THE PROOF SERIES

A SENIOR'S SIMPLE GUIDE TO ONLINE BANKING

Bank Proof

Pause. Check. Then tap.



John Marshall

PROUDLY CANADIAN



PROUDLY CANADIAN

FREE SAMPLE CHAPTER

By John Marshall

www.buyproof.ca

ACCESS AND ACCOUNTS

Banking at a glance

Everyday banking is a small set of repeatable jobs: check, pay, move, receive, and protect.

Name the job › **Check details** › **Confirm**

1. Name the job before opening the app
2. Choose the account involved
3. Review the amount and date
4. Confirm once, then keep the receipt

> ! **GOOD TO KNOW:** If the task feels unfamiliar, a branch or known bank telephone number remains a perfectly good route.

TALE

A SMALL SMILE

A SMALL SMILE

Mabel called every button “the money one.” Naming the job first reduced the button population immediately.

ACCESS AND ACCOUNTS

Choose the right device

Use the device with the clearest screen, easiest typing, and a connection you trust.

See › Type › Choose

1. Try reading a normal account line
2. Try entering a practice note, not a password
3. Check that the device can lock automatically
4. Choose comfort over novelty

! **GOOD TO KNOW:** A tablet or computer may be easier for statements; a phone is handy for quick checks and cheque photos.

TALE

A SMALL SMILE

A SMALL SMILE

Harold's newest phone was clever. His older tablet won because the numbers stayed large and still.

ACCESS AND ACCOUNTS

Find the official app or website

The safest route begins with information you already trust, not an advertisement or surprise message.

Known source › Check › Save

1. Use the app-store link from your bank's official site or instructions
2. Check the bank name and app publisher
3. Save a verified bookmark
4. Ignore search ads that promise special access

! **GOOD TO KNOW:** A familiar logo can be copied. A trusted starting route is stronger evidence.

TALE

A SMALL SMILE

A SMALL SMILE

June searched for her bank and nearly chose an advertisement. Her paper statement supplied the quieter, correct route.

ACCESS AND ACCOUNTS

Make text and buttons easier to see

Larger text, display zoom, and stronger contrast can make banking more comfortable and reduce taps on the wrong item.

Settings › Larger view › Comfort

1. Open the device's Display or Accessibility settings
2. Increase text one step
3. Try display zoom or browser zoom
4. Return to banking and make sure buttons still fit

! **GOOD TO KNOW:** Change one setting at a time so you know which adjustment helped.

TALE

A SMALL SMILE

A SMALL SMILE

Rita enlarged the text and stopped leaning toward the screen. Her neck approved the transaction first.

ACCESS AND ACCOUNTS

Use a private connection

Bank from a trusted home network or cellular connection rather than open public Wi-Fi.

Private network › **Bank** › **Sign out**

1. Check the network name
2. Avoid free networks at cafes, hotels, and airports
3. Wait or use cellular data if necessary
4. Sign out when finished

! **GOOD TO KNOW:** A private connection does not replace a careful login, but it removes one avoidable risk.

TALE

A SMALL SMILE

A SMALL SMILE

Stan postponed a transfer until he got home. The coffee shop survived without becoming his branch office.

ACCESS AND ACCOUNTS

Set up online banking

Registration connects your identity and account to a digital sign-in. Use the route your bank provides.

Official setup › Identity › Confirm

1. Have your bank card or account information ready only if the official process asks
2. Enter details privately
3. Choose recovery options you control
4. Read the confirmation before closing

! **GOOD TO KNOW:** If registration surprises you with unusual requests, stop and call the bank using a trusted number.

TALE

A SMALL SMILE

A SMALL SMILE

Edna completed setup at the kitchen table, where the only person watching was a very uninterested cat.

ACCESS AND ACCOUNTS

Create a unique passphrase

A long, unique passphrase protects the bank account without asking your memory to perform circus tricks.

Long › **Unique** › **Private**

1. Use several unrelated words or a password manager
2. Make it different from email and every other account
3. Do not include birthdays or phone numbers
4. Store it securely

! **GOOD TO KNOW:** Never share a banking password with family, bank staff, police, or a caller.

TALE

A SMALL SMILE

A SMALL SMILE

Arthur retired “Arthur123.” His password manager accepted the promotion without a speech.

ACCESS AND ACCOUNTS

Turn on multi-factor authentication

Multi-factor authentication adds another proof of identity after the password.

Password › Second check › Account

1. Open Security or Sign-in settings
2. Choose an option your bank supports
3. Register the correct phone or authenticator
4. Save recovery instructions securely
5. Test one normal sign-in

! **GOOD TO KNOW:** A verification code is for the sign-in you started. Do not read it to an unsolicited caller.

TALE

A SMALL SMILE

A SMALL SMILE

Vera turned on the extra step and discovered safety could require twelve additional seconds.

ACCESS AND ACCOUNTS

Sign in safely

A normal sign-in begins in the official app or saved bookmark and ends with a clear sign-out.

Open directly › **Sign in** › **Verify**

1. Open the trusted route directly
2. Check the web address if using a browser
3. Enter your own credentials
4. Complete the second factor
5. Sign out on shared devices



! **GOOD TO KNOW:** If a page asks for gift cards, cryptocurrency, or remote access, it is not an ordinary bank login.

TALE

A SMALL SMILE

A SMALL SMILE

Frank received a code while eating lunch. He had not signed in, so the code went nowhere and lunch continued.

ACCESS AND ACCOUNTS

Tour the banking dashboard

Most banking home screens group accounts, payments, transfers, messages, statements, and settings.

Accounts › Payments › Settings

1. Find your account list
2. Locate Pay Bills
3. Locate Transfers or Interac e-Transfer
4. Find Statements and Profile
5. Note the Sign out button

! **GOOD TO KNOW:** Write down the path to the two tasks you use most. Menus may change after updates.

TALE

A SMALL SMILE

A SMALL SMILE

Nora toured the dashboard before paying anything. The money stayed still while she learned the map.

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