers with the group for a final discussion.

Finally, thank your audience for attending and present them their Certificates. Remind them about the web address so attendees can view any of the 44 videos online from their own home. ([www.readysetbank.org](http://www.readysetbank.org)). You may also use the take-away flyer (page 35) for attendees to reference after the event.

(Optional) Pass out giveaways or other tokens of thanks to attendees.

# *Certificate of Completion*

is granted to

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for successful completion of the *Ready, Set, Bank* workshop

This certificate is conferred by *Organization Name*

on this date \_\_\_\_\_ in \_\_\_\_\_

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NAME, TITLE

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NAME, TITLE

Your Logo

**READY, SET,  
BANK**  
ONLINE  
BANKING  
MADE EASY

**“Ready, Set, Bank<sup>SM</sup> Workshop Pre-Questionnaire**

1. In what situations has banking been inconvenient?
2. What are you hoping to gain from having an online banking option?
3. What do you hope to learn about online banking?



**“Ready, Set, Bank<sup>SM</sup> Workshop Post-Questionnaire**

1. List the pros and cons of online banking:
2. What features of online banking appeal to you the most?
3. What features are you least likely to use?
4. Do you plan to start doing your banking online? Why or why not?
5. What questions do you still have about online banking?

Setting goals is the number one way to help you learn and use new skills and improve your financial management practices. Use this sheet to plan what you hope to accomplish with online banking.

To increase my financial management practices through online banking, I plan to:

- Check my bank account balances every \_\_\_ days
- Review my account for accuracy every \_\_\_ days
- Transfer \$\_\_\_\_\_ into a savings account each month
- Make sure my primary bank account balance never goes below \$\_\_\_\_\_
- Track my income vs. my expenses and review every \_\_\_ weeks
- Pay my bills within \_\_\_ days of receiving them



# READY, SET, BANK<sup>SM</sup> ONLINE BANKING MADE EASY



Online banking offers plenty of advantages. You can do it from just about anywhere, and it's really easy once you learn how. If you've been holding back, **READY, SET, BANK** is your chance to get going.

- **READY, SET, BANK** is a free educational program that gives you the tools and confidence to start banking online
- Online videos with step-by-step tutorials guide you through every part of the process

You can get started on your own right now at [readyssetbank.org](http://readyssetbank.org). Or attend a workshop near you for more personalized instruction. Either way, you'll be enjoying the convenience of online banking in no time.

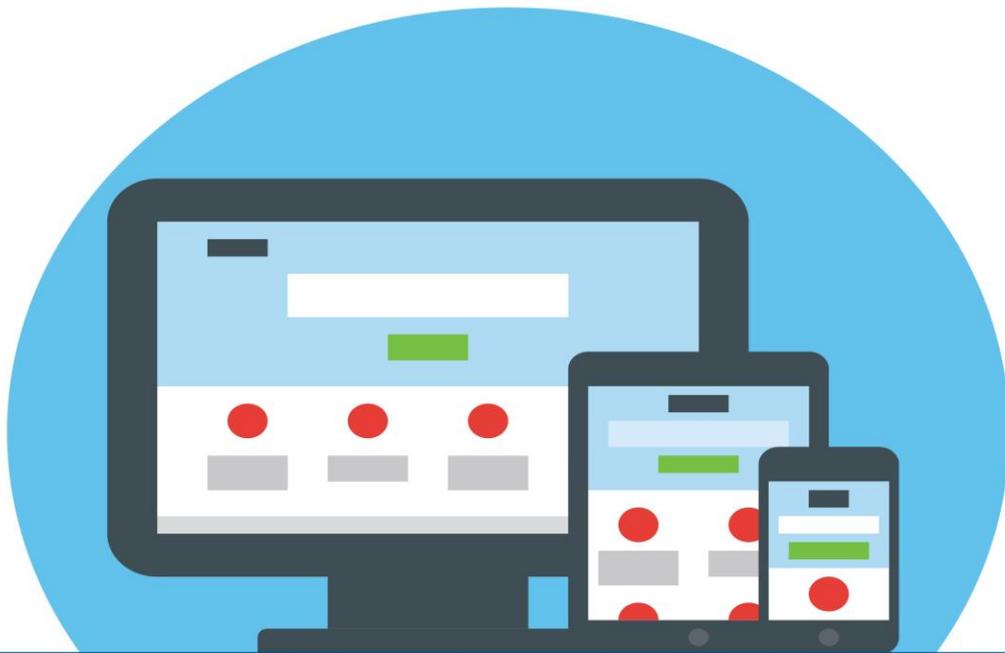
## Upcoming READY, SET, BANK<sup>SM</sup> Workshops

