

# Virtual bank 'How-to' guide



## Introduction

The Virtual Bank has been designed to let young people experience a virtual bank branch at home or in the classroom. It gives them a series of real-life tasks to complete, by exploring different areas of the bank, interacting with the staff, and using the items and information in their possession.

## Getting started

On the home screen of the Virtual Bank, select one of the following options:

- **Challenge mode** – users complete a set of tasks, with a choice of two difficulty levels
- **How to play** – instructions for using the Virtual Bank
- **Explore mode** – users can explore freely without having to complete tasks

- Tasks** A list of the tasks you have to complete in Challenge mode (Easy – 3 tasks; Hard – 9 tasks)
- Info** Important information you need in the bank, such as your PIN
- Items** Give, take and use items such as your debit card



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### Completing the tasks

**Withdraw £10 from your account**  
Go to the ATM or the Cash & Deposit machine. Insert your card, enter your PIN and follow the onscreen instructions for 'Cash' or 'Cash with receipt'.

**Check your balance**  
Go to the ATM or the Cash & Deposit machine. Insert your card, enter your PIN and follow the onscreen instructions for 'Display balance' or 'Mini-statement'.

**Pay in a cheque (Hard level only)**  
Go to the Cash & Deposit Machine. Insert your card, enter your PIN, select 'Payments and transfers' and follow the onscreen instructions for 'Pay into your account'.

**Change your address (Hard level only)**  
Select a member of staff to request an address change. Then go to the Enquiry desk and follow the staff member's instructions.

**Pay cash into someone else's account (Hard level only)**  
Go to the Cash & Deposit Machine. Insert your card, enter your PIN, select 'Payments and transfers' and follow the onscreen instructions for 'Make a payment to someone else'.

**Top up your mobile with £15 (Hard level only)**  
Go to the ATM or the Cash & Deposit machine. Insert your card, enter your PIN, and follow the onscreen instructions for 'Mobile phone top-up'.

**Donate £10 to charity for your uncle's birthday (Hard level only)**  
Go to the Cash & Deposit Machine. Insert your card, enter your PIN, select 'Other services' and follow the onscreen instructions for 'Donate to charity'.

**Pay some coins into your account**  
Go to the Coin-in machine and follow the onscreen instructions. Take the coin-in voucher to the counter, select the member of staff and ask to deposit a coin-in voucher.

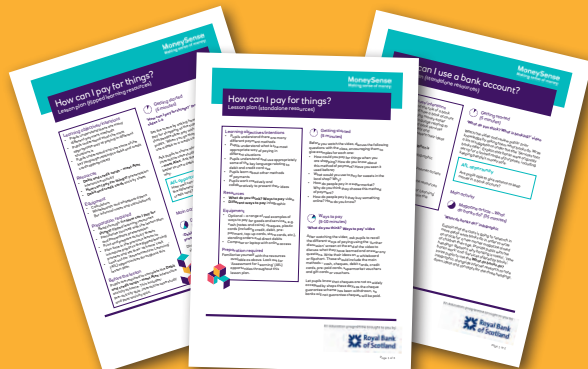
**Get £100 in holiday money (Hard level only)**  
Go to the counter, and ask to change some currency. Before you get your holiday money, you'll need to change the US dollars in your Items into your own currency – otherwise you won't have enough in your account. Then ask to change some currency again, and request the holiday money you need.

## For Teachers

### Supporting resources

Find these resources in the Teachers section:

- **How can I pay for things?**  
(Resources: 8-12s)
- **How can I use a bank account?**  
(Resources: 8-12s)
- **How can I understand credit and debt?**  
(Resources: 12-16s)



**Virtual bank**  
'How-to' guide

**Machines**

**ATM**

Withdraw cash, and many other operations

**Cash & Deposit machine**

Withdraw cash, pay in cheques, and many other operations

Go back to the main screen

**Coin-in machine**  
Pay in coins

**Main screen**

**Menu**

View instructions, restart or quit

Go to the machines

**Staff member**  
Get help with using the bank

**Private meeting room**  
Get a financial health check

**Enquiry desk**  
Change your address

Go to the counter

**Tasks**  
View a list of tasks to be completed

**Info**  
See information you need to use the bank

**Items**  
Access your debit card and other items



**Counter**

Go back to the main screen

**Counter**

Get help with using the bank, change currency, and deposit a coin-in voucher