

A beginner's guide to local services

How to access local service providers online



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1. Introducing you to local services online

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Hello,

Welcome to Age UK's beginner's guide to local services. We've created this guide to help you use services like your GP and local council online. We'll talk you through the types of services you can access online and introduce you to some of the tasks you can perform using your device, such as booking a doctor's appointment or paying a utility bill.

Why access local services online?

Traditionally, people would speak to local service providers, like their doctor or the local council on the phone or by booking a face-to-face appointment. But now, more and more of these services are available online, which aims to make tasks quicker and more convenient. You can skip long call waiting times and get jobs done with just a few clicks of a button. Going online saves paper too, as you no longer need to request bills and information by post.

At first, I was sceptical, as usually I like to talk to someone in person and have physical copies of documents in front of me. I also had some privacy concerns about sharing my personal information online. But, with a bit of practise and an understanding of some basic online security, I now have the confidence to carry out day-to-day tasks online. I also know that if I do get stuck, there is usually always someone there to help me, either online or by phone.

A range of local services online

This guide will introduce you to the types of services that are available online, including:

- GP and pharmacy services
- local council services – Council Tax, housing benefit, bin collection and recycling, public transport
- UK government services – Universal Credit, Driver and Vehicle Licensing Agency (DVLA), State Pension, passports, Blue Badges, state bus pass
- utility provider and banking services – paying bills, checking accounts.

This may seem a lot of information to take in at once, so we recommend you work through this guide at your own pace. You don't need to access all of your local service providers in one go, either. You can always prioritise which are the most important to you and focus on these services first.

1. Introducing you to local services online

Getting support

You can go through this guide by yourself, with the support of an Age UK Digital Champion, or with the help of friends, family and carers.

If you've got any questions as you work your way through the guide, you may be able to get support from your local Age UK or local Age Cymru. You can find your local Age UK at www.ageuk.org.uk/services/in-your-area/

I hope you find this guide useful.

Dereck, 75



2. Using this guide

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This is a guide for people who want to learn how to access local services online. To use this guide, you'll need:

- access to a device like a desktop computer, laptop or tablet. You can use a smartphone to access local services – but be aware that you may need to fill in forms and input personal information using your device's keyboard, which can be tricky on smaller devices
- an internet connection.

To sign up to most local services, you'll need an email address. This will be used to register your account and then to send you any relevant information by email. For information on setting up an email address, see Age UK's 'A beginner's guide to email'.

You'll also need to have some personal and/or account information handy, depending on which local service you want to use. For example, for GP services, it's useful to have the name and address of your GP practice, and your NHS number to hand. To renew your passport or update your driver's licence, you'll need your existing passport or driving licence. To pay utility bills, you'll need to have a note of your account number with the utility provider and your bank details. We'll guide you through this in more detail as we talk you through each local service.



3. Understanding key terminology

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We want to introduce you to some of the terms you'll read about in this guide. They're in alphabetical order so you can refer to them easily:

Android: The name of the software that many devices use to function. Phones and tablets from lots of different brands fall into the bracket of Android devices. These brands include Alcatel, Google, HTC, LG, Moto, Samsung and Sony.

Application, or 'app': A type of program that you can download for your computer, laptop, tablet or smartphone. There are lots of apps available, from games and puzzles to banking.

Email: It's a way of sending and receiving messages over the internet. It's free and quick to use and has replaced letter writing as the most common way to keep in touch.

Email address: When you set up an email account, you'll choose an email address. This is how people send you email and is similar to a postal address in that it's unique to you. An example would be joe.bloggs@gmail.com (the @ is pronounced 'at').

Homepage: The first and main page of a website that opens when you visit a web address. It acts as a table of contents signposting you to other pages on the website.

Phishing: A type of fraud where scammers trick you into clicking on a bad email link or giving away sensitive information. Online phishing scams often take you to a fake website or convince you to download malicious software, known as malware, onto your device.

Program: A catch-all term for something that runs on your computer, laptop, tablet or smartphone. Examples include apps on your phone and tablet, or anti-virus programs. You might also see them described as 'software'.

Two-factor authentication: An additional form of online security that helps to prove who you are. You might be asked for this when you try to log in to an online account. Usually, once you enter your password, you'll need to enter a code sent to your email account or by text message to confirm your identity.

