

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.

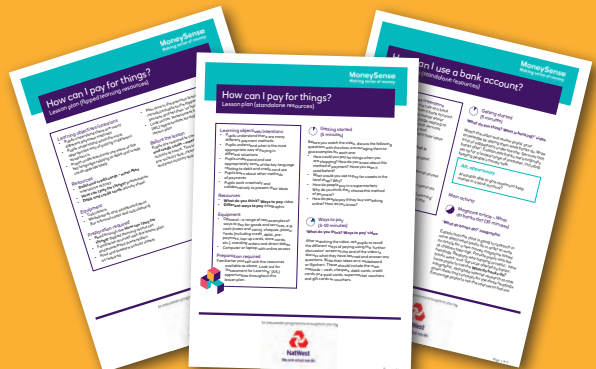
Get £100 in holiday money (Hard level only)
Go to the counter, and ask to change some currency. Before you get your holiday money, you'll need to change the US dollars in your Items into your own currency – otherwise you won't have enough in your account. Then ask to change some currency again, and request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



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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

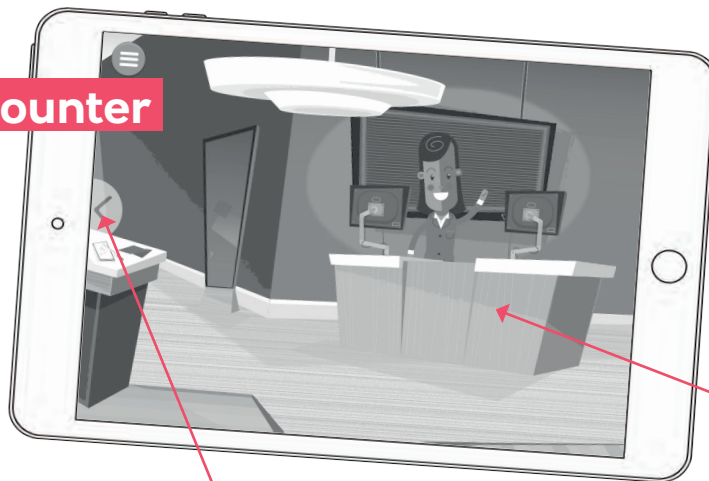
Tasks
View a list of tasks to be completed

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