MOBILE MONEY

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Module 5
Using a credit card to purchase from online goods and services

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MOBILE MONEY
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Modules

1. Basic digital literacy skills

2. Security & Prevention

3. Managing a bank account online

4.. Online solutions for receiving and sending money

5. Using a Credit Card to Purchase from Online Goods and Services

6. Processing online payments for taxes and bills

Unit 1
Introduction

Objectives

On completion of this unit, you will be informed about

✓The learning objectives and training content of this module

✓The training methodology used and the duration of this module

Competences

After completing this module, you will:

Acquire the following skills to use mobile money solutions safely and with confidence:

✓ The ability to perform online transactions securely, using protective measures, website security verification, and responsible management of card data

✓ The knowledge to easily navigate in e-shops

✓ The proficiency in online shopping techniques and tools

✓ Logistical skills

✓ Marketing and merchandising insights

✓ Communication with customer support services

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## Training content
Units

1. Introduction: duration, objectives, content and methodology, competences

2. Structure and navigation of e-shop websites

3. Online shopping accounts – create, manage and payment with credit cards

4. Common online payment methods

5. Risk prevention skills for safe online shopping

6. Marketing and merchandising insights

7. Understanding shipping goods & tracking orders

8. How to communicate with customer service

9. Quizzes
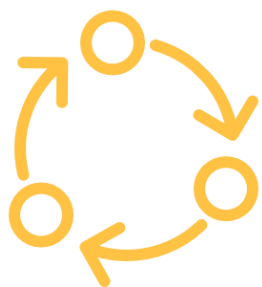
Training methodology and duration

Duration: 4 hours (indicative)

- Face to face session: 2 hours

- Online training: 2 hours

Methodology

- Active and participative

- Face to face training:

  ✓ Dialogue   ✓ Role playing or Stimulation   ✓ Teamwork

- Online training:

  ✓ Selected videos

  ✓ Practical implementation of the tips agreed in the classroom

  ✓ Some collaborative work

  ✓ Simulation

Unit 2

Structure and navigation of e-shop websites

Objectives

On completion of this unit, you will be able:

✓ To understand and become familiar with the structure of e-shop webpage

✓ To navigate in e-shops

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Structure of e-shop websites

Most e-commerce (e-shop) websites have a simple structure:

- **Homepage:** This is the starting point. It usually features promotions, popular products, and categories.

- **Menu**: It contains links to different product categories.

- **Product Pages**: These provide details about individual items, including pictures, descriptions, prices, and options to add items to your shopping cart.

Navigating e-shop websites

Steps for navigation:

- **Identify the menu:** Look for the menu bar with categories.

- **Explore categories:** Click on a category to see sub-categories.

- **Product browsing:** Within each category, scroll through the products or use search and filtering options for a more targeted search.

- **Select a category:** On the website's menu, choose a main category.

- **Use sub-categories:** Within the main category, you'll often find sub-categories. Click on these to narrow down your search.

- **Explore products:** The sub-category will show a list of products. You can scroll through these to find what you're looking for.

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Unit 3

Online shopping accounts – create, manage and payment with credit cards

Objectives

On completion of this unit, you will be able:

✓ to create an account on an e-shop platform

✓ to login and manage the online shopping account
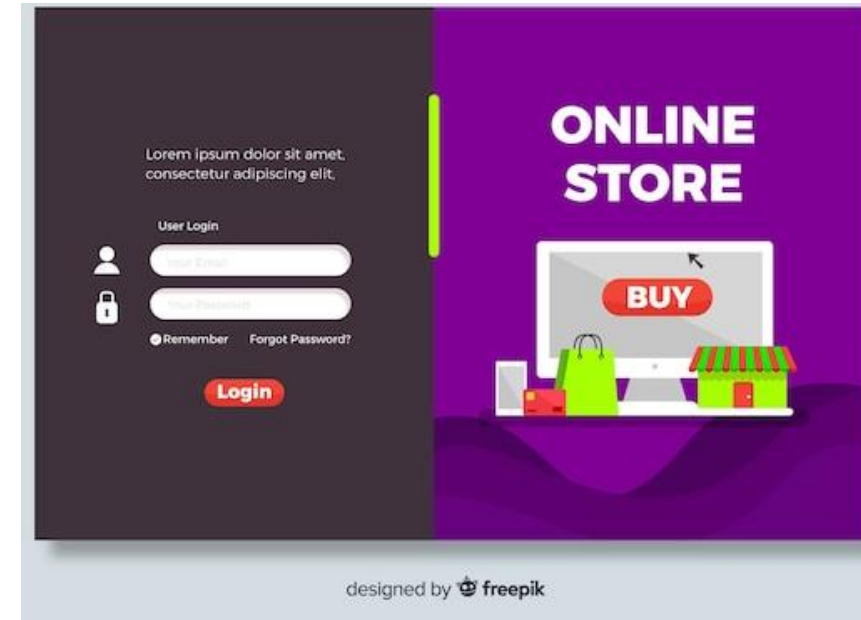
✓ Using a Credit Card for Online Purchases