Viruses: These are programs that spread from one computer to another by email or through websites. They can slow your computer down, display unwanted pop-up messages and delete files.

Webpage: Webpages provide information through text, images and videos, and are displayed on your web browser, such as Google Chrome or Microsoft Edge. Websites are made up of webpages, just like a book is made up of pages.

Website: A set of related webpages owned by one person or organisation. For example, Age UK's website is made up of hundreds of individual webpages on different topics, but all the webpages begin with '<https://www.ageuk.org.uk>'. You visit websites on your web browser, such as Google Chrome and Microsoft Edge.

4. What types of local services can I access online?

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Almost all local service providers have websites, making it easier and more convenient for you to carry out day-to-day tasks, like paying bills and finding useful information online.

In this section, we'll give you an overview of some of the most popular local services that are available online and how you can access them.

GP and pharmacy services

If you're registered with a GP practice in the UK, you might be able to access some health services online. This could include booking GP or nurse appointments, ordering repeat prescriptions and checking your health records online.

Which services are available to you will depend on whether your GP surgery is registered with an online healthcare provider and which part of the UK you live in. The easiest way to check what's available to you is to find your GP surgery online. You can do this using the following links:

- England: www.nhs.uk/service-search/find-a-gp/
- Scotland: www.nhsinform.scot/scotlands-service-directory/gp-practices
- Wales: <https://111.wales.nhs.uk/LocalServices/?s=gpsurgeries>
- Northern Ireland: www.nidirect.gov.uk/services/gp-practices

Once you get onto the relevant website, you can enter your town or postcode to find your GP surgery. Then, once you've found your GP surgery, you can click on the link to visit its website. From there, look for a page labelled 'Online services', 'GP online' or something similar, and click on it. This will advise you on what healthcare services your local GP practice provides online.

To access online GP services, you may need to download an app from a health service provider. Your GP surgery will advise you on what app you need and how to register. You can read Age UK's 'A beginner's guide to using apps' for information on how to download an app.

If you live in England and you're registered with a GP, you can use the NHS App to access a range of NHS services on your smartphone or tablet. This includes accessing your NHS COVID Pass (which proves you've been vaccinated), ordering repeat prescriptions, booking appointments and getting health advice.

For more on this, including step-by-step instructions on setting up an NHS log-in, see Age UK's 'An intermediate guide to my local services'.

Local council services

Every local council has its own website where you can find information about the council-run services in your area.

To find your local council's website, go to a search engine like Google or Bing and type in your council's name – for example, 'Manchester City Council' or 'Cardiff City Council'.

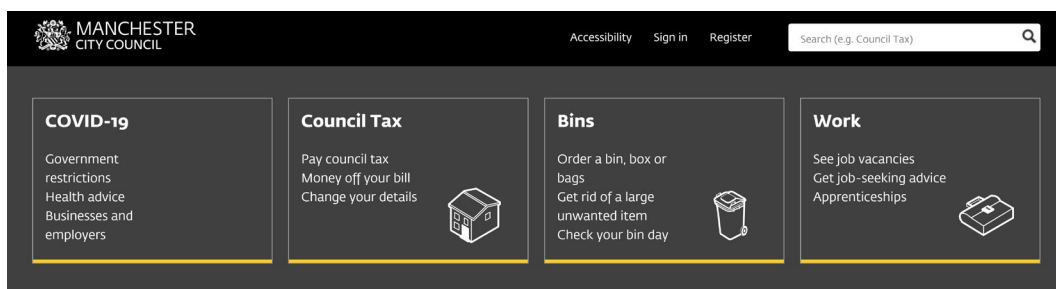
4. What types of local services can I access online?

Then, click the link through to your council website's homepage. To make sure you click on the correct link, double check the URL. All UK council website URLs end in 'gov.uk'. Age UK's 'An intermediate guide to connecting to the internet' shows you how to find information online.

