## 4 Banking and Shopping apps

## What does it do?



A banking app gives the user instant access to their bank account via their mobile device. Users can check their balance, make transactions, and manage payments. The app is heavily secured and can only be accessed with a password or thumbprint.

Shopping apps allow users to do their shopping online and have it delivered to their doorstep.

## What can it be used for?

**#Security** Carers can use banking apps to manage the financial affairs of the PwD. Banking apps can help to keep the PwD safe from scammers or fraud. Managing someone else's financial affairs either requires that person's express permission or for carers to have power of attorney.

**#SelfCare** Banking and shopping apps can be used anywhere at any time, given the app has access to the internet. This can save carers time which they can then use for themselves.

Comment	Rating	Author	Date
My friend would not be able to use these apps - this	3	Violet Tiger	Aug 31, 2020,
would need to be done by someone else on her behalf.			01:51 PM
These apps are very useful and it saves money changing	5	Red Dog 2	Aug 27, 2020,
hands. You can see at a glance what transactions have			11:18 AM
taken place, transfer money between accounts and keep			
an eye on your money. This would be most useful for the			
carer and/or Attorney.			
These are OK for pre-dementia. The issue then is to	2	Green Cat 1	Aug 12, 2020,
ensure whoever takes over the use of the app is the right			11:56 AM
person, properly vetted.			
Mum was not a tech person and never had a mobile	4	Purple Cat	Jun 30, 2020,
phone or computer in her home. I had POA and used			04:07 PM
banking and shopping apps on her behalf. Whilst useful			
in the earlier stages of dementia these prove more			
beneficial to the carer as you get rid of some of the			
drudgery and spend more quality time with the person			
Both useful apps for the earlier stages of dementia	3	Blue Dog 1	Jun 22, 2020,
			01:45 PM