



Tech Savvy Seniors 懂技術的長者

Introduction to Online Banking - Beginner Guide 網上銀行簡介 – 新手指南

Online banking modules supported by CommBank.
網上銀行模組由聯邦銀行提供。

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.
本新手指南是根據聯邦銀行的網上銀行服務（NetBank）編寫的。其他銀行可能提供相似或不同的功能。

Part 1: Welcome! 第 1 部分：歡迎

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.

網上銀行或互聯網銀行是銀行客戶通過其網上銀行管道進行各種金融交易的一種方式。網上銀行讓您可以隨時隨地自由自在地使用銀行服務，是一種非常便捷的掌控財務的方式。

Typical features and functions of online banking sites: 網上銀行網站上典型特點和功能有：

- View accounts 查看帳戶
- View transactions 查看交易
- Transfer money between accounts 在帳戶間轉帳
- Pay money to someone 付款給某人
- Schedule bill payments 安排支付帳單的日期
- View statements 查看對帳單
- Manage Credit Cards 管理信用卡

Part 2: 'Peace of Mind'

第二部分：“讓您放心”

Online Security

網上安全

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.

為了確保您連接到的網上銀行是安全的，在輸入網址後，您應查看瀏覽器視窗標籤上的掛鎖記號。

Peace of Mind

讓您放心

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

若您能採取一些簡單的安全保護措施的話，在網上辦理銀行事務應該和您在本地支行櫃檯上辦理一樣安全。

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.

當然，您還是需要保護好私人資訊，例如客戶號碼、個人識別號（PIN）和密碼。如果密碼或卡遺失、失竊或被盜用，或者如果您發現帳戶內有任何可疑活動，必須立即通知銀行。

Part 3: Accessing Online Banking

第 3 部分：使用網上銀行

Register for Online Banking

網上銀行的登記

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)

若要進行網上銀行的登記 (如果您還沒有登記的話)，請到您的銀行的網站上，按提示登記。

您可以到銀行的網上銀行主頁（或者在搜尋引擎上輸入銀行名稱）

Part 4: Navigating online banking

第 4 部分：流覽網上銀行

Register for Online Banking

網上銀行的登記

Home page

主頁

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

這是主頁，銀行可在上面提供重要資訊和更新（例如，大約定期暫停服務時間）

Some key highlights on this page might be:

在這一頁上，可能有如下一些重要資訊：

- Details of each of your accounts, including the account balance. 您的每一個帳戶的詳情，包括帳戶餘額。
- Transfer & BPAY – provides options for transferring funds, managing your bills and scheduling payments. 轉帳與 BPAY – 提供資金轉帳、管理帳單和定期支付等選項。
- Settings – use the links under this tab to update your personal information and manage your security preferences. 設置–可用在此標籤下的連結，更新個人資訊和管理自己的保安首選項

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:

找到與下面的螢幕截圖中類似的“查看帳戶(View accounts)”的標籤。在這裡，您可以從下拉清單中選擇您的帳戶（各銀行也會有所不同）。

選擇帳戶後，您可看到：

- Your account type and number 帳戶類型和號碼
- Current balance and 目前餘額

- Available funds 現有資金

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

大多數網上銀行服務提供商允許您把某一交易項擴展，以瞭解資金用於何處。

• 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.).

•通過交易擴展，您可以查看交易的時間和地點，以及購買的類別。例如，在 Coles 的購買被列為“雜貨店和超市”（這可以幫您報稅或尋找特定交易，如帳單等）。

Statements

對帳單

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.

通常對帳單的標籤位於“查看帳戶”欄下。

選擇好您想要對帳單的帳戶後，可以下載或列印對帳單。您可能想把紙質對帳單改為網上對帳單。大多數網上銀行服務提供商也會有這一選項供您操作。

Part 5: Transfers & BPAY

第 5 部分：轉帳與 BPAY

Transfers -Transferring to another account

轉帳- 轉帳到另一帳戶

Select the 'Transfers & BPAY' tab.

選擇“轉帳與 BPAY（Transfers & BPAY）”標籤

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

“轉出帳戶（From）” - 您希望轉出資金的帳戶

• '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:

“轉入帳戶 (To) ”- 使用下拉式功能表，選擇要轉入資金的帳戶。在“轉入帳戶”欄裡，您可能會看到兩種列表：

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

“關聯帳戶”是您的帳戶

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

“其他帳戶”可以是第三方帳戶

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

“金額” - 輸入您希望轉帳的澳元金額

- **‘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.**

“在對帳單上的描述”- 您在此處寫下的內容通常會出現在您的銀行對帳單上，有助於記住交易的內容。

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

如果您要轉帳給他人，您可以選擇“在收款人對帳單上使用同樣描述”。

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

“何時 (When) ” - 使用此選項設置您希望何時付款。如果您想立即轉帳，請選擇“現在 (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.**

您可能會看到“下一步 (Next) ”按鈕。點擊“下一步”後，您將看到確認螢幕。檢查您轉帳的金額和收發帳戶是否正確，然後選擇“付款 (Pay) ”以完成此過程。

- **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.**

您應該能夠看到“收據 (Receipt) ”字樣，確認轉帳已完成。您可以通過電子郵件發送或列印此收據，以備不時之需。

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!