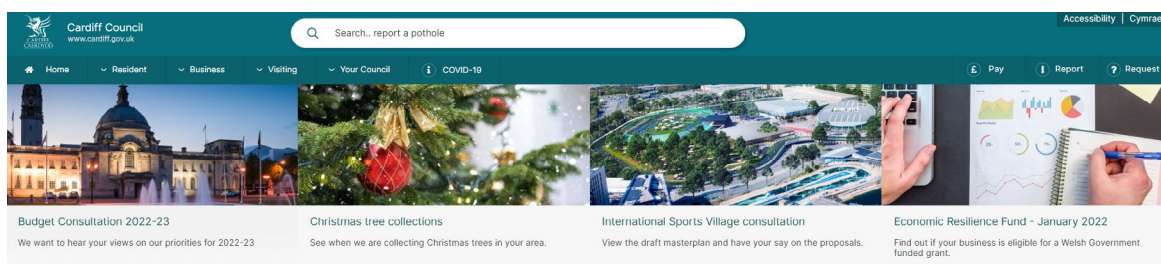
The homepage will usually list the different local council departments and provide links through to the various webpages for more information.

Here are some examples of local council homepages:

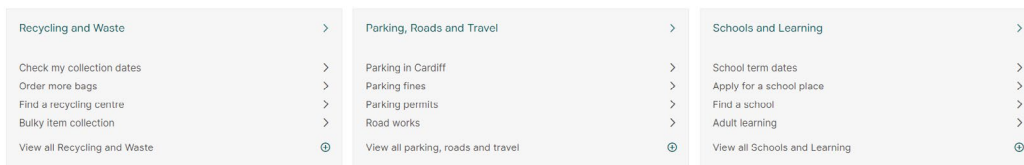
Manchester City Council



Cardiff City Council

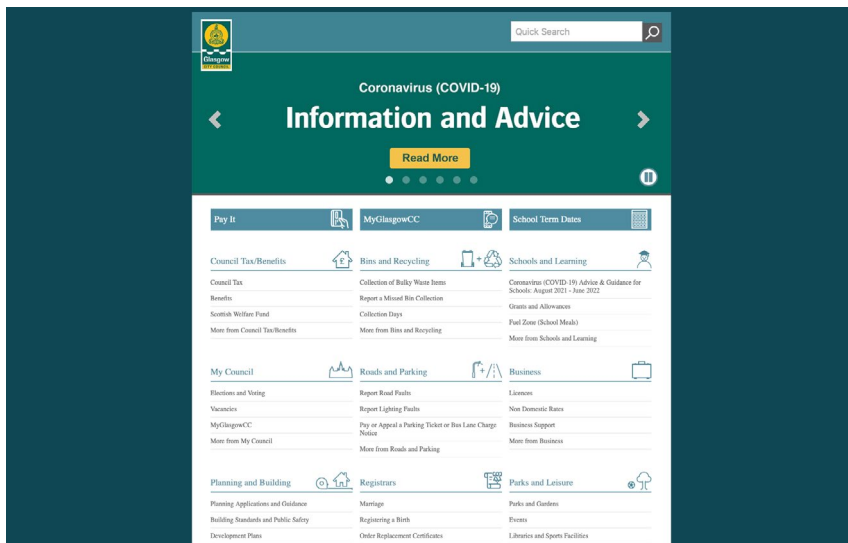


What can we help you with?



4. What types of local services can I access online?

Glasgow City Council



Useful things you can do through your local council website usually include:

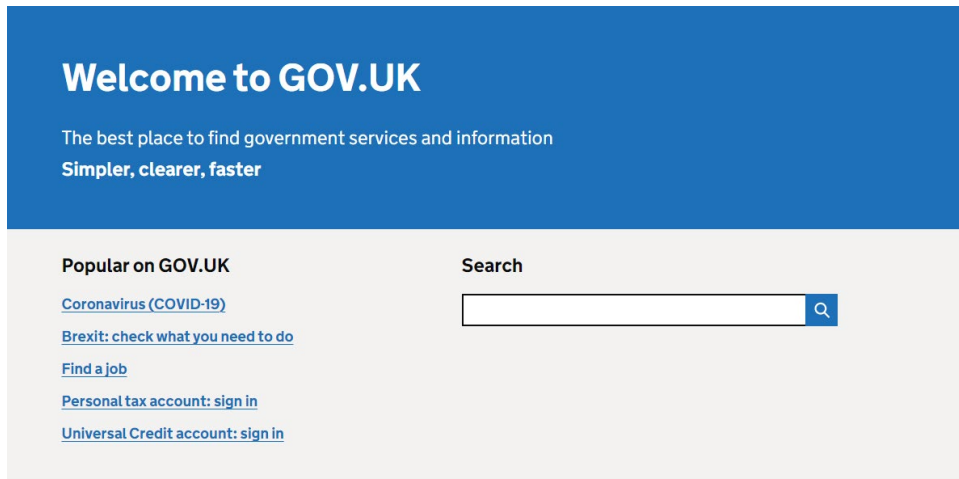
- paying your Council Tax, and seeing if you're eligible for any discounts or exemptions
- claiming Housing Benefit
- applying for adaptations to your home if you're disabled or have accessibility needs
- finding up to date information on bin collection dates and local recycling services
- looking up public transport information, including bus timetables and finding your nearest council-run car park.

