

## Audio transcript

# What is digital banking and how does it work?

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Digital banking is made up of 3 different parts:  
Online banking, mobile banking and Open Banking.

With online and mobile banking, you can manage your account at any time, including:

- Viewing recent transactions and statements,
- moving money,
- and applying for new products & services.

If you'd like to go back to receiving paper statements, you can change your preferences in online banking.

Open Banking, or data sharing, lets you securely share your information with third parties and access a range of services to help you manage your money.

Our top priority is to make sure your money and personal data is secure.  
To stay safe online, never share:

- Your Digital Banking log-on details,
- Security Device password or PIN,
- or any code generated from your Security Device.

To learn more, visit our digital banking help pages.