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Creating an account

For creating an account, you have to:

- **Sign Up:** Look for a "Sign Up" or "Create Account" button on the website.

- **Click on** it to start the registration process.

- **Fill in Details:** Enter your information, such as name, email address, and password. Some websites may require additional details like phone number and address.

- **Set a Strong Password:** Use a combination of letters, numbers, and symbols for security.
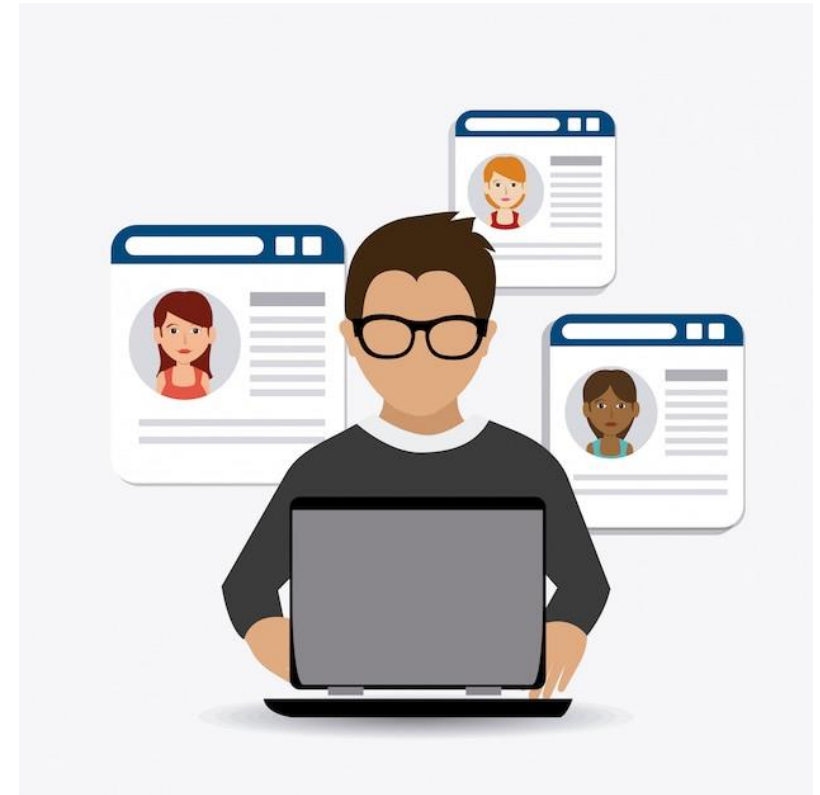
Managing the account

For managing an account, you have to:

- **Logging In:** Use your email and password to log in to the website.

- **Profile Settings:** Within your account, you can update your personal details, such as shipping address, phone number, and preferred payment method.
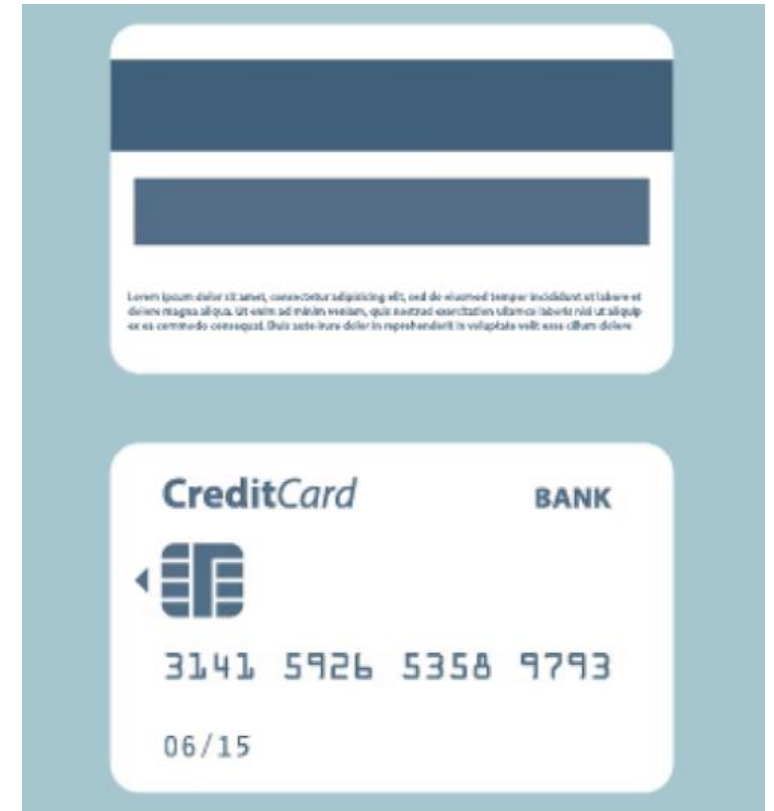
Using a Credit Card for Online Purchases

