Simple Steps to Success
A Guide to using Computers
## GETTING STARTED

Simple Steps for Success

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AGEE ACTION’S GETTING STARTED PROGRAMME:

The programme helps older people to learn how to use computers. Learners are taught in small groups by volunteer tutors.

Age Action is Ireland’s leading charity promoting positive ageing and better policies and services for all older people. Working with and for older people we aim to make Ireland the best place in the world in which to grow old. We have offices in Dublin, Cork and Galway.

Our other services include:

• Advocacy
• Care & Repair
• Global Education Programme
• Information
• Reference Library
• Ageing Matter’s Magazine
• University of the Third Age (U3a)
• Generations Together
• Positive Ageing Week

For more information go to the Age Action website www.ageaction.ie
Contact us at gettingstarted@ageaction.ie
Age Action
30/31 Lower Camden Street
Dublin 2
Tel: 01 475 6989

Thank you to everyone who helped in developing this training material and thanks to Bank of Ireland for supporting our cause.
2. SITTING COMFORTABLY?

COMFORT
Make sure you are comfortable in the chair.
Sit up as straight as you can.
The height of some chairs can be adjusted.

LOOKING AT THE SCREEN
Eyes get tired from looking at a computer screen. Take a break every 15 minutes.
Do you normally use reading glasses? If so, you can make the images and text on the
screen bigger if you need to.

ENJOY
Nobody is born with computer skills. Everybody has to learn the basics, even young
people. The most important thing is that you and your tutor enjoy learning together.

PACE AND PRACTICE
Everything will be repeated as often as necessary.
If your tutor is going too fast, please let her/him know.

QUESTIONS
There is no such thing as a stupid question.
Both you and your tutor can learn from the questions you ask.
The questions you ask will give the tutor a better understanding of your needs.

PRACTICE
Try to practice in between lessons.
3. COMPUTERS: WHAT WOULD YOU LIKE TO BE ABLE TO DO?

3.1 WHAT IS A COMPUTER?

- A computer is a machine that manages information, images and sounds.
- The most commonly used computer is a PC (personal computer).
- The computer with the apple logo is usually called a Mac – the company who makes them is Apple Macintosh.
- A laptop is a portable, smaller computer that can do the same things as a PC.
- A tablet computer is a one-piece mobile computer with a touch screen.
- The parts of the computer that you can see are called ‘hardware’.
3.2 WHAT WOULD YOU LIKE TO BE ABLE TO DO?

Each year, computers get smaller, are faster and can manage larger amounts of information. Once used only for work, computers are now just as likely to be used for learning and entertainment.

You can do lots of things with a computer:

• Read the newspaper
• Watch a film
• Play a DVD
• Listen to the radio
• Listen to music on a CD
• Contact friends by email
• Share family photos
• Watch television programmes you missed
• Book a flight
• Pay your car tax
• Find out about your local council services, or make a complaint
• Write a letter, or even a book
• Make posters for your club
• Make free phone calls
• Swap knitting patterns or cookery tips
• Book holidays and flights
• Play card games or scrabble
• Connect with friends and family using a web camera
• Shop online
• Access study material
• Check your bank balance
• Trace your family history
• Look around your neighbourhood
• Check your club or county GAA archive
• Check bus, train or TV time schedules
• Watch video clips of your favourite singer
3.3 WHAT WOULD YOU LIKE TO BE ABLE TO DO?

Tick the things you would like to be able to do on the computer:

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Turn on the computer</td>
<td></td>
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<tr>
<td>Switch off the computer</td>
<td></td>
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<tr>
<td>Learn a little bit about what computers can do</td>
<td></td>
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<tr>
<td>Know what the symbols on the screen are for</td>
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<tr>
<td>Learn how to use the mouse</td>
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<tr>
<td>Find your way around the keyboard</td>
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<tr>
<td>Learn about the internet</td>
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<tr>
<td>Learn how to look for something on the internet</td>
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What would you like to look for:

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What else would you like to do on the computer:

<table>
<thead>
<tr>
<th>Task</th>
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<tbody>
<tr>
<td>Have your own email address</td>
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<tr>
<td>Ask people for their email address</td>
<td></td>
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<tr>
<td>Send an email</td>
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<tr>
<td>Receive an email</td>
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<tr>
<td>Other:</td>
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Check at the end of each lesson if you can do any of the things listed above.
4. HOW DO I TURN THE COMPUTER ON AND OFF?

A computer is often called a PC (Personal Computer), a MAC, a laptop, a tablet, or a desktop.

4.1 THE MOST IMPORTANT PARTS ARE:

- **Screen or monitor:** Shows you what is happening on the computer.
- **Mouse:** The mouse is used to move around the screen.
- **Keyboard:** Similar to that of a typewriter, it contains letters, numbers and functions.
- **Tower or Hard Drive:** This is where you will find the power switch for the computer. In most computers you can insert a CD or DVD (often with music, photos or film).

