



Tech Savvy Seniors 懂技术的长者

Introduction to Online Banking - Beginner Guide 网上银行简介 – 新手指南

Online banking modules supported by CommBank.
网上银行模块由联邦银行提供。

The content of this Beginner's Guide is based on Commonwealth Bank's online banking service, NetBank. Other banks may offer similar or different functionality.
本新手指南是根据联邦银行的网上银行服务（NetBank）编写的。其他银行可能提供相似或不同的功能。

Part 1: Welcome! 第 1 部分：欢迎

Online or Internet banking is a way for customers of a bank to conduct a range of financial transactions through their online banking channel. Online banking gives you the freedom to bank where and when you want and is a very convenient way to stay on top of your finances.

网上银行或互联网银行是银行客户通过其网上银行渠道进行各种金融交易的一种方式。网上银行让您可以根据需要随时随地自由自在地使用银行服务，是一种非常便捷的掌控财务的方式。

Typical features and functions of online banking sites: 网上银行网站上典型特点和功能有：

- View accounts 查看账户
- View transactions 查看交易
- Transfer money between accounts 在账户间转账
- Pay money to someone 付款给某人
- Schedule bill payments 安排支付账单的日期
- View statements 查看对账单
- Manage Credit Cards 管理信用卡

Part 2: 'Peace of Mind'

第二部分：“让您放心”

Online Security

网上安全

To ensure your connection to your online bank is secure, look out for the padlock icon on the online browser window tab once you type in your internet address.

为了确保您连接到的网上银行是安全的，在输入网址后，您应查看浏览器窗口标签上的挂锁记号。

Peace of Mind

让您放心

If you take some simple safety precautions, online banking should be as safe as you banking over the counter at your local branch.

若您能采取一些简单的安全保护措施的话，在网上办理银行事务应该和您在本地区支行柜台上办理一样安全。

Of course, it's up to you to protect your private information such as your client number, PINs and passwords. And you must immediately notify your bank if your password or card is lost, stolen or misused, or if you notice any suspicious activity on your account.

当然，您还是需要保护好私人信息，例如客户号码、个人识别号（PIN）和密码。如果密码或卡遗失、失窃或被盗用，或者如果您发现账户内有任何可疑活动，必须立即通知银行。

Part 3: Accessing Online Banking

第 3 部分：使用网上银行

Register for Online Banking

网上银行的登记

To register for online banking (if you haven't already) please go to your bank's internet site and follow the prompts to register.

Go to your online banking homepage (or type your bank into your search engine)

若要进行网上银行的登记 (如果您还没有登记的话)，请到您的银行的网站上，按提示登记。

您可以到银行的网上银行主页（或者在搜索引擎上输入银行名称）

Part 4: Navigating online banking

第 4 部分：浏览网上银行

Register for Online Banking

网上银行的登记

Home page

主页

This is your main page and where your bank might provide you with important information and updates (e.g. around scheduled outages).

这是主页，银行可在上面提供重要信息和更新（例如，大约定期暂停服务时间）

Some key highlights on this page might be:

在这一页上，可能有如下一些重要信息：

- Details of each of your accounts, including the account balance. 您的每一个账户的详情，包括账户余额。
- Transfer & BPAY – provides options for transferring funds, managing your bills and scheduling payments. 转账与 BPAY – 提供资金转账、管理账单和定期支付等选项。
- Settings – use the links under this tab to update your personal information and manage your security preferences. 设置 – 可用在此标签下的链接，更新个人信息和管理自己的保安首选项

Viewing transactions

查看交易

Find a tab similar to the ‘View accounts’ in the below screen shot. Here, you may be able to select your accounts from the drop-down list (again this will be different for each bank). Once you have selected an account you may be able to see:

找到与下面的屏幕截图中类似的“查看帐户 (View accounts)”的标签。在这里，您可以从下拉列表中选择您的帐户（各银行也会有所不同）。

选择帐户后，您可看到：

- Your account type and number 账户类型和号码
- Current balance and 目前余额

- Available funds 现有资金

Most online banking providers will allow you to expand specific transactions to understand where the money was spent.

