

COMPUTER GURU

By Don Benjamin

Online Banking

I don't remember the last time I mailed a check. But this isn't about memory loss (that's another department). I don't remember because I do all my banking online.

Like most banks, PNC bank provides private, secure online access to my checking, savings, and credit card accounts. I can view my account balances, transfer funds between accounts, and pay my bills from the comfort of my home—at no cost.

Easy, Accurate, and Fun¹

The bill payment feature is terrific.

Consider the steps when you mail a check:

1. Write the check.
2. Hope you wrote the check correctly.
3. Address the envelope (assuming you lost the return envelope).
4. Hope you didn't make any mistakes.
5. Apply a 50-cent stamp.
6. Lick the envelope, carefully avoiding a paper cut.
7. Hope the people who handled that envelope before you licked it had washed their hands.
8. Hope you appreciate the taste of envelope glue.
9. Find band-aid for your lip.
10. Put the envelope in your mailbox.
11. Raise mailbox flag.
12. Hope a deranged squirrel doesn't steal your check from the mailbox.
13. Hope the post office can read your handwriting.
14. Hope the check arrives on time.
15. Hope the bank can read your handwriting.
16. Hope you really did put a stamp on the envelope.

On the other hand, if you send a payment from the bank's website, you just log in, click on the payee, type the payment amount on your keyboard, and click SEND. The bank prints and mails the check. No muss (or fuss) or cost. No envelopes. No glue after-taste.

Automatic Payments

You can also set up automatic payments. Suppose you want to make a donation to PSRC every month

(this is, incidentally, a jim-dandy idea). You log in to your bank's website, add PSRC to your payee list, and select the "autopay" option. Then you enter the amount you want to contribute each month and the day of the month you want the check to arrive at our office. That's it. Then, every month, the bank sends PSRC a check, and sends you a confirming email.

Deposit Checks from Your Home

But wait—there's more! You can also deposit checks from home using your bank's mobile app. You endorse the check, start the app, tap DEPOSIT, and enter the check amount on the device's keyboard. The app then directs you to take photos of the front and back of the check using your smart phone or tablet's built-in camera. The bank analyzes the writing on the check to make sure it matches the amount you entered on the keyboard. If everything looks OK, it deposits the funds into your account. No need to go to the bank.

It's Safe, But...

I've been banking online for more than 20 years without a problem. It's safe because banks use a secure, encrypted internet link between your browser and the bank's web server. **But if you're not at home, make sure the Wi-Fi connection is secure (requires a passcode) before you bank online.** In other words, don't do your online banking at Starbucks where anyone can use their open Wi-Fi network without a passcode. I do my online banking at home where I know my internet connection is secure.

And remember, you must always initiate access to your bank account by selecting the bank's website via your browser. If you ever receive an email from your bank with a login link, it's a scam trying to steal your ID and password. Banks don't send emails like that.

Need Help?

If you need help with your online banking, please stop by the PSRC technology lab during our recently-expanded hours on Tuesday or Wednesday from 1:00 to 4:00 p.m. or Friday from 10:00 a.m. until 1:00 p.m. Our Wi-Fi network is passcode-protected.

¹ I'm probably exaggerating a bit with the "fun" part.