4.2 POWER BUTTON

The power button is probably the same on your television. This button turns the computer on.

4.3 WHERE DO I FIND IT?

On a desktop PC you may need to switch on the power in 2 places – the screen and the tower/hard drive. Can you see them on the computer you are using?

On a laptop there is only 1 power button.

4.4 LAPTOP

A Laptop is a portable computer and has all the parts in one.
4.5 TURNING THE COMPUTER ON
Press the **Power** button on the laptop or PC. If you are using a PC turn on the monitor (screen).
Wait for the computer to warm up. The screen may say Welcome and display a box to identify the user or it will display a number of ICONs (pictures or graphics).
It may ask you for a password.

4.6 TURNING THE COMPUTER OFF
It is very important that you shut down the computer properly.
Click on the start button and then the shut down button. Usually a small window will appear and ask you to either **Turn Off the computer** or **Shut Down**. It may look different depending on the computer. It is never necessary to press the power button to shut down the computer.

**HOW DOES IT LOOK ON YOUR COMPUTER?**
1. Windows XP : Click on ‘Start’ and then Turn Off Computer
2. Windows 7: Click the Power button, and click Shut down

3. Windows 8: Hold down the Alt Key, press F4 and then click OK.
5. USING THE MOUSE.

5.1 WHAT IS A MOUSE?
A computer mouse is not a rodent, but it can be pesky!
It is called a mouse because the two buttons at the top are said to be similar to a mouse’s head and the cable connecting it to the computer is like a tail.

5.2 HOW DO I USE THE MOUSE?
The Mouse helps you move around the screen. Using the mouse takes a little practice.
How to hold the mouse:
• Wrist on surface, hand on mouse
• Fingers resting on button – not in the air
• The mouse works by moving across a flat surface like a mouse mat. If the mouse moves off the edge of the mat you can place it back on the mat
• If you are left-handed we can change the mouse to suit you (See 5.9)
• A laptop doesn’t have a mouse but if you like to use a mouse, you can connect one easily and cheaply

HOW TO MOVE THE MOUSE
Rest your hand lightly on the mouse. Gently move it in circles, up and down and left to right.
Have a look at the computer screen. What happens when you move the mouse? Is it:
• An I beam – shaped like a large letter I
• Blinking
• Pointed finger
• An arrow

These are also called cursors or pointers. Think of this as the ‘where am I on the screen/page’ indicator.
5.3 WHAT IS A CURSOR?
A cursor is the mouse pointer that indicates where the mouse is on the screen. It can look like any of the pictures below.

Click to enter text  Computer busy  Pointer here  Hyperlink here

5.4 HOW TO SCROLL
Scrolling lets you move up and down the page. There are a couple of ways you can scroll.

• You can use the scroll button or wheel on the mouse
• You can click on the down or up arrows on the scroll bar

Have a look at the right side of the screen.
Can you see a bar like this?

5.5 HOW TO CLICK
You tell the computer what to do by clicking the mouse.
Press the left button gently and then release the mouse button.

HOW TO DOUBLE CLICK
Quickly press the left button twice in a row. Keep your finger resting on the button – do not take your finger off while double clicking.

5.6 MOUSE PRACTICE
Mouse exercises (for tutor to set up):
www.seniornet.org/how to/mouseexercises/mousepractice.html
www.pbclibrary.org/mousing
www.jigzone.com
www.mouseprogram.com

BBC’s absolute beginners guide to using a computer is excellent:
www.bbc.co.uk/webwise/courses
5.7 BASIC MOUSE SKILLS
Practice these exercises to build up your skills. If you have forgotten how to do any of these exercises ask your tutor for help.

- Holding the mouse
- Moving the mouse
- Single click
- Double click
- Lifting the mouse
- Pointing the arrow

Try also:
- Moving the cursor
- Finding the cursor
- Moving the page up and down

5.8 HOW TO SLOW DOWN THE CLICK SPEED:
- The Mouse icon is in the Control Panel.
- Click Start and then click on the Control Panel button.
- Double click on the Mouse icon.
- Click and slide the Slow ———— Fast bar to change the speed.

5.9 ADJUSTING THE MOUSE TO LEFT HAND
If you need to change the Mouse to your left hand go to START and up to CONTROL PANEL and click on the Mouse icon.
A box called Mouse Properties appears.
Tick the first box ‘Switch primary and secondary buttons’.
Alternatively, it may offer the option of clicking a right-handed or left-handed button.
5.10 HAVING TROUBLE WITH THE MOUSE?
Lots of people find it hard to use the mouse.
Some are easier to use than others.
People with arthritis find it easier to use a tracker ball –
a large mouse with a ball instead of a scroll wheel.

You can now buy these in most computer shops.
Alternatively you can use the arrow keys on the keyboard.

5.11 PLAYING SOLITAIRE
Most computers have a game called Solitaire, based on the card game Patience.
This is good fun and is useful for practicing your mouse skills.
To open Solitaire
• Click the Start button
• Click All Programmes
• Click Games
• Click Solitaire
6. USING THE KEYBOARD.