DATE	TIME	LOCATION

Products and Services are provided by Capital One, N.A., Member FDIC. ©2017. All Rights Reserved. **MEMBER FDIC**



# **READY, SET, BANK**<sup>SM</sup> **ONLINE BANKING MADE EASY**



You won't believe how **easy** and **convenient** it is to bank online. And learning how is as simple as watching the instructional videos at **readyssetbank.org**.

Explore Online Banking with Capital One's Online Demo:  
<https://cap11.co/29kLj47>



# Ready, Set, Bank<sup>SM</sup> End of Course Survey

**Workshop Code:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## 1. Income Range

- Currently Unemployed
- Under \$15,000
- \$15,001 - \$25,000
- \$25,001 - \$35,000
- \$35,001 - \$45,000
- \$45,001 - \$55,000
- \$55,001 - \$70,000

\_\_\_\_\_ Household size      \_\_\_\_\_ # Adult(s)      \_\_\_\_\_ # Children under 18 years of age

## 2. Age

- Under 18     18 - 24     25-34     35 - 44     45 – 59     60+

## 3. Rate the quality of the videos

- Very high       High       Average       Poor       Very Poor

## 4. Rate the quality of the instructors

- Very high       High       Average       Poor  
Poor       Very

**As a result of this course...**

**5. Would you say you feel...**

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- More confident about online banking       Less confident about online banking       The same banking

**6. Would you say you feel...**

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- More comfortable using online banking       Less comfortable using online banking       The same

**7. Would you say you are...**

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- Likely to recommend Ready, Set, Bank to a friend or family member       Unlikely to recommend Ready, Set, Bank to a friend or family member

**8. Would you say you are...**

---

- Likely to continue watching Ready, Set, Bank videos after this class       Unlikely to continue watching Ready, Set, Bank videos after this class

**9. Would you say you feel...**

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- More safe banking online       Less safe banking online       The same

**10. What benefits do you see in online banking (check all that apply)?**

- The convenience of accessing your account from anywhere at any time
- Not having to leave home or drive to the bank
- The ability to pay bills online
- The ability to use and monitor direct deposit
- The ease and speed of transferring money electronically
- Other (please describe): \_\_\_\_\_

**11. After completing the Ready, Set, Bank course, how likely are you to use online banking?**

- I've already signed up
- Very likely
- Somewhat likely
- Not likely
- Will not use online banking

**12. Overall, how satisfied are you with this course?**

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Very       Mostly       Moderately       Not very       Not at all

**13. If you are not satisfied, tell us why:**

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**14. Please use the space below to make any additional comments about the class:**

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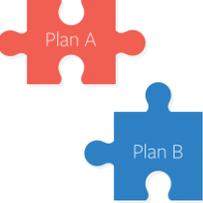
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Thank you very much for taking the time to complete this survey. Your feedback is valued and very much appreciated!

