

ONLINE BANKING

Вінницький національний технічний університет

Анотація У статті дано визначення поняття онлайн банків, переваги і недоліки онлайн банків, безпека онлайн банків.

Ключові слова: онлайн банкінг, безпека онлайн банків, онлайн транзакції, онлайн сервіси.

Abstract The article defines the concept of online banking, the advantages and disadvantages of online banking, the security of online banking.

Keywords: online banking, online banking security, online transactions, online services.

Online banking allows a user to conduct financial transactions via the Internet. Online banking is also known as Internet banking or web banking.

Virtually every banking institution has some form of online banking available both on desktop versions and through mobile apps.

There are a few exceptions, though, — online banks are starting to be approved for national charters or purchasing small banks that have already had a national charter. Moreover, traditional brick-and-mortar banks can offer online-only bank accounts or create online-only bank brands. Online banking offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments.

Banking transactions offered online vary by the institution. Most banks generally offer basic services such as transfers and bill payments. Some banks also allow customers to open up new accounts and apply for credit cards through online banking portals. Other functions may include ordering checks, putting stop payments on checks, or reporting a change of address.

Checks can now be deposited online through a mobile app. The customer simply enters the amount before taking a photo of the front and back of the check to complete the deposit.

Basic banking transactions such as paying bills and transferring funds between accounts can easily be done 24 hours a day, seven days a week, wherever a consumer wishes.

Online banking is fast and efficient. Funds can be transferred between accounts almost instantly, especially if the two accounts are held at the same institution. Consumers can open and close a number of different accounts online, from fixed deposits to recurring deposit accounts that typically offer higher rates of interest.

Consumers can also monitor their accounts regularly that allows them to keep their accounts safe. Around-the-clock access to banking information provides early detection of fraudulent activity, thereby acting as a guardrail against financial damage or loss.

For a novice online banking customer using systems for the first time may present challenges that prevent transactions from being processed, that is why some consumers prefer face-to-face transactions with a teller.

Online banking does not help if a customer needs access to large amounts of cash. While he may be able to take a certain amount at the ATM — most cards come with a limit — he will still have to visit a branch to get the rest.

Although online banking security is continually improving, such accounts are still vulnerable when it comes to hacking. Consumers are advised to use their own data plans rather than public Wi-Fi networks when using online banking to prevent unauthorized access.

You can customize email, text and mobile app alerts so you know what is going on with your account and can take action when needed. Choose from many alerts, such as:

- Available account balance
- Credit card or debit card used online
- Unusual account activity
- Deals are expiring soon

Overall, online service is a type of online banking or E-banking that opens access to an efficient way to manage your money. There are the following types of online service:

- Account Management
- Deposits and Payments
- Debit Card
- E-statement

Online banking is quick, convenient and secure. Log on and manage your accounts whenever you want, wherever you are.

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Тарасовський Тарас Сергійович — ст. гр. СА-206, факультет інтелектуальних інформаційних технологій та автоматизації, Вінницький національний технічний університет, м. Вінниця, e-mail: tarasovskiy.taras01@gmail.com

Науковий керівник: **Ібрагімова Людмила Володимирівна** — старший викладач кафедри іноземних мов, Вінницький національний технічний університет, м. Вінниця, e-mail: milatvin@ukr.net

Tarasovsky Taras — Faculty of Intelligent Information Technologies and Automation, Vinnytsia National Technical University, Vinnytsia, e-mail: tarasovskiy.taras01@gmail.com

Ibrahimova Liudmyla V. — Senior Lecture, Chair of Foreign Languages, Vinnytsia National Technical University, Vinnytsia, e-mail: milatvin@ukr.net