Shopping online is easy and convenient! Follow these simple steps to use your credit card safely.

Where to Enter Credit Card Details

When you are ready to pay, you will be asked to enter your credit card information:

- **Card Number:** 16-digit number on the front of your card.

- **Expiry Date:** The month and year your card expires (MM/YY).

- **CVV (Security Code):** 3-digit number on the back of your card.

Never sharing credit card details over the phone or email.

Reviewing the Total Amount

- Before you confirm your purchase with your credit card, always check:
- The price of the item(s).
- Any additional charges like taxes or shipping fees.
- The final total amount before clicking "Place Order" or "Confirm Purchase."„

Check Your Statements Regularly

- Review your credit card statements for any suspicious charges.
- Report any unauthorized transactions to your bank immediately.

Unit 4

Common online payment methods

Objectives

On completion of this unit, you will be able to:

✓ Understand different payment options – Learn about various online payment methods, including credit/debit cards, PayPal, digital wallets, and more.

✓ Learn how to use each method – Gain confidence in entering payment details, using secure checkout options, and managing payments safely.

✓ Practice safe online payments – Recognize secure websites, avoid scams, and protect personal financial information while shopping online.

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CREDIT AND DEBIT CARDS

How They Work: Enter your card number, expiration date, and security code (CVV) during checkout. Many websites allow you to save card details for future use.

Security Features: Most credit cards offer fraud protection. Look for websites that use SSL (Secure Socket Layer) encryption (indicated by "https" in the URL) to ensure your card details are transmitted securely.

PayPal

How It Works: PayPal acts as a trader between your bank or card and the seller. You only need to enter your PayPal login and password to make a payment.

Security Features: PayPal keeps your card and bank information secure by not sharing them with sellers. It also offers purchase protection, which can refund you if there's an issue with your order.

Digital Wallets (e.g., Apple Pay, Google Pay)

- **How They Work:** Store your card information in a digital wallet on your smartphone. During checkout, you can use the wallet to pay with a single tap.

- **Security Features:** Digital wallets use tokenization (replacing card details with a unique identifier) and biometric authentication (fingerprint, facial recognition) to secure transactions.

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Other ways of payments

Bank Transfers

- Some websites allow you to pay directly from your bank account.
- You may need to enter **your online banking details** to complete the purchase.
- Only use this on **trusted websites**.

Buy Now, Pay Later (Afterpay, Klarna)

- Lets you buy something now and pay in small amounts over time.
- You may need to sign up and link your card or bank account.
- Be sure to pay on time to avoid extra charges.

Gift Cards & Store Credit

- Some websites let you pay with a **gift card or store credit**.
- Enter the **gift card number and PIN** at checkout.

Latest trend: Payment via POS at Easybox

- How to Pay: At the Easybox, use your debit or credit card to make a payment directly at the Point of Sale (POS) terminal. Simply insert, swipe, or tap your card, and follow the prompts on the screen.

- Confirm Payment: After entering your payment details, the system will confirm your transaction with a receipt. Make sure to keep the receipt as proof of your payment.

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Unit 5

Risk prevention skills for safe online shopping

Objectives

On completion of this unit, you will be able to:

✓ Recognize and avoid scams – Learn how to identify fake websites, phishing emails, and fraudulent sellers to prevent falling for scams.

✓ Protect personal and payment information – Understand safe online payment practices, the importance of strong passwords, and when to share or avoid sharing personal details.