6.1 WHAT IS A KEYBOARD?
The keyboard on a computer is like a typewriter. The largest group of keys represent the letters of the alphabet. Pressing them types a letter. Speed is not important. You will probably do less typing than you expect when using a computer.

There are several important keys, have a look at the keyboard on your computer:

- **@ Key:** On some keyboards the @ symbol is above the ‘(apostrophe) symbol on the right hand side of the keyboard.
- **Shift Key:** Allows you to write one capital letter.
- **Back Space:** Moves cursor to the LEFT and deletes letters as it goes.
- **DELETE KEY:** Deletes letters to the RIGHT of the cursor.
- **Caps Lock:** Allows you to write in capital letters.
- **Space Bar:** It creates a space between words.
- **Enter Key:** (the old carriage return key) moves to the next line and starts a new paragraph.
- **Arrow Keys:** You can move up and down the screen line by line or over and back letter by letter.
6.2 KEYBOARD EXERCISES

- This exercise is about typing your name. Follow the steps below.
- Don’t worry about making mistakes. We can fix these at the end of the exercise.
- Click on the start button, move the mouse to All Programs>Microsoft Office>Microsoft Office Word or you may have a shortcut to Word on your desktop which you can click to open Word.

FOR EXAMPLE:

1. Type your name: johnsmith

2. Go to a new line  *(Tip – press the ENTER key)*

3. Practice this a few times: johnsmith
   johnsmith

4. Type your name and this time leave a space between your first name and surname. *(Tip – press the SPACE bar)*

5. Practice this a few times: john smith
   john smith

6. Type your name again, this time in capital letters: JOHN SMITH
   Practice this a few times. *(Tip – press the SHIFT key)*

7. Type your name again but make the first letter of each word a capital: John Smith

If you make any mistakes use the BACKSPACE key.

To use the computer effectively you don’t need to type well. But if you do wish to develop your typing skills there are many programmes online to help.

 e.g. www.powertyping.com
7. GETTING STARTED.

7.1 WHAT IS A PROGRAMME?
When you switch the computer on, the first screen you will see is the desktop. On the desktop you will see small pictures, usually on the left hand side known as ICONS. Each icon is a picture/symbol that represents a different programme.

7.2 WHAT PROGRAMMES WILL I BE USING?
The 2 most important programmes to know about are:

WORD PROCESSING:
You use this programme for typing text. For instance for practicing your keyboard skills or writing a letter or a novel.

There are several different word processing programmes: Which one does your computer use?
- Microsoft Word 2010
- Microsoft Word 2007
- Open Office

Open Office is an alternative to Microsoft Word and is free to use.

INTERNET:
There are a few different web browsers:

- Internet Explorer
- Mozilla Firefox
- Safari
- Google Chrome

EMAIL:
There are a few different programmes you can use for email. You can access these from your web browser. Here are a few examples:
- Gmail
- Hotmail / Outlook
- Yahoo
7.3 USERS AND LOG ONS
More than one person can use a single computer. For example, at home all the family may share a computer. Each person is called a user. In a library or community centre the computers are used by many people.

Computers can have different desktops, and some may ask you to ‘Log On’, for example in libraries.

Sometimes the person in charge of a computer room will be called the administrator.

The screen may look like this:

![Desktop Screen](image)

7.4 WHAT IS A DESKTOP?
A computer desktop is what appears when you turn on the computer. Your desktop will look different depending on which operating system your computer uses.

If your computer is running Windows XP the start button looks like this: 🕵️‍♂️

You will find it on the bottom left corner of the screen.
A list of programmes appears when you click the Start button. Yours may look slightly different than the one below.

This desktop has a picture in the background, which is called wallpaper.

Alternatively, if you have a newer computer or laptop it may be running Windows 7 or Windows 8.

The start button looks like this on Windows 7: 🍃

You will find it on the bottom left corner of the screen.
8. USING THE INTERNET.

8.1 HERE ARE SOME USEFUL AND POPULAR INTERNET TERMS

THE INTERNET
The Internet is a network of billions of computers that share information around the world. Because we can’t see the internet we often call it ‘virtual’ rather than physical.

EMAIL
Email is Electronic Mail – an electronic version of a letter or note. When you type a message and send it, it can reach its destination in seconds.

A WEBSITE
A website is made up of pages of information. For example, the RTÉ website is a collection of pages on TV listings, radio schedules, news, sport – in words, photos, sound and video.

A WEB ADDRESS
A web address is a unique address for each organisation, like an electronic version of a postal address. Because there is such a huge amount of information on the internet, if we know the address of websites, it helps us to find things more easily. It nearly always starts with www.

