

Be safe, not sorry

G OING to a regular High Street bank is clearly a dangerous pursuit. Recently, I needed to visit my local branch of NatWest, where I'd opened a savings account for my daughter.

Things had changed since her birth, however. I found I couldn't just enter the branch anymore; it now had an intercom access to a closed foyer, whereupon I had to push another button and wait to be allowed into the branch.

What's more, the internal door wouldn't open until the external door behind me had firmly closed. I must admit that I did wonder if it was a foot-and-mouth precaution.

Such intricate security is not only slightly disturbing but doesn't it also discriminate against certain people?

I mean given the Arctic conditions in Scotland at the moment, spare a thought for the balaclava wearers being refused access to their banks unless they risk frostbite by removing their head wear.

What about the poor violinist on his way to a concert on his motorbike, who needs to pop into his local branch and doesn't want to take his helmet off, or leave his valuable instrument while he's gone.

But the banks aren't the only dangerous places on the High Street. I read somewhere that one of the most likely targets for armed robberies in the High Street today is the travel agent! And all these years, I've been simply taking those brochures thinking they were free. Apparently, it's the travellers' cheques they're after.

In comparison, I recently booked a family holiday over the Web from home. As I reclined in my boxer shorts, the most dangerous thing that could have

happened is that I might have caught sight of myself in the mirror and realised a beach holiday probably wasn't such a good idea after all.

Holidays by their nature involve enough danger as it is without making their booking a worry.

Firstly, there's the journey with all the risks inherent in

DAN WAGNER



**THE
Evangelist**

getting to your destination, and then there are the pitfalls of the holiday itself — falling off a mountain while skiing, drinking the water in India or being stricken by one of those horrible little killer spiders or reptiles down under.

So I put it to you; using the Internet from home may indeed be the safest way to conduct our lives.

Consider the huge advantages on offer to us all with Internet banking alone: 24-hour access, no queues, no chance of catching a bank teller on a bad day, the

ability to pay your bills whenever it suits you, or access your previous statements, apply for new products, transfer funds, the joys of pure convenience banking — anywhere, anytime. And the chances of anyone bursting into your home, thrusting a gun in your face and demanding your user ID and password are somewhat remote.

So why are just 10 per cent of us currently doing our banking online? Yes, our banks were atrociously slow to make this service available but the main reason seems to be people's reluctance to trust their money over the Internet.

These are many of the same people who happily give their credit card details over the phone for cinema or theatre tickets. They willingly hand their credit card to a complete stranger in a restaurant who then disappears with it for several minutes.

The IT industry has invested billions to ensure that data and Web servers are secure. The chances of getting ripped off over the Web are an order of magnitude less than any other transaction activity but still hysteria over security stubbornly reigns.

Every week, thousands of cars are stolen but we don't hear people exclaiming it's high time we reverted to the horse and cart.

This unfounded concern about security will fade. Within a handful of years the vast majority will be doing banking and shopping at home over the Web.

Yet I can still faintly hear the warnings of a few persistent dissenters: "Did you know that most serious accidents take place at home?"

● Dan Wagner is CEO of Bright Station. Email: evangelist@brightstation.com