My
Online Privacy
for Seniors

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Without typing in this one-time use code, you or a stranger will not be able to access your account, even if the correct username and password is used. The person trying to access the account will also need to have your verified smartphone in hand to receive the text message with the one-time use code.

To add two-factor authentication to your Google Gmail account:

1. Visit https://myaccount.google.com and sign in to the account.

2. Below the Sign-In & Security option, click the Signing Into Google option.

3. Click the 2-Step Verification option, and then follow the on-screen prompts to activate the feature.

To add two-factor authentication to your Yahoo! Mail account:

1. Using your web browser, log in to your Yahoo! Mail account using your email address and password.

2. Click the gear-shaped menu icon in the top-right corner of the web browser window, and then click on the Account Info option.

3. Click the Account Security option located on the left side of the screen.

4. Click the Two-Step Verification virtual switch to turn on the option, and then follow the on-screen prompts to activate this feature.

To determine whether two-factor authentication is available for your email account, contact your email service provider directly. The following chapter provides additional information about two-factor authentication.
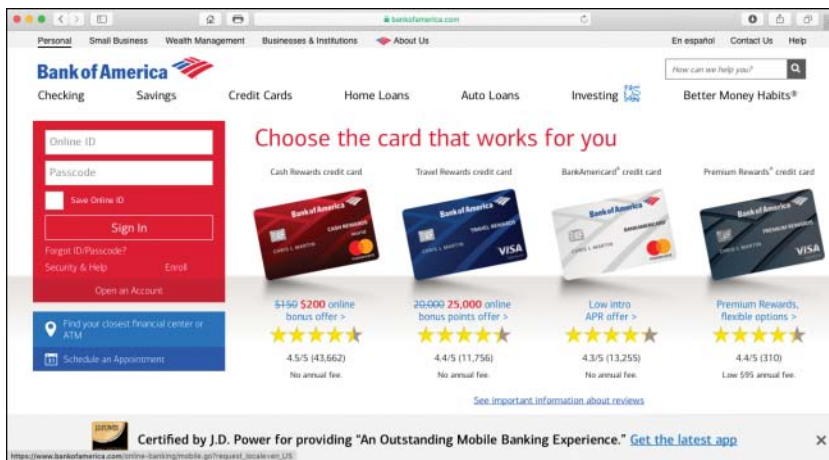
Online banking is secure, convenient, and easily done from your Internet-connected computer, smartphone, or tablet.

The focus of this chapter is on taking advantage of online-based financial-related services in a secure and efficient way. Topics include:

➔ How to safely handle online banking from your computer or mobile device

➔ How to prevent hackers from breaching your online banking and financial accounts

➔ Why you should create secure passwords that you periodically update

➔ How to make secure online payments or money transfers

➔ Why you should not use your debit card to make online purchases

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Handling Online Banking Tasks Securely

Online banking is fast, easy, convenient, and it can be extremely secure. Although you may not have grown up using online banking, you should not be intimidated or afraid to use it to help you manage your money.

By visiting your financial institution's website and setting up an online account that's tied to your checking, savings, or credit card accounts, you can easily handle tasks including:

• Checking your account balances

• Transferring money between accounts

• Determining whether a check or transaction has cleared

• Depositing checks remotely via your mobile device

• Paying bills online

• Reviewing your statements

>>>*Go Further*

INSTALL YOUR FINANCIAL INSTITUTION'S MOBILE APP ONTO YOUR SMARTPHONE OR TABLET

To handle online banking from your smartphone or tablet, download the official mobile app for your financial institution. To find it, visit the App Store (iOS) or Google Play Store (Android), and in the Search field, type in the name of your bank or financial institution.