大多数网上银行服务提供商允许您把某一交易项扩展，以了解资金用于何处。

• **Expanding a transaction allows you to see when and where the transaction was made, and what category the purchase falls into. For example, a purchase from Coles is listed as 'Grocery & supermarket' (This can help you when completing your tax or looking for specific transactions like bills etc.).**

•通过交易扩展，您可以查看交易的时间和地点，以及购买的类别。例如，在 Coles 的购买被列为“杂货店和超市”（这可以帮您报税或寻找特定交易，如账单等）。

Statements

对账单

Normally the statements tab will be located under the 'View accounts' section.

Once you select the account you want a statement for, you may be able to download or print your statement. You might also want to change your paper statements to online.

Most online banking providers will have an option to do this as well.

通常对账单的标签位于“查看账户”栏下。

选择好您想要对账单的账户后，可以下载或打印对账单。您可能想把纸质对账单改为网上对账单。大多数网上银行服务提供商也会有这一选项供您操作。

Part 5: Transfers & BPAY

第 5 部分：转账与 BPAY

Transfers -Transferring to another account

转账- 转账到另一账户

Select the 'Transfers & BPAY' tab.

选择“转账与 BPAY (Transfers & BPAY)”标签

• **'From' – from which account you wish to transfer funds from**

“转出账户 (From)” - 您希望转出资金的账户

• **'To' – use the dropdown menu to select the account you are transferring money to.**

Under the 'To' field, you may see two kinds of lists:

“转入账户 (To) ”- 使用下拉菜单，选择要转入资金的帐户。在“转入账户”栏里，您可能会看到两种列表：

- **‘Linked accounts’ are your accounts**

“关联帐户”是您的帐户

- **‘Other accounts’ can be a third-party account**

“其他帐户”可以是第三方帐户

- **‘Amount’ – enter the dollar figure you wish to transfer**

“金额” - 输入您希望转账的澳元金额

- **‘Description on your statement’ – what you write here will normally appear on your bank statement and can be helpful in remembering what the transaction was for.**

“在对账单上的描述”- 您在此处写下的内容通常会出现在您的银行对账单上，有助于记住交易的内容。

- **If you are transferring to someone else, you can select ‘Same description on recipient’s statement’.**

如果您转账给他人，可以选择“在收款人对账单上使用同样描述”。

- **‘When’ – use this option to set when you would like to make this payment. Select ‘Now’ if you would like to transfer immediately.**

“何时 (When) ” - 使用此选项设置您希望何时付款。如果您想立即转账，请选择“现在 (Now) ”。

- **You may see a ‘Next’ button. Once you hit ‘Next’, you will see a confirmation screen. Check that the amount and the accounts you are transferring between are correct and select ‘Pay’ to complete the process.**

您可能会看到“下一步 (Next) ”按钮。点击“下一步”后，您将看到确认屏幕。检查您转账的金额和收发帐户是否正确，然后选择“付款 (Pay) ”以完成此过程。

- **You should be able to see a ‘Receipt’ confirming that the transfer is complete. You may be able to email or print this receipt in case you need to.**

您应该能够看到“收据 (Receipt) ”字样，确认转账已完成。您可以通过电子邮件发送或打印此收据，以备不时之需。

Adding a ‘New payee’

添加新的收款人：

Your online banking provider may keep an 'address book' with the names and account details of people you have previously transferred money to and whose details you have saved. You can save each person or business you transfer to. That way your list of payees is always on hand, making future payments even quicker!

您的网上银行服务提供商可能会保留一份“地址簿（address book）”，其中包含您之前转过帐的人的姓名和帐户详细信息，以及您保存的其详细信息。您可以保存转过帐的每个人或企业。这样，您的收款人列表随时可用，使未来付款更快！

All you need to do is select the '+ New payee' option or there will be an option to 'Add a new payee'.