WWW.
www stands for World Wide Web. It is usually the first part of an internet (also called web) address. For example the internet/web address for RTÉ is www.rte.ie

.ie
.ie (pronounced dot ie) shows that it is an Irish web address. A typical English web address ends in .co.uk. A web address for a business can also end in .com

A SEARCH ENGINE
A search engine helps us find what we are looking for. It acts like Directory Enquiries to help us find web addresses. Google is the most popular search engine.
A LINK OR HYPERLINK
A link or hyperlink is part of a webpage that when clicked, opens a different web page. Links are usually underlined in blue.

8.2 USING THE INTERNET
There are several ways to start your web browser to access the internet. The most common way is to use the mouse to point to the Internet ICON on the desktop screen and double click.

You can also access the Web Browser by clicking the Start Button and selecting Internet Explorer, Mozilla Firefox, Safari or Google Chrome in the Programmes menu.

A webpage will open – whatever website is set as the homepage for your computer.
8.3 INTERNET ADDRESSES

Every website has an address. The website address is always shown in the address box at the top of the screen.

If you know the web address of the page you are looking for then you can type it in directly into the address box.

Have a look at one of these websites. Type in the address into the address box:

www.rte.ie
www.gaa.ie
www.rip.ie

You can go to a different website by typing a new address in the address box.

8.4 STARTING TO USE A WEBSITE

Type www.ageaction.ie into the address bar (box) and press the Enter Key on the keyboard.

Let’s see if you can find your way around this website. The page may look slightly different than the one below.
8.5 MOVING AROUND A WEBSITE
A website is made up of many pages of information. As you move the mouse around a website the pointer sometimes changes into an arrow or a hand. When this happens you are pointing to a LINK.

Clicking on a link takes you to another section of the website.

**EXERCISE:**
- Get into the internet
- Type in Age Action’s internet address www.ageaction.ie
- Find and click on the link to ‘Programme/Services’  
  *(Tip – look at the left hand side of the page for list of options)*
- Find the Care and Repair section
- Go back to the Age Action homepage  
  *(Tip – Look for a HOME button or a Back Arrow)*
- Find the Contact Us link
- Can you find the contact details for Getting Started?  
  *(Tip – use the scroll bar to move down the page)*

8.6 LOOKING FOR INFORMATION ON THE INTERNET
The internet is really useful if you are looking for any kind of information.

Because the internet collects so much information from millions of different sources, search engines help us narrow our search, to help find what we are looking for.

The most popular search engine is Google.
Google:  www.google.ie

Often people make a search engine their homepage. This means that when they click on an internet icon a search engine is the first page that they see.
Some computers have Google Search engine set as the homepage when you access the Internet.

Usually people search the web by typing in what they are looking for in the box provided and either click on the Google Search button or press the Enter key on the keyboard. This box is called the Search box.

8.7 HOW DO I LOOK FOR SOMETHING SPECIFIC?
Let’s say you would like to travel and you have heard that Ryanair offers good deals.

Type Ryanair into the Search box and then click the Google Search button below the box or press the Enter key on the keyboard.
The page will change to show a list of options about Ryanair. The first will probably be the official Ryanair website.

As you move the mouse over the text you will notice the *white arrow pointer* changes to a *hand* if you are over the link. Usually this link will be in blue and have a line underneath it.

When you click the ‘link’ the Ryanair website opens on your computer.
8.8 LOOKING FOR GENERAL INFORMATION

Say you are thinking of going to France this year for your holidays, how would you start looking for information?

If you type in ‘Holidays in France’ in the search box you would get a lot of different web pages. How do you know which one gives the best information? There is a short description under each item (or link) on the list. Read the first line to see if it might be useful. The first few results maybe adverts - they will have a light yellow background.

If you think the information might be useful, you can click the link (the blue text, underlined).
8.9 INTERNET SURVIVAL SKILLS
If you are familiar with the following, you should be able to practice using the internet:

• Internet search
• Internet symbol – Explorer, Firefox, Chrome, Safari, etc
• Search engine – Google
• Address box
• Moving around a website
• Scroll bar
• Back button
• Close button

8.10 THINGS YOU SEE ON A WEBPAGE
Here is a list of features you may notice on a webpage. Their locations are shown on the diagrams on the following page.

• Address bar - shows web address of current website
• Back button - moves to previous webpage
• Close button - exits current internet session
• Home button - moves to homepage (webpage displayed when you first access internet)
• Restore Down - reduces the size of the webpage
• Minimise button - makes current page invisible but it is still available for access
• Toolbar - line of symbols/buttons that appears across the top of the screen and provides information and shortcuts.
Below is the top section of a webpage found through Google Search engine on the Web browser of Mozilla Firefox.

The three little boxes at the right corner are for minimising the page (it stays open but is not visible), reducing the size of the webpage (Restore Down) and the Red X is to Close the page completely.

When you know the full correct address of a web page you can type it into the address bar (box) and you will go directly to the page.
9. SEARCHING THE INTERNET.