You don't need to log in to look up general information on your local council website. However, to pay or apply for services you may need to create an account. To find out information about your own personal circumstances, such as your Council Tax band, you'll need to enter your postcode and confirm your address.

4. What types of local services can I access online?

UK government services

The UK government website – www.gov.uk – is really useful for finding out information about government services. It's clear and straightforward to use, with step-by-step instructions for most services.



Useful tasks you can carry out online using the government website include:

- checking your eligibility for tax credits and benefits
- applying for or renewing a passport
- calculating your State Pension
- taxing your vehicle or registering a new one
- renewing your driving licence
- registering for a state bus pass
- applying for or renewing a Blue Badge for disabled parking.

To access the services you need, simply click on the blue links on the homepage and this will take you through to the relevant department.

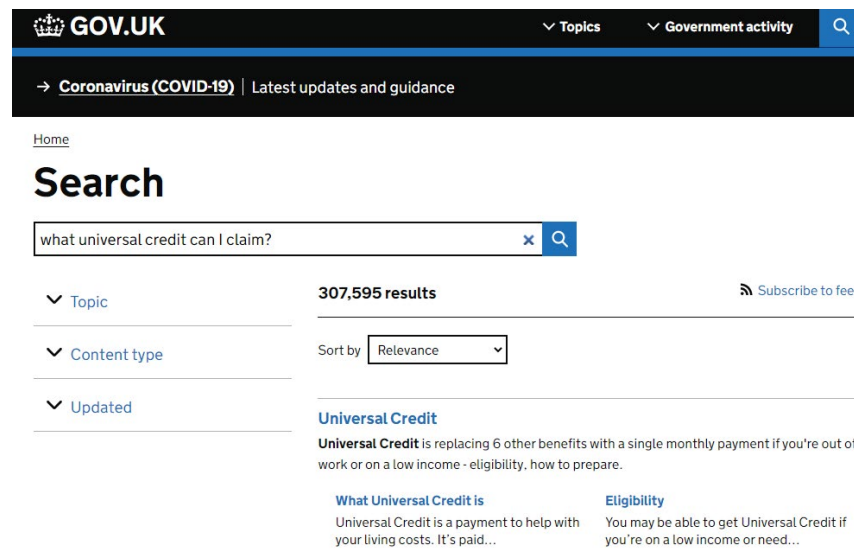
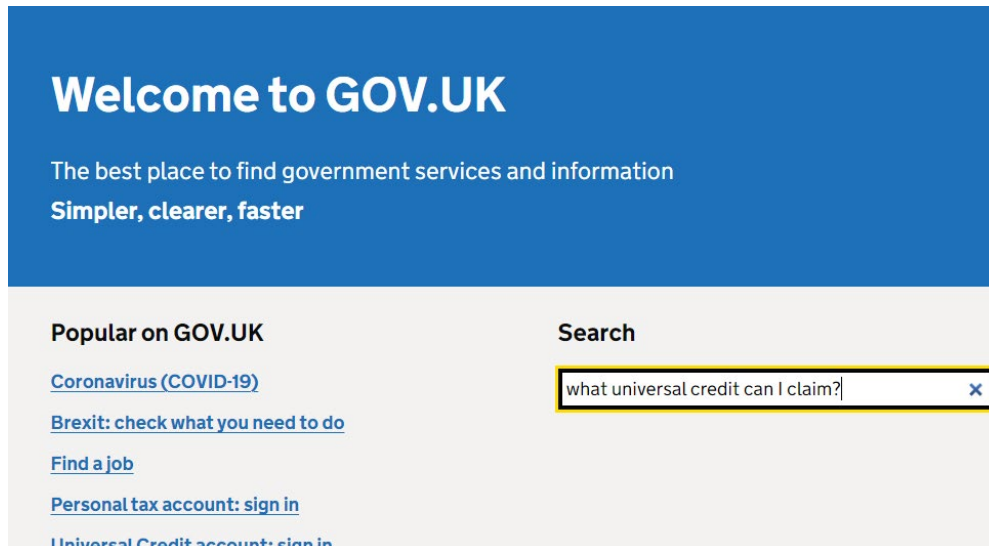
Please note that the government website is very detailed and has lots of different pages for different enquiries. Finding what you need often means scrolling through a range of different options, which can sometimes feel a bit overwhelming.