In the App Store or Google Play Store, you should ensure the app you're looking at is the official app for your bank or financial institution. Scroll down to the Information section, and under the Seller or Offered By heading, make sure the name of your bank or financial institution is listed.
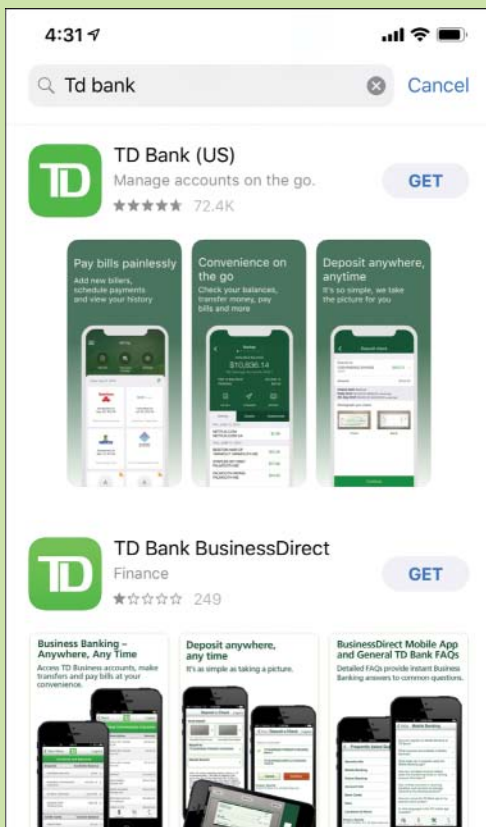
Shown here is the listing for the TD Bank mobile app on the Apple App Store. Click the Get button to download and install this app onto your iPhone. A separate iPad-specific app may also be available, as is an Android-based version.

The official mobile app for your bank or financial institution will typically allow you to handle all the online tasks you can also handle from the institution's website, but the mobile app takes full advantage of your smartphone or tablet's built-in security features, as well as its touchscreen, to make the experience intuitive and convenient from virtually anywhere.

If you get stuck while using the mobile app on a smartphone, you can typically call the bank's customer service department directly from the app, or get directions to the closest bank branch via your phone's GPS.
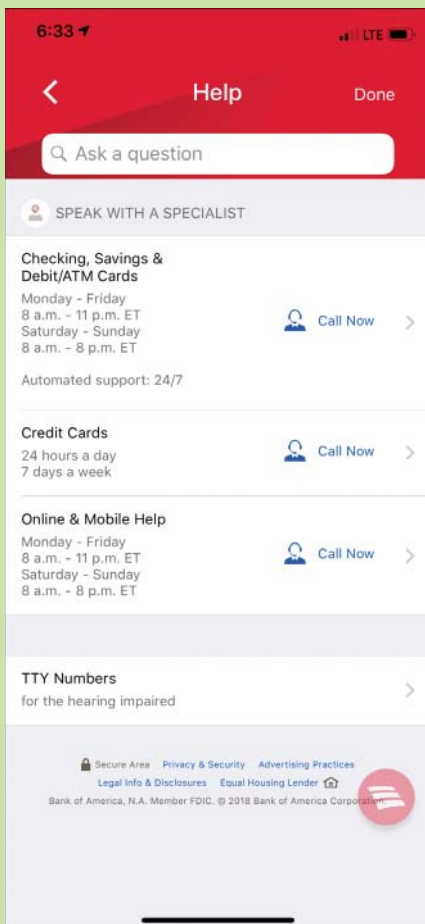
When using the Bank of America mobile app on your smartphone, help is only a screen tap away. Simply access the Help feature and click the Call Now option.

Sending or Receiving Money Electronically

One commonly used online banking task that can easily and securely be accomplished using your institution's website or app is to send or receive money electronically, often for free, and in minutes.

Most banks support a service called Zelle (www.zellepay.com). It allows you to quickly send money from your checking or savings account directly to someone else's checking or savings account via your bank's website or using your bank's mobile app.

To send money to someone else, all you need is his or her name and email address or smartphone phone number. Likewise, if someone wants to send you money, you need to give that person your name and email address (or smartphone phone number). You never need to reveal your bank account numbers or related account details.

Whether you use Zelle or another service, both you and the other party need an active account with that money transfer service. An account can be set up, for free, in less than five minutes.

>>>*Go Further*
OTHER SERVICES FOR SENDING/RECEIVING MONEY

Although Zelle automatically works with most banks and financial institutions, other free or low-cost money transfer services that are equally easy to use and secure include Apple Pay (for Apple computers and mobile devices, www.apple.com/apple-pay), Google Pay (for Android devices, https://pay.google.com) PayPal (www.paypal.com), and Square Cash (https://cash.app).

To use any of these services, you need to set up a free account and link it with your existing bank account's ATM card, checking account, or savings account. Pay attention to how long it takes to transfer funds and whether fees are involved for the sender and/or recipient.

When you use any of these money sending and receiving services from your Internet-connected smartphone or tablet, in addition to the security of having a username and password for your account, the mobile app also uses the smartphone or tablet's built-in security features, like its fingerprint or face scan identification feature, which prevents fraud.