Icon	Topic	Video Titles
	How to Use This Course	<ol style="list-style-type: none"> <li>1. How to Use This Course</li> </ol>
	Tips for Learning	<ol style="list-style-type: none"> <li>1. Tips for Learning</li> </ol>
	The Benefits of Online Banking	<ol style="list-style-type: none"> <li>1. How Banking Has Evolved</li> <li>2. What Is Online Banking?</li> <li>3. Take Control of Your Finances</li> <li>4. Banking That Fits My Lifestyle</li> <li>5. Get Financial Help to Family Easily</li> <li>6. Manage Your Finances As a Traveler</li> </ol>
	Online Banking Safety and Security	<ol style="list-style-type: none"> <li>1. Taking Security Seriously</li> <li>2. Preventing Fraud</li> <li>3. How Banks Keep Your Data Locked</li> <li>4. How Banks Confirm Your Identity</li> <li>5. Security Alerts to Give You Peace of Mind</li> <li>6. Learn Your Bank's Communication Practices</li> <li>7. Learn How to Spot a Scam</li> <li>8. Look Out for Suspicious Activity</li> </ol>
	Get Started With Online Banking	<ol style="list-style-type: none"> <li>1. Signing Up Made Simple</li> <li>2. Enroll Through Your Bank's Website</li> <li>3. Enroll Through Your Bank's Mobile App</li> <li>4. Enter Your Personal and Account Information</li> <li>5. Create a Username and Password</li> <li>6. Choose Your Security Questions</li> <li>7. Verify Your Email Address</li> <li>8. Signing Up, Final Steps</li> </ol>
	Stay On Top of Your Money	<ol style="list-style-type: none"> <li>1. Get Started with Monitoring Your Account</li> <li>2. Sign In to Your Account</li> <li>3. What If You Forget Your Username or Password?</li> <li>4. Know What You'll See When You Log In</li> <li>5. Review Your Bank Activity</li> <li>6. Monitor Your Account with Alerts</li> <li>7. Track Your Pending Transactions</li> </ol>
	Manage Your Account Online	<ol style="list-style-type: none"> <li>1. Know What's Possible With Online Banking</li> <li>2. Deposit Individual Checks from Your Mobile Device</li> <li>3. Transfer Money Between Accounts</li> <li>4. Link to an External Account</li> <li>5. Transfer Money to an External Account</li> <li>6. Set Up Direct Deposit</li> <li>7. Set Up Online Bill Pay</li> <li>8. Set Up a One-Time Payment</li> <li>9. Set Up a Recurring Payment</li> <li>10. How Do You Dispute a Transaction?</li> <li>11. Contact Your Bank Using the Message Center</li> <li>12. Access Customer Services</li> </ol>