It helps if you know what service you're looking for before you go online. You can then type your query directly into the search bar at the top of the gov.uk homepage. For example, 'What Universal Credit can I claim?' or 'Renew my passport'.

4. What types of local services can I access online?

Once you've typed your query, click on the magnifying glass to the right of the search bar and you'll be directed to a list of possible pages to choose from.

For example:



Take some time to familiarise yourself with the government website and get a feel for the different types of information you can find on there. Once you feel confident using the site, have a look at Age UK's 'An intermediate guide to my local services'. This contains step-by-step instructions on how to perform specific tasks, like applying for a bus pass and checking your State Pension.

4. What types of local services can I access online?

Utility provider services

Whether it's gas, electricity, water, broadband or phone, most utility providers now prefer you to keep track of your accounts, pay bills and access services online.

Each utility provider will have its own website where you can register for an account to see your account information. This will be password protected and only accessible to you when you log in.

You will find the website address of your utility provider on the last letter you received from them. Enter this into your browser and press the 'enter' or 'return' button on your keyboard to open the website.

To register or access your account, you'll normally find a sign in or log in button in the top right-hand corner of the website's homepage. This will be labelled 'Sign in', 'Log in' or prefaced with the word 'My', indicating your personal account area of the website. For example, 'My Vodafone', 'My Sky' or 'My BT' (depending on which website you're visiting).

When you click through to the log in page, you'll be prompted to enter your email address and password to access your account information.

Or, if it's your first time visiting the website, you'll be asked to register for an online account. To do this, you'll usually be asked to enter your name, address, email address and account number associated with that account. You'll find your account number at the top of your last paper bill. Or, if you get stuck, you can call or email your utility provider to help get you online.

Once you're logged into your account, you should be able to:

- view your latest and previous bills
- see what tariff or plan you're currently on
- find details of any extra charges on top of your monthly bills
- get details of how to pay your bills online, either by setting up a direct debit or paying annually or in one lump sum.
- opt in to paperless billing. This means rather than send you bills in the post, they'll email you to let you know when your latest statement is ready to be viewed online

In Age UK's 'An intermediate guide to my local services', we will provide more details on how to carry out some of these tasks.

4. What types of local services can I access online?

Banking services

With fewer banks now open on the high street, it could be worth taking the time to set up your bank accounts online. All the major British banks have dedicated websites and apps that you can download to your tablet or smartphone, giving you access to your accounts online.

Once set up with online banking, you can view your statements, make payments, transfer money between your accounts, set up standing orders and direct debits, and apply for things like credit cards and mortgages.

As with your utility providers, you'll need to log in to access your bank accounts online. Banks have rigorous security measures in place to protect your accounts and, depending on who you bank with, they'll usually send you a unique number or password to gain access to your online banking.

Sometimes, banks will also require you to set up two-factor authentication. This is when you're required to verify two pieces of information before gaining access to your online account. The first is usually your password and the second is usually a unique code sent to your smartphone or email address that you need to enter as well. Read Age UK's 'An advanced guide to staying safe online' for more information about two-factor authentication and banking safely online.

To find out what you need to do to bank online, visit your bank's website. You will find the website address on the last letter you received from them. Enter this into your browser and press return to open the website.

On the homepage, look for the section that says, 'Personal banking' and then click on the 'Log in' or 'Sign in' button. If you're new to online banking, there should be an option to register as a new user. If so, click on this and follow the step-by-step instructions.

