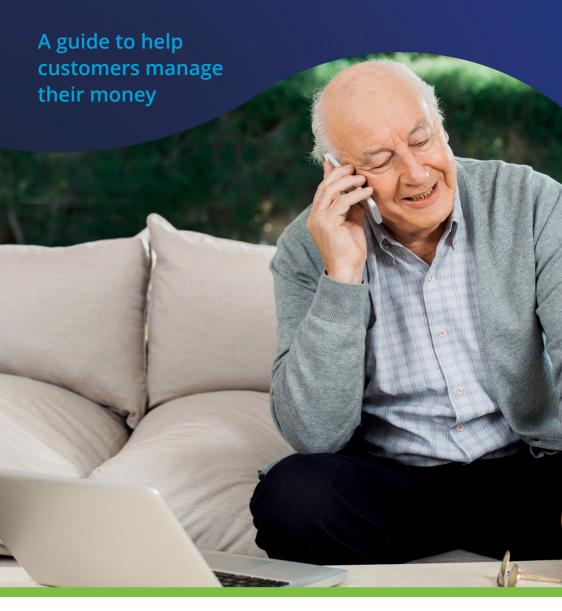
## COCOONING DURING COVID-19













As you should no longer go to your bank branch or post office to access your money or carry out transactions, we can help you manage your banking in a safe way without leaving your home.

#### The main ways to do this are:

- Use over the phone and online banking
- Make payments over the phone
- Call your bank
- Get help with your banking

### Use over the phone and online banking

- If you are comfortable using online or phone banking, this is an ideal option.
- You will be able to check the balance on your account(s), keep an eye on all your transactions, make and manage payments, pay bills and credit cards, and make a payment to another account.
- Do not share your security details such as your full banking password, online and phone banking login details, or PIN for your bankcards.

#### Make payments over the phone

- You can also make payments over the phone with your debit (ATM) or credit card.
- Make sure it is a retailer or company you are familiar with. You should always call them and if possible know the person you are speaking to.
- The merchant will ask for your card number, expiry date and CVV (3 digits at the back of the card).
- You will never be asked for the PIN for your card.
- Be careful to check that any callers are who they say they are.

#### **Call your bank**

- All banks now have dedicated phone lines for their older and vulnerable customers during the Covid-19 crisis.
   You will find the numbers at the back of this leaflet.
- If you need help managing your money, the staff at your bank will be happy to take a call to listen to your concerns.
- As a person who is cocooning, your call will be prioritised.

#### Get help with your banking

- If you have no alternative, you can nominate another person you **trust** to help with your banking on a temporary basis.
- They can usually access your current account in a limited way.
- They can help with paying bills and shopping.
- You and the trusted person you nominate will need to sign a form to set up this temporary "third party authorisation" process.
- There may be extra verifications in place on some occasions to confirm the person is following your wishes.
- You can cancel the authority when you wish, and that person will no longer be able to access your money.

Always remember that as the account holder you control what happens in your account. Do not be afraid to ask the bank for advice if you have any concerns whatsoever.

#### Key tips to keeping your money safe

- Avoid keeping large amounts of cash at home.
- Many shops and pharmacies take card payments over the phone. You can ring them with your order and pay for it.
   Often they will deliver to your home or someone you trust can collect it on your behalf.
- · Ask for and keep receipts.
- Never share the four-digit PIN number for your credit or debit card – this is the same PIN number you use for ATM withdrawals. It should not be shared over the phone or online.
- Avoid setting up a Joint Bank Account with another
  person as this provides the other person with access to all
  your cash; the money in the account is legally owned by
  both people.
- Check your bank account often for any suspicious activity.
- Regardless of age, status or capacity, you should be confident your money is managed for your benefit.
- If you are worried about the management of your money, call your bank. Frontline staff have been trained to deal empathetically with customers to help ensure their wishes are followed.
- With your permission, staff may record that you may require help with your account.

# If you need to contact your bank while cocooning, please use the dedicated number below.

Bank	Phone Number
AIB	1800 207 232
Bank of Ireland	1800 946 146
KBC Bank	1800 804 472
permanent tsb	1800 218 000
Ulster Bank Ireland DAC	1800 656 001



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Banking & Payments Federation Ireland (BPFI) and its member banks continue to work with Safeguarding Ireland, to ensure appropriate measures are in place to identify and respond to customers in vulnerable circumstances at this time.