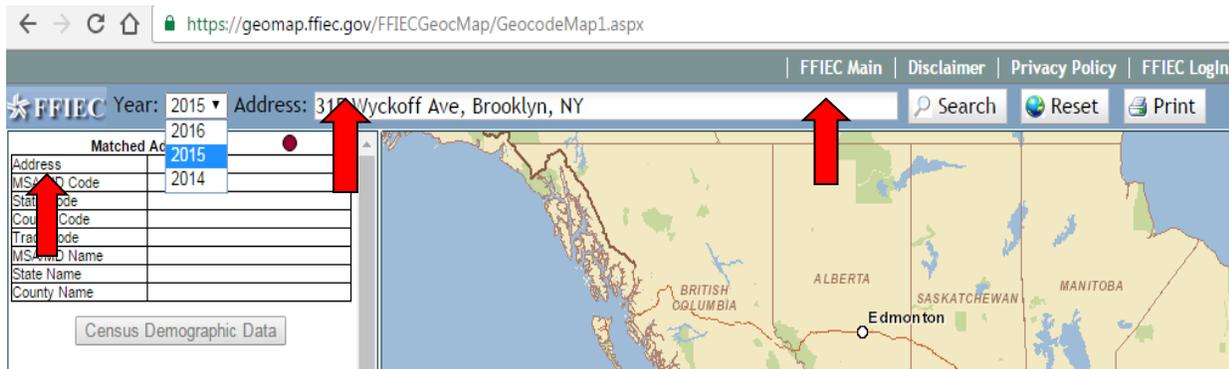
## CLIENT INCOME INFORMATION

### DETERMINE INCOME INFORMATION OF CLIENT POPULATION BY GEOGRAPHY

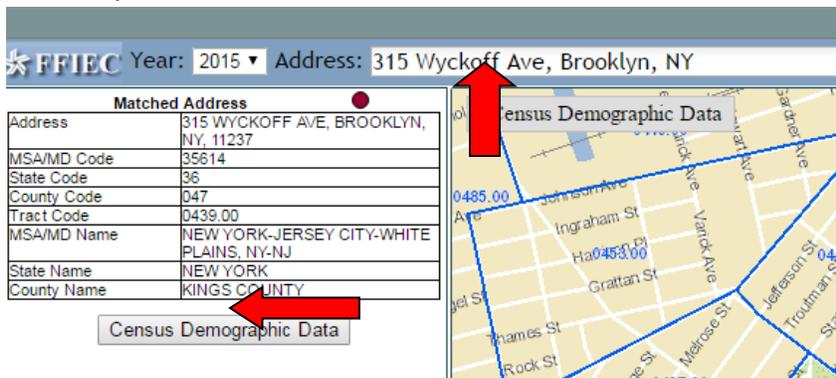
While your organization may already measure income information of your clients, the Census data tool may be used to determine the income information for a population within a specific geography.

#### How to use the Census data tool:

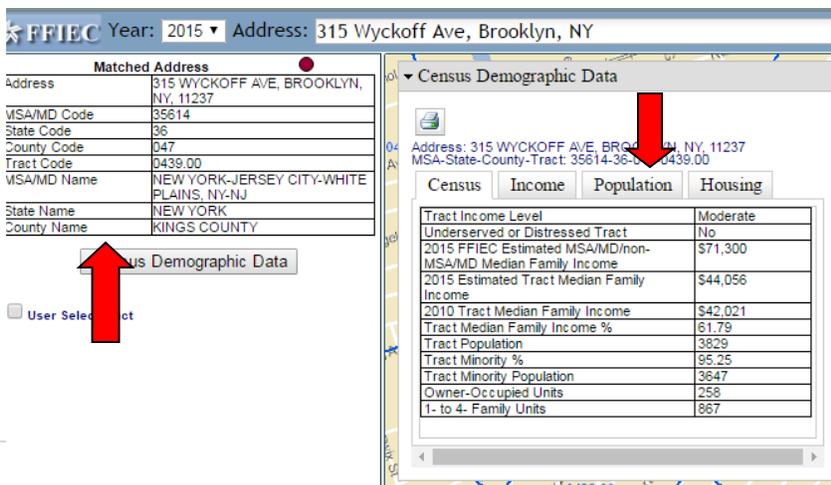
- Go to <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>
- Select the previous year, enter the address of your location and hit search:



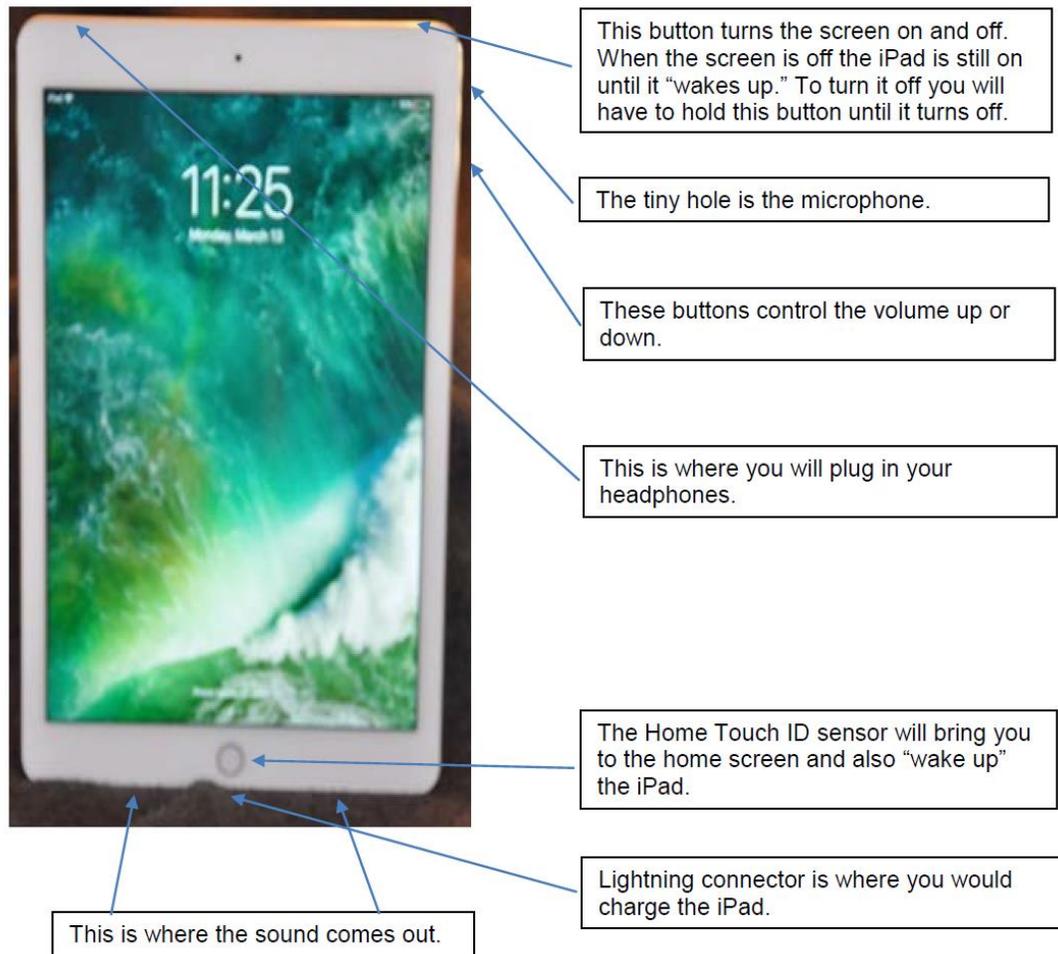
- The map will zero in on the address:



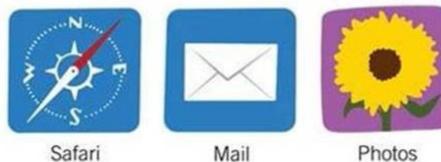
- Click the “Census Demographic Data” button to view the income tract information. If the Tract Income Level is “Low” or “Moderate”, this activity may be considered for CRA-qualification for Capital One associates.



## Getting Started with the iPad



**Apps** – An app is a piece of software dedicated to a task or type of information. For example Safari browses websites, Mail is for reading and writing emails, and Photos is for viewing your photo collection. Your apps are found on your Home Screen, represented by colorful square icons. To use an app, just tap its icon once with your fingertip.



To exit any app, touch the Home sensor and you will return to the home screen.

## *Getting Started with the iPad*

### **Touch gestures**



Tapping and swiping with a single fingertip is the primary way you control the iPad. It will not respond to fingernails.



Pinch open on a photo, webpage, or map for a close-up—then pinch closed to zoom back out. In Photos, keep pinching to see the collection or album.

A few common swipes to help you to navigate the iPad:

- Swipe Up/Down to scroll the page
- Swipe Side-to-Side to move to the next page
- Swipe from Top Edge for Notifications
- Swipe from Bottom Edge for the Control Panel
- Swipe from Left Edge to move or go back

## FREQUENTLY ASKED QUESTIONS

- Is Ready, Set, Bank<sup>SM</sup> available in other languages?
  - A Spanish version of Ready, Set, Bank<sup>SM</sup> is currently being developed.
- Can our clients view all 44 videos online?
  - Yes, they can go to [www.readysetbank.org](http://www.readysetbank.org) online.
-