✓ Verify website security and purchase safely – Learn to check for secure websites (https://, padlock symbol), read reviews, and use trusted payment methods for a safe shopping experience.

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Recognize and avoid scams

✓ **Check Website Legitimacy** – Look for "https://" and a **padlock** in the web address. Avoid unknown sites with poor design or too-good-to-be-true deals.

✓ **Beware of Phishing Emails & Calls** – Never click on suspicious links in emails or text messages asking for personal details. "Unsubscribe„ from unwanted newsletters.

✓ **Avoid Fake Sellers** – Read product reviews and check seller ratings before making a purchase.

✓**Use an alias email for shopping** – Consider using a separate email address solely for online shopping. This helps keep your primary email private and reduces the risk of phishing attacks.

Protect personal and payment information

☑ **Use Strong Passwords** – Create unique passwords with a mix of letters, numbers, and symbols. Avoid using personal details like birth dates.

☑ **Never Share Credit Card Details** – Legitimate companies will never ask for card details via phone, email, or text.

☑ **Enable Two-Step Verification** – Add an extra layer of security by using a code sent to your phone when logging in.

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Verify website security and purchase safely

☑ **Check for Secure Payment Methods** – Use trusted payment options like credit cards, PayPal, or digital wallets instead of direct bank transfers.

☑ **Review Return Policies** – Read return and refund policies before purchasing to avoid issues with faulty or incorrect items.

☑ **Monitor Your Bank Statements** – Regularly check your credit card or bank statements for unauthorized transactions and report suspicious activity immediately.

Unit 6

Marketing and merchandising insights

Objectives

On completion of this unit, you will be able to:

✓ Comparing products: Learn to compare products based on features, benefits, and prices for smarter buying decisions.

✓ Understanding reviews and ratings: Understand how to use online reviews and ratings to assess product quality.

✓ Finding discounts: Discover how to find discounts, promotions and sales to save money when shopping.

✓ Managing a budget: Learn to manage a budget, set spending limits, and track purchases for financial control.

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How to compare products

Price comparison:

- When looking at products, check their prices across different websites or apps. Some online stores may have discounts or promotions that others do not.

- Use price comparison websites or browser extensions (e.g. Google Shopping) to view prices for the same product from various sellers. This can help you find the lowest price.

Quality evaluation:

- Product descriptions: Read the product details provided on the website, including specifications, materials, and features.

- Brand reputation: Consider the brand's reputation. Well-known brands often have higher quality standards. Check if the brand has official websites or social media pages for more information about their products.

Understanding reviews and ratings

- Look at customer reviews on the product page. Reviews provide insights into the real-life experiences of people who have already used the product.

- Ratings: Most products have a star rating system (e.g., out of 5 stars). A higher average rating generally indicates a better product.

- Focus on both positive and negative reviews to get a balanced understanding of the product's pros and cons.

Finding discounts

- Keep an eye out for promotions like "Black Friday," or end-of-season sales. Many websites offer significant discounts during these periods.

- Subscribe to newsletters from online stores to receive updates on upcoming sales and exclusive discount codes.

The common types of discounts are:

- Percentage off
- Fixed amount off
- Buy one get one free
- Free shipping

- Coupons and promo codes
- Coupons
- Promo codes
- Sales events
- Bundle deals
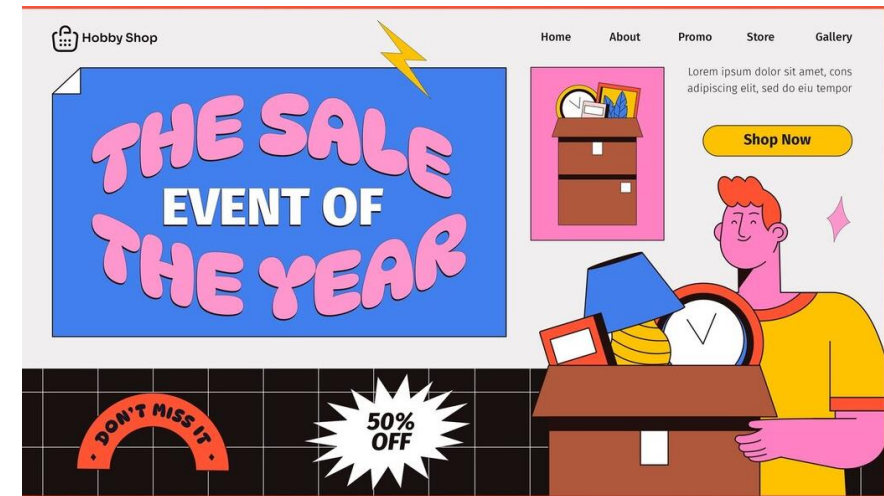
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Other types of benefits

- Loyalty programs
- Points-based programs
- Membership and subscription services
- Common marketing strategies
- Limited-time offers
- Personalized recommendations
- Free shipping thresholds
- Email newsletters and notifications
- Social media and influencer marketing

Managing a budget

Managing a budget for online shopping tracking expenses and avoiding overspending.

- ✓ Creating and sticking to a budget is crucial for responsible online shopping. This involves setting spending limits, tracking purchases, and making informed decisions to avoid impulse buying.
- ✓ How to manage your online shopping budget:
  - ▪ set a monthly or weekly budget
  - ▪ track your expenses
  - ▪ avoid impulse buying
  - ▪ use alerts and notifications
  - ▪ understanding various online payment methods and their security features

Unit 7

Understanding shipping goods & tracking orders

Objectives

On completion of this unit, you will be able to:

✓ Common shipping methods: Learn how to choose the right shipping options for your orders.

✓ Track your shipment: Understand how to track orders online and check delivery status.

✓ Resolving Shipping Issues: Gain skills in addressing shipping delays or problems with orders.

✓ Legal and ethical awareness: Know your rights and your products

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Common shipping methods

- Standard Shipping: A regular, cost-effective shipping option with a longer delivery time, typically 5-7 business days.

- Expedited Shipping: Faster than standard shipping, delivering within 2-3 business days, usually at a higher cost.

- Overnight Shipping: Delivers the next day, offering the fastest service for urgent shipments, but often more expensive.

- Two-Day Shipping: Guarantees delivery within two business days, often available for a premium fee.

- International Shipping: Ships products to other countries, which may take several days or weeks depending on the destination.

- Flat Rate Shipping: A shipping option where the cost stays the same regardless of the weight or size of the item, as long as it fits within the provided packaging.

- Free Shipping: Often offered as a promotion, where the seller absorbs the shipping cost, usually with a minimum purchase requirement.

Track your shipment

How to track your shipment

- Get the tracking number

- Visit the shipping carrier's website

- Use the retailer's tracking feature

- Enable notifications

Interpreting tracking information:
- ✓ In transit
- ✓ Out for delivery
- ✓ Delivered

Resolving shipping issues

- **Check the tracking information**

Use your tracking number to verify the status of your order. Learn how to identify if there's been a delay or change in delivery date.

- **Contact the carrier for updates**

If there's a delay, contact the shipping carrier (e.g., UPS, FedEx) to get more detailed information and resolve any delivery issues.

- **Reach out to customer service**

Learn how to effectively contact the retailer's customer service to report problems like missing or damaged items and get a quick solution.

Legal and ethical awareness

Legal awareness

- Key consumer rights
- Right to information
- Right to cancel (Cooling-Off Period)
- Right to a refund
- Right to data privacy
- Right to secure transactions

Ethical considerations

- Supporting fair-trade products
- Choosing sustainable brands
- Avoiding fast fashion
- Considering animal welfare
- Recognizing greenwashing

Unit 9

How to communicate with customer service

Objectives

On completion of this unit, you will be able to:

✓ **Contact customer service:** Learn how to find the correct contact information and reach the right department for assistance.

✓ **Describe your issue clearly:** Understand how to explain the problem in detail, including relevant information like order numbers, tracking numbers, and dates.

✓ **Know your desired outcome:** Be clear about what you want as a resolution (refund, replacement, or alternative solution) to guide the conversation and get the best outcome.

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Contact customer service

Find customer support contact options, most online stores offer multiple ways to contact customer service, including:

- **Live chat:** Typically found on the website or app for instant messaging with a representative.

- **Email:** Use the website's "Contact Us" section to find the customer support email address.

- **Phone support:** Some stores provide a phone number for direct contact.

- **Social media:** Some companies offer support through their social media accounts (e.g., Facebook, Twitter).

DESCRIBE YOUR ISSUE CLEARLY!

Be specific: When contacting customer service, explain your problem in detail. Include relevant information like:

- Order number
- Product name and description
- Date of purchase
- A clear explanation of the issue (e.g., "The product arrived damaged," "Received the wrong size")

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Know your desired outcome

Before contacting customer support, decide what you want as a resolution. Common options include:

- A refund

- A replacement product

- Store credit

- Return instructions

Refund methods