5. Staying safe online when using local services

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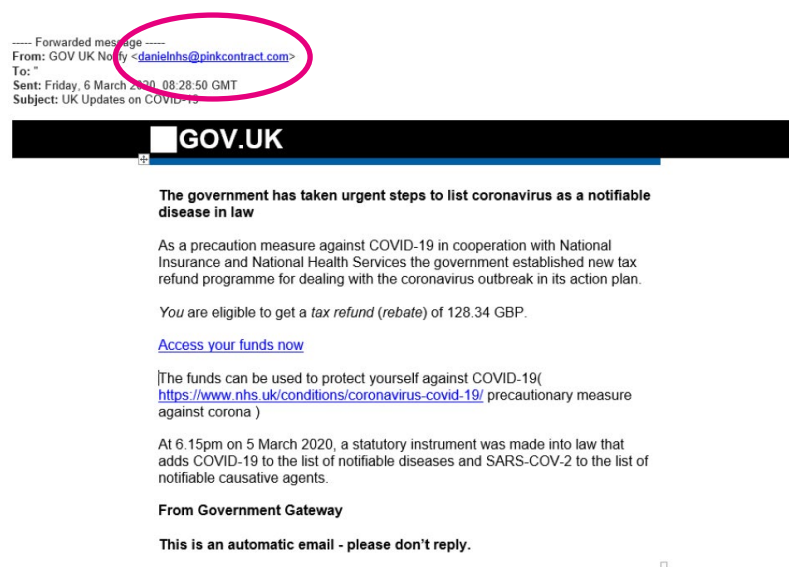
By being careful online, you can access your local services safely. It's good to be aware of potential scams so you know what to look out for. Criminals often try to con people out of money by setting up fake email accounts and pretending to be local services.

They will send you an email, pretending to be a legitimate service, like the DVLA or HMRC, and ask you to confirm your bank details, so they can take your money.

This is known as a phishing scam. They can sometimes be difficult to spot, because scammers will copy real company logos and the subject lines of the emails will look legitimate.

Here are some tips on spotting a phishing scam:

Check the email address. Often the sender's name will look like a real company, but if you click on the name, it will reveal the email address behind it. If the email address doesn't match the sender's name, it's most likely a scam.



Check the legitimacy of websites. When using the websites of local services, make sure you're going to the correct one. You can find website addresses on previous letters that have been sent to you in the post.

Look at the wording of the email. A lot of scam emails contain poor spelling and grammar. If this is the case, it's probably a suspicious email and should be ignored.

Check the branding. The logos and branding of a company email should look like the website it comes from. If the logo looks blurry or the fonts are different to the website, then chances are it's not from them.

Never share your personal details. When dealing with any local service provider, including banks and utility companies, you should never share your personal information

over email. A legitimate company will never ask you to send them your account passwords or bank details in an email.

Ignore urgent demands. Your bank, utility companies and other local service providers will never email you demanding you pay them money quickly. Scammers do this to make you panic, but a legitimate company will always forewarn you of any upcoming payments and ask you to log in to your account or give them a call to settle any outstanding debts.

If you have a hunch that an email is suspicious, you can forward it to the National Cyber Security Centre's Suspicious Email Reporting service. Simply send it to report@phishing.gov.uk

If you've already responded to a suspicious email, thinking it was legitimate, then try not to panic. If you've sent your bank details, contact your bank immediately to inform them and block the payment. If you've given out your password, change the password to that account immediately.

For more information on online security, read Age UK's 'A beginner's guide to staying safe online'.

Next Steps

Once you feel comfortable visiting your local service providers' websites, read Age UK's 'An intermediate guide to my local services' to learn how to complete tasks like:

- paying your TV licence and other bills online
- checking your State Pension
- registering for a bus pass
- downloading the NHS App (England only) and accessing other GP services
- renewing your passport or driving licence.

We hope you've enjoyed working your way through this guide and now understand a bit more about the types of local services you can access online and the tasks you can do.

My Age UK Digital Champion

Telephone number:

Notes

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 678 1602

Lines are open seven days a week from 8am to 7pm.
You can find more information at **www.ageuk.org.uk**