您需要做的就是选择“+新收款人（New payee）”选项，或者会有一个选项让您“添加新收款人（Add a new payee）”。

To add a new payee:

- Select 'Create new'
- Use 'Payment method' to select how you'd like to pay them
- Insert their account 'Account name' (this will likely be their name or a business name)
- Insert the BSB and account number in these fields, or for BPAY insert the biller code and reference number
- Ensure the 'Save to address book' box is ticked
- Enter the transfer details as described in the previous section

要添加新的收款人：

- 选择“新建（Create new）”
- 使用“付款方式（Payment method）”选择您希望如何付款
- 输入他们的帐户“帐户名称（Account name）”（这可能是他们的名字或公司名称）
- 在这些区域输入 BSB 和帐号，或者若是 BPAY，则输入收款人代码和客户参考号
- 确保勾选“保存到地址簿（Save to address book）”框
- 按照上一节中的说明，输入转账的详细信息

BPAY – Pay a Bill using BPAY

BPAY – 使用 BPAY 支付账单

Over 15,000 Australian organisations allow you to pay your bill electronically with BPAY.
超过 15,000 家澳大利亚组织机构允许您通过 BPAY 以电子方式支付账单。

The 'Transfers & BPAY' page will display.

“转账和 BPAY”页面将显示：

- In the ‘From’ field, select the account you wish to pay the bill from.
- Be sure to select the ‘BPAY only’ option.
- In the ‘To’ field, select the biller you wish to pay OR select ‘+ New payee’ if you wish to add a new biller.
- Enter the ‘Amount’ you wish to pay to this biller. BPAY payments may have a limit, however you can change this limit if needed by contacting your bank or pop into your nearest branch.
- Under ‘When’, you can select to pay your bill now or set up a scheduled payment. select the ‘Now’ option to pay the bill immediately.
- Click ‘Next’ to complete the transaction.
- On the ‘Confirm payment’ screen, check the amount and biller details are correct
- ‘Later’ allows you to defer the payment to a later date.

Note: To add a new biller, you must need the BPAY biller code and customer reference number on your bill.

- 在“转出账户 (From)”栏中，选择您希望支付账单的帐户。
- 请务必选择“仅限 BPAY (BPAY only)”选项。
- 在“收款人 (To)”栏中，选择您要支付的收款人，或者如果您想添加新收款人，请选择“+新收款人 (New payee)”。
- 输入您希望支付给此收款人的“金额 (Amount)”。BPAY 付款可能有限制，但是如果需要，可以通过联系您的银行或亲临您最近的分行来修改此限制。
- 在“何时 (When)”下，您可以选择立即支付收款人或设置付款日期。选择“现在 (Now)”选项就可立即支付账单。
- 单击“下一步 (Next)”完成交易。
- 在“确认付款 (Confirm payment)”屏幕上，检查金额和收款人详细信息是否正确
- “稍后 (Later)”允许您将付款延迟到以后的日期。

注意：若要添加新收款人，您需要账单上的收款人 BPAY 代码和客户参考号。

Adding a new biller 添加新收款人

If you’ve never made a BPAY payment before you can add a new biller, select the account you would like to make the payment from, select the ‘BPAY only’ option in the ‘To’ bar, then click ‘+ New payee’.

如果您在添加新收款人之前从未进行过 BPAY 付款，请选择您要用以付款的帐户，在“收款人 (To)”栏中选择“仅限 BPAY (BPAY only)”选项，然后点击“+新收款人 (New payee)”。

In the ‘Add a new payee’ window:

- Select the ‘Create new’ option to add a new biller to your address book.
- Select ‘BPAY’ in the ‘Payment method’ bar to confirm that you will pay this biller via BPAY.
- Insert the biller code and customer reference that are on your bill (in the ‘Biller code’ and ‘Ref’ fields).
- Select ‘Save to address book’ to keep these biller details on file.
- To find a saved biller simply click in the search box and scroll down till you find the specific person.
- 在“添加新收款人 (Add a new payee)”视窗中：
- 选择“新建 (Create new)”选项，将新收款人添加到地址簿中。
- 在“付款方式 (Payment method)”栏中选择“BPAY”，确认您将通过 BPAY 支付此收款人。
- 输入账单上的收款人代码和客户参考号（在“账单代码”和“参考号”栏中）。
- 选择“保存到地址簿 (Save to address book)”以保存这些收款人的详细信息。
- 要查找已保存的收款人，只需在搜索框中单击并向下滚动，直到找到特定收款人。

Making a scheduled BPAY transfer

BPAY 定期转账

By making a scheduled BPAY transfer, you never need to worry about forgetting to pay a bill again.

通过 BPAY 定期转账，您永远不必担心忘记再次支付账单。

Follow the steps to set up a standard BPAY payment.

按照步骤设置标准 BPAY 付款。

Once you get to the ‘When’ option, you can set up a scheduled BPAY. Selecting:

- ‘Later’ allows you to schedule the BPAY to occur at a later date (but not on a regular basis). Under ‘Date’, enter the relevant details or use the calendar icon to select the date you wish the transaction to be processed on, then click ‘Next’.
- ‘Set up regular payments’ – this is where you can schedule regular BPAYs. You may have a range of options to control these scheduled payments these will vary from each online provider.

- ‘Please select frequency’ – here you can set how often you want to pay this biller. For example, if you are setting up a regular electricity payment, you might select the ‘quarterly’ option. However, remember that with a BPAY you will pay the same amount each quarter, so a more effective option might be to arrange a direct debit through your bill provider.
 - ‘Start’ – select the date when you would like the payments to your biller to begin.
 - ‘End after’ – gives you three options of when this payment series to the selected biller will end:
 - If you select ‘Never’, the scheduled payments will continue until you or the biller make changes.
 - ‘No. of payments’ – this allows you to specify how many transfers you want to make. For example, if you were paying your Foxtel bill, you might schedule 12 transfers of \$120 each to pay your bills for the year.
 - ‘Date’ gives you the option to finish a set of scheduled payments on a particular day. For example, you could set your monthly Foxtel payments to end on 14/10/2017.
 - Select the ‘Next’ button to go to the confirm payment page. Check the details of the BPAY are correct and select ‘Pay’.
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- 进入“何时 (When)”选项后，您可以设定 BPAY 付款日期。选择：
 - “稍后 (Later)”允许您安排 BPAY 在以后付款（但不是定期付款）。在“日期”下，输入相关详细日期信息或使用日历图标选择您希望处理交易的日期，然后单击“下一步”。
 - “设置定期付款 (Set up regular payments)” - 您可以在这里安排定期付款。您可能有一系列选项来控制这些定期付款，这些选项因每个网上银行服务提供商而异。
 - “请选择频率 (Please select frequency)” - 在此您可以设置您支付此费用的频率。例如，如果您要设置定期支付电费，则可以选择“季度”选项。但是，请记住，使用 BPAY，每季度会将支付相同的金额，因此更有效的选择可能是请发出账单的商家安排直接扣款。
 - “开始 (Start)” - 选择您希望开始支付给收款人的日期。
 - “在...之后结束(End after)” - 为您提供三种选择：在给所选择的收款人的系列付款结束时：
 - 如果您选择“从不 (Never)”，则设定的付款将继续，直到您或收款人作出改变为止。
 - “付款次数 (No. of payments)” - 这允许您指定要进行的转账次数。例如，如果您支付 Foxtel 账单，您可以安排 12 次转账，每次 120 澳元，以支付您当年的账单。
 - “日期 (Date)”使您可以选择让一套定期付款在特定日期结束。例如，您可以将每月 Foxtel 付款设置为到 2017 年 10 月 14 日结束。
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- 选择“下一步 (Next)”按钮，转到确认付款页面。检查 BPAY 的详细信息是否正确，然后选择“付款 (Pay)”。