您的網上銀行服務提供商可能會保留一份“地址簿 (address book)”，其中包含您之前轉過帳的人員的姓名和帳戶詳細資訊，以及您保存的其詳細資訊。您可以保存轉過帳的每個人或企業。這樣，您的收款人列表隨時可用，使未來付款更快！

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

您需要做的就是選擇“+新收款人 (New payee)”選項，或者會有一個選項讓您“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：

- 選擇“新建 (Create new)”
- 使用“付款方式 (Payment method)”選擇您希望如何付款
- 輸入他們的帳戶“帳戶名稱 (Account name)” (這可能是他們的名字或公司名稱)
- 在這些區域輸入 BSB 和帳號，或者若是 BPAY，則輸入收款人代碼和客戶參考號
- 確保勾選“保存到地址簿 (Save to address book)”框
- 按照上一節中的說明，輸入轉帳的詳細資訊

BPAY – Pay a Bill using BPAY

BPAY – 使用 BPAY 支付帳單

Over 15,000 Australian organisations allow you to pay your bill electronically with BPAY.
超過 15,000 家澳大利亞組織機構允許您通過 BPAY 以電子方式支付帳單。

The 'Transfers & BPAY' page will display.

“轉帳和 BPAY”頁面將顯示：

- 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“轉出帳戶 (From)”欄中，選擇您希望支付帳單的帳戶。
- 請務必選擇“僅限 BPAY (BPAY only)”選項。
- 在“收款人 (To)”欄中，選擇您要支付的收款人，或者如果您想添加新收款人，請選擇“+新收款人 (New payee)”。
- 輸入您希望支付給此收款人的“金額 (Amount)”。BPAY 付款可能有限制，但是如果需要，可以通過聯絡您的銀行或親臨您最近的分行來修改此限制。
- 在“何時 (When)”下，您可以選擇立即支付收款人或設置付款日期。選擇“現在 (Now)”選項就可立即支付帳單。
- 按一下“下一步 (Next)”完成交易。
- 在“確認付款 (Confirm payment)”螢幕上，檢查金額和收款人詳細資訊是否正確
- “稍後 (Later)”允許您將付款延遲到以後的日期。

注意：若要添加新收款人，您需要帳單上的收款人 BPAY 代碼和客戶參考號。

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從未進行過 BPAY 付款，請選擇您要用以付款的帳戶，在“收款人 (To)”欄中選擇“僅限 BPAY (BPAY only)”選項，然後點擊“+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)”窗口中：
- 選擇“新建 (Create new)”選項，將新收款人添加到地址簿中。
- 在“付款方式 (Payment method)”欄中選擇“BPAY”，確認您將通過 BPAY 支付此收款人。
- 輸入帳單上的收款人代碼和客戶參考號（在“帳單代碼”和“參考號”欄中）。
- 選擇“保存到地址簿 (Save to address book)”以保存這些收款人的詳細資訊。
- 要查找已保存的收款人，只需在搜索框中按一下並向下滾動，直到找到特定收款人。

Making a scheduled BPAY transfer

BPAY 定期轉帳

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

通過 BPAY 定期轉帳，您永遠不必擔心忘記再次支付帳單。

Follow the steps to set up a standard BPAY payment.

按照步驟設置標準 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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- 進入“何時 (When)”選項後，您可以設定 BPAY 付款日期。選擇：
 - “稍後 (Later)”允許您安排 BPAY 在以後付款（但不是定期付款）。在“日期”下，輸入相關詳細日期資訊或使用日曆圖示選擇您希望處理交易的日期，然後按一下“下一步”。
 - “設置定期付款 (Set up regular payments)” - 您可以在此安排定期付款。您可能有一系列選項來控制這些定期付款，這些選項因每個網上銀行服務提供商而異。
 - “請選擇頻率 (Please select frequency)” - 在此您可以設置您支付此費用的頻率。例如，如果您要設置定期支付電費，則可以選擇“季度”選項。但是，請記住，使用 BPAY，每季度會將支付相同的金額，因此更有效的選擇可能是請發出帳單的商家安排直接扣款。
 - “開始 (Start)” - 選擇您希望開始支付給收款人的日期。
 - “在...之後結束(End after)” - 為您提供三種選擇：在給所選擇的收款人的系列付款結束時：
 - 如果您選擇“從不 (Never)”，則設定的付款將繼續，直到您或收款人作出改變為止。
 - “付款次數 (No. of payments)” - 這允許您指定要進行的轉帳次數。例如，如果您支付 Foxtel 帳單，您可以安排 12 次轉帳，每次 120 澳元，以支付您當年的帳單。
 - “日期 (Date)”使您可以選擇讓一套定期付款在特定日期結束。例如，您可以將每月 Foxtel 付款設置為到 2017 年 10 月 14 日結束。
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- 選擇“下一步 (Next)”按鈕，轉到確認付款頁面。檢查 BPAY 的詳細資訊是否正確，然後選擇“付款 (Pay)”。