9.1 WHAT KIND OF THINGS ARE YOU INTERESTED IN?
The internet now is a multimedia experience – that is, it is a mix of text, sounds, images and video. We’ll search for a few examples:

- Fancy a trip to Dublin Zoo?
- Find a famous person in the 1901 & 1911 census?
- Do you want to know the weather forecast in your area for the next two days?
- Would you like to see how to poach an egg perfectly?
- How do you knit a purl stitch?
- What are you interested in finding out?

EXERCISE 1: VISIT DUBLIN ZOO
If you would like to visit the zoo, here’s a way to do it online.

- Open the internet
- Type in www.google.ie in the address bar
- In the search box type in Dublin Zoo
- Can you see where it says ‘results 1-10 of about 2,330,000 for Dublin Zoo

- The first one is the Dublin Zoo website
- Find the link for Penguin Cam. Click on it to see what the penguins are doing.
- To go back to the Google search page, click the Back button
EXERCISE 2: LOOK UP PATRICK KAVANAGH IN THE 1911 CENSUS

- Open the internet
- Type www.census.ie in the address bar
- Click on ‘In History’ tab
- Find the link for Famous Returns from 1911, click on it.
- Find Patrick Kavanagh, click on the link. It should look something like this:

  ![Census Image]

- Click on the back button to get back to the Homepage
- Why not try to find one of your own ancestors?
EXERCISE 3: CHECK THE WEATHER FORECAST
There are lots of ways of looking for weather forecasts on the internet. Say we want to check the Irish forecast for the next 2 days.

• Open the internet
• Type www.met.ie in the address bar

• Check the forecast for your area
• Another useful feature on www.met.ie is the Latest Rainfall Radar
• Open the Latest Rainfall Radar and click on the ‘Play button’
• You can also check the weather on other websites. For example, www.independent.ie gives a five day forecast
EXERCISE 4: HOW TO POACH AN EGG PERFECTLY
There are about 140 million recipes on the internet, so how do you find something useful? How about learning how to poach an egg perfectly?
• Open the internet
• You can either search in [www.google.com](http://www.google.com) or [www.youtube.com](http://www.youtube.com) by typing in ‘perfect poached eggs’ in the search box
• Can you find a video of someone poaching an egg?

EXERCISE 5: HOW TO KNIT A PURL STITCH
The internet is a great source of tips for hobbies and crafts. Find out what a ‘purl stitch’ is and how to knit it:
• Open the internet
• You can either search in [www.google.com](http://www.google.com) or [www.youtube.com](http://www.youtube.com) and type in ‘purl stitch’ Did you find a video of someone knitting a ‘purl stitch’?

EXERCISE 6: SEARCH FOR TRAVEL INFORMATION AND FLIGHTS
Once you’ve got used to searching the internet and moving around websites, you’re ready to search travel websites – from Irish Rail to Ryanair.
• [www.aerlingus.com](http://www.aerlingus.com)
• [www.irishrail.ie](http://www.irishrail.ie)
• [www.ebookers.ie](http://www.ebookers.ie)
• [www.dublinbus.ie](http://www.dublinbus.ie)

EXERCISE 7: SEARCH FOR SOMETHING YOU ARE INTERESTED IN
Whatever you’re interested in, have a go at searching for some information, some GAA results, music, some film footage, or people with the same interests.
• [www.gaa.ie](http://www.gaa.ie)
• [www.wikipedia.org](http://www.wikipedia.org)
9.2 USING GOVERNMENT SERVICES

One of the easiest ways to access Irish government services and departments online is through the **www.gov.ie** website.

Here you can find information on government services in 2 ways:

1. To pay your motor tax online
   - Click on **view all services**
   - Click on **Renew Motor Tax Online**
   - Click on the link **Visit this service now**

OR

2. To find information on pensions
   - Click on **Government Departments**
   - Click on **Department of Social Protection**
   - In the middle section, look for the link **Retired and Older People**
   - You can find information on pensions, as well as other benefits and entitlements here
9.3 CITIZENS INFORMATION

The Citizens Information website www.citizensinformation.ie is one of the best sources of information on government and public services.

Link to Health section

If, for example, you are looking for information on health services for older people, click on the Health link and find the Health Services for Older People link. This links to further categories of information on health and care supports.

Another citizens information website that has useful information for people with specific health service needs is Assist Ireland – www.assistireland.ie. This website contains information on assistive technology and a directory of products available from Irish suppliers for people with disabilities and older people.
9.4 ONLINE TRANSACTIONS
Using the internet we can do a lot of our business from home. Here we provide just a few examples:

9.5 CHECK THE ELECTORAL REGISTER TO SEE IF YOU ARE REGISTERED TO VOTE.
• Type in the web address [www.checktheresister.ie](http://www.checktheresister.ie)
• Select your Province and then your County/City Council
• Type your details (surname, first name, house number, townland/street) into each box and click on the submit button.

9.6 RESERVE A BOOK IN YOUR LOCAL LIBRARY
Irish libraries provide a wealth of information and services online. A list of all Irish public libraries is available on the [www.askaboutireland.ie/libraries](http://www.askaboutireland.ie/libraries)
To find your local library, click on the ‘Library Buildings’ link.

To check a library catalogue or reserve a book go to [www.borrowbooks.ie](http://www.borrowbooks.ie):
• You can reserve a book or renew library books online.
• You will need your Library Card number and your PIN number which you can get from your local library.

9.7 BOOKING TICKETS
The internet is now an essential tool for booking flights and holidays. Have a look at:

Ryanair [www.ryanair.ie](http://www.ryanair.ie)
Are Lingus [www.aerlingus.ie](http://www.aerlingus.ie)
Aer Arann [www.aerarann.com](http://www.aerarann.com)

Public transport websites include:
Irish Rail [www.irishrail.ie](http://www.irishrail.ie)
Bus Eireann [www.buseireann.ie](http://www.buseireann.ie)
Theatre and concert tickets can be booked online:
National Concert Hall www.nch.ie
Ticketmaster www.ticketmaster.ie

You can also search for these (or any) websites by typing the name into the search box in Google.

- You will need a credit card to pay for most online transactions
- Some sites will accept a debit or laser card as well as a credit card
- Be sure to check for added charges and fees
- Check also that the website offers secure payment facilities
- Check that the web address in the browser starts with https (rather than http) – this means the site is using security when handling your money.

Prepaid Credit Cards

If you don’t have a credit, debit or laser card you can buy a prepaid Visa credit card which you can top up as needed. Both 3v and 02 sell these type of cards.

3V:
www.3v.ie

02 Moneycard:
www.o2online.ie/o2/o2-money
10. USING EMAIL

10.1 WHAT IS EMAIL?
Email stands for electronic mail. You send rather than post an email. Sending an email is like posting an electronic version of a letter or a note. When you type your message and send it, it usually arrives at its destination in seconds, and it's free.

An email account is like a PO Box in a post office but it's free. You register for an account with one of several internet service providers (for example eircom, Google, Hotmail, Yahoo) and this forms part of your email address.

An email address is your individual address for sending and receiving emails. Here are some examples:

- gmurphy@dublin.ie
- johnsmith59@gmail.com
- maryjones@eircom.net

The way to say these addresses is:

- G Murphy at Dublin dot ie
- John Smith at Gmail dot com
- Mary Jones at eircom dot net

The @eircom.net part of the last address shows that Mary Jones has her email account at the eircom ‘post office’.

John Smith uses the Gmail post office.
10.2 WHAT DO I NEED TO BE ABLE TO DO WITH EMAIL

- The basic uses of email are the same whether you use Gmail, eircom mail or Hotmail for example, you need to learn how to do the following:
  - Sign up for an email account
  - Create and remember a User Name and Password
  - Access your email account
  - Open and read your emails
  - Reply to an email
  - Write and send an email to the email address of someone you know
  - Check to see what messages you have sent

10.3 SETTING UP AN EMAIL ACCOUNT USING GMAIL

- Open up the internet and type in www.google.ie in the Internet address box
- Click on the Gmail tab
- Click on CREATE AN ACCOUNT tab

Your tutor will help you through the steps to create a Gmail account. When you have set up your email account please send an email to gettingstarted@ageaction.ie
To write an email, click on **Compose Mail**.

- Type the email address of the person you are sending the message to in the **To:** box (e.g., **gettingstarted@ageaction.ie**)
- Type the subject of your message in the **Subject:** box e.g. **my first email**
- Type your message in the details (biggest) box
- Click on the **Send** button

Your tutor will show you how to open an email and how to reply to an email.
10.4 SENDING AN ATTACHMENT WITH GMAIL

As well as sending an email message, which is typed into the email text box, you can send photographs or other documents with the email.

These are called attachments, because they are usually attached and opened by clicking on an icon that is shaped like a paper clip.

Attach a File

- Click on Compose Mail at top left of screen
- Enter the email address in the To: box of the person you want to send the message and attachment to
- Type message and click ‘Attach a File’, which is on the bottom panel of the ‘New Message’ box, next to ‘Send’ button
- Attach a picture/photo from the My Pictures folder
- Select the picture/photo you want to attach and click open
- If the picture/photo is attached to the email you will see the name of the attached file at the bottom of the message
- Click the Send button

When you are finished it is important to Sign Out of your Gmail account. To do this click on your email address on the top right hand corner of the window. On the drop down menu click on the link to sign out.
How to sign in to your Gmail

- Open the internet
- Type in www.gmail.com
- Type in your user name and password (Did you remember these?)
- Click the Sign in button
11. ONLINE BANKING

11.1 WHAT IS ONLINE BANKING?
Online banking means you can access your bank account from a computer or Smartphone. You can view your balance and carry out transactions at any time. All banks now have this service available to their customers.

11.2 WHY REGISTER FOR ONLINE BANKING
- It is convenient, you can access your account 24 hours a day, 365 days a year
- It is secure
- Once you learn how to use the service, it can be quick and easy to use

11.3 WHAT CAN YOU DO WITH ONLINE BANKING?
- Check your bank balance, view your latest transactions and view your statement for one or more accounts.
- Transfer money between your accounts or transfer money to other accounts at home and abroad
- Pay your bills
- Make international payments
- Manage your Standing Orders and Direct Debits
- Top up your mobile phone (Bank of Ireland, AIB and Permanent TSB)
- Search for a branch or ATM
- Apply for a savings account

There are even more online services available via online banking such as eStatements, Postal Address changes and Credit Card Travel Notification (these are just some of the additional services available to customers via 365 online).
11.4 HOW TO SET UP BANK OF IRELAND ONLINE BANKING

- You can register with Bank of Ireland for online banking either via the bank’s website, in your branch or by calling 0818 365 365.
- Once you have registered, your PIN (Personal Identification Number) will be posted to your home address.
- When you receive your PIN, call 0818 365 365 and press *.
- A customer service agent will verify you by asking you some questions on your account before asking you for 3 random digits of the PIN that you received in the post.
- Once your PIN is activated the customer service agent will provide you with an 8 digit 365 online User ID (User Identification) number.
- Once you have set up your online banking you just need to log in each time you want to access your account. You will be asked for your User ID and PIN and your Date of Birth or part of your phone number.
- You will be asked to enter random parts of your PIN when you make a payment. These measures are there to offer extra security and protection.
- If you have a Smartphone you can download your bank’s mobile banking App which means you can access your accounts securely on the go.

EXERCISE 1: USING BANK OF IRELAND’S 365 ONLINE BANKING DEMO

- Open the internet
- Type in www.bankofireland.com
- Click on Login to 365 online
- Click on the Play button and watch a video which will give you quick overview of the service.
• Explore the other videos that are available
  • Login/ Logout
  • Recent Transactions
  • Transferring Money
  • Adding a Payee
  • Get Security Codes
  • Adding New Accounts
EXERCISE 2: TRY USING AN ONLINE BANKING DEMO FOR YOURSELF

PLEASE NOTE: For security reasons, your tutor can only guide you through the online demonstration in class. To protect the privacy of your account details, the next section is homework for you to try, if you have a Bank of Ireland account.
HOMEWORK 1 - REGISTER FOR ONLINE BANKING
You can register for online banking either through the Bank of Ireland website or by phone. Once you have done this, you will be sent a Registration Number and a PIN with instructions on how to Login for the first time.
If you have any problems you can contact your branch and book an appointment with one of the banking staff who will take you through the process.

HOMEWORK 2 - REGISTER YOUR MOBILE PHONE FOR SECURITY CODES
As a security measure, when you add a new payee or use some additional services on 365 online, a security code is issued.
When adding payees you can choose to have these codes delivered via post or mobile phone.
If you wish to have these codes sent to your mobile phone you must complete a once-off mobile phone registration process.

Having your mobile phone registered is a prerequisite for some additional online services such as:

- Registering for eStatements
- Change of postal address requests
- Registering for the Pay to Mobile service

Here are the steps:

1. GETTING STARTED
   » Login to 365 online.
   » To register your mobile phone click Manage Accounts on the left hand menu.
   » On the Manage Accounts page click Get Security Codes by Mobile Phone.
2. REGISTER YOUR MOBILE PHONE

» Enter and confirm your mobile phone number and email address.
3. REGISTER YOUR MOBILE PHONE NUMBER CONFIRMATION PAGE
   » You will see confirmation that your mobile phone has been registered successfully. Within 5-7 working days you will receive a letter containing a security code that must be used to activate your mobile phone and complete the registration process on 365 online.

4. ACTIVATE YOUR MOBILE PHONE – MANAGE ACCOUNTS MENU
   » When your letter arrives Login to 365 online and click Manage Accounts on the left hand menu.
   » Select the Activate Mobile Phone option from the menu.
5. ACTIVATE YOUR MOBILE PHONE – ENTER DETAILS
   » Choose the Activate button and click continue

6. ACTIVATE YOUR MOBILE PHONE – ENTER SECURITY CODE
   » Enter the security code and click “Activate Mobile

   » Your mobile phone is now activated and set up to receive security codes.
7. LOGOUT

» When you are finished with your online banking, it is important to ALWAYS Logout.

» A message will appear asking if you are sure you want to Logout. Click OK.

**TIP**: Sometimes, if you are logged in but don’t touch any keys on the keyboard for a while, the current session of online banking will automatically time out (logout). This is to keep your information secure. To restart your session, all you have to do is re-enter your User ID, and PIN information at the login screen.
12. MOBILE BANKING

12.1 WHAT IS MOBILE BANKING?
Mobile banking lets you access your accounts while on the go. First, you will need a smartphone (iPhone or Android handset), iPad or tablet computer. Then you will need to download your bank’s Mobile Banking App (application).

With mobile banking you can:
- Check your account balance and view recent transactions
- Check your credit card transactions
- Transfer money between your own accounts
- Transfer money to existing payees (excluding international payments)
- Pay your bills
- Transfer money to family and friends using only a mobile number using the Pay to Mobile service
- Search for Bank of Ireland Branches and ATMs in your area
- Contact Bank of Ireland

To use mobile banking you will first need to be registered for online banking with your bank.

EXERCISE 1: LEARN ABOUT BANK OF IRELAND’S 365 MOBILE BANKING
Go to the Bank of Ireland homepage www.bankofireland.com
Click on ‘Ways to Bank’
Click on Mobile Banking
Click on ‘View Demo’
A video will play explaining mobile banking
EXERCISE 2: HOW TO DOWNLOAD BANK OF IRELAND’S MOBILE BANKING APP

If you have a smart phone, iPad or tablet you can download your bank’s app. You will need to go to the App Store and search for this app. Below is a demonstration of how to download the Bank of Ireland’s mobile banking app.

For iPhone users:
• Select the App Store icon on phone desktop
• Go to the Search tab
• Type in “Bank of Ireland” in the search panel
• Mobile Banking App, Treasury Specialists Apps will be presented
• Select “Bank of Ireland Mobile Banking” App
• Click Install
• Click Open (which will bring you directly into login page of App)
• or go to phone desktop & click on ‘BOI’ app icon.

For Android users:
• Select Google Play Store application
• Search for “Bank of Ireland”
• Follow instructions presented to install app on phone desktop
Once the App is installed, you can get started using the service with your 365 Online login credentials.

**PLEASE NOTE**: For security reasons, your tutor can only guide you through the mobile demonstration in class. The next section is homework for you to try, if you have a Bank of Ireland account.

**HOMEWORK 1 - LOGIN AND VIEW YOUR RECENT CURRENT ACCOUNT TRANSACTIONS**

The first time you use the mobile App, you will be presented with two fields to input – User ID & Security Question (Date of Birth or last 4 digits of your contact number). For every subsequent login, you will only be presented with a security question as User ID is saved after first login.

You log in to Mobile Banking App using your 365 online login information i.e. User ID, security information and 3 random digits of your 365 PIN.

**Note**: The 365 User ID entered when first logging into the App is then saved as the primary user so you will not have to re-enter this on next login. The “Other Account Login” feature visible on the login screen can be used should you or another user wish to login with a different 365 user ID but these login details will not be saved.
ACCOUNTS DISPLAY
You will now be able to view all those accounts currently available on your 365 online profile. This includes the following types of accounts:
» Your current, demand deposit & regular savings accounts
» Your credit card account
» Your savings and investment accounts
» Your Bank of Ireland mortgage and personal loan accounts

CHECK BALANCES AND VIEW TRANSACTIONS
You can view each of your accounts and click to see your most recent transactions.

All transactions made since your last statement date are displayed under Recent Transactions.
HOMEWORK 2 - TRANSFERS

Just as you can make transfers and pay bills when using online banking, you can also do this on your mobile phone.

When you select ‘Transfers’, you have 3 options for payment :

- **Accounts** – transfer money between your own accounts
- **Domestic** – for all domestic payments (Note: this will become SEPA for ROI euro accounts)
- **Bills** – to make bill payments

*Note: All beneficiaries / payees (Pay To) must be set up on 365 online before they can be accessed on your Mobile Banking app.*
When you make a payment to another account or pay a bill, a confirmation message will be displayed on your phone.

**Confirmation Message**

**HOMEWORK 3 - LOCATE A BANK OF IRELAND BRANCH OR ATM**
You can use the mobile banking app to locate the Bank of Ireland branch or ATM closest to you.
The app asks for your permission to access location – click OK

Users can search by Current Location or Town / Street address.
13. SECURITY

13.1 SECURITY ISSUES FOR ONLINE BANKING
When using online banking services it’s important to keep safe.

• Ensure your computer is protected with anti-virus and firewall protection software.
• Your UserID and password/PIN are important pieces of information. You must keep them secret and not share them with anyone or record them in a way that they might be linked to your banking information.
• Be wary of unsolicited emails or phone calls asking you for PINs or passwords – your bank would NEVER ask for these in full.
• Always type your bank’s address into your web browser – never follow a link in an email and then enter personal details.
• Choose a password that is memorable to you but not easy to guess by someone else.
• Do not choose a password that you use for other online services. Your password should be unique for your online banking.
• Never disclose your banking password to anyone.
• Check that the ‘http’ at the beginning of the website address has changed to ‘https’ when a secure connection is made. A padlock symbol should also appear on the address bar.
• Always log-out after using online banking.
• Avoid the use of public computers to do your banking, including those at libraries and internet cafes
For more tips on banking securely online, have a browse through the quicklink at the bottom of the Bank of Ireland demo page.

For general information on Online Security go to www.makeitsecure.org
NOTES

Tutor's phone number: ________________________________

Additional training material available at www.ageaction.ie
Programmes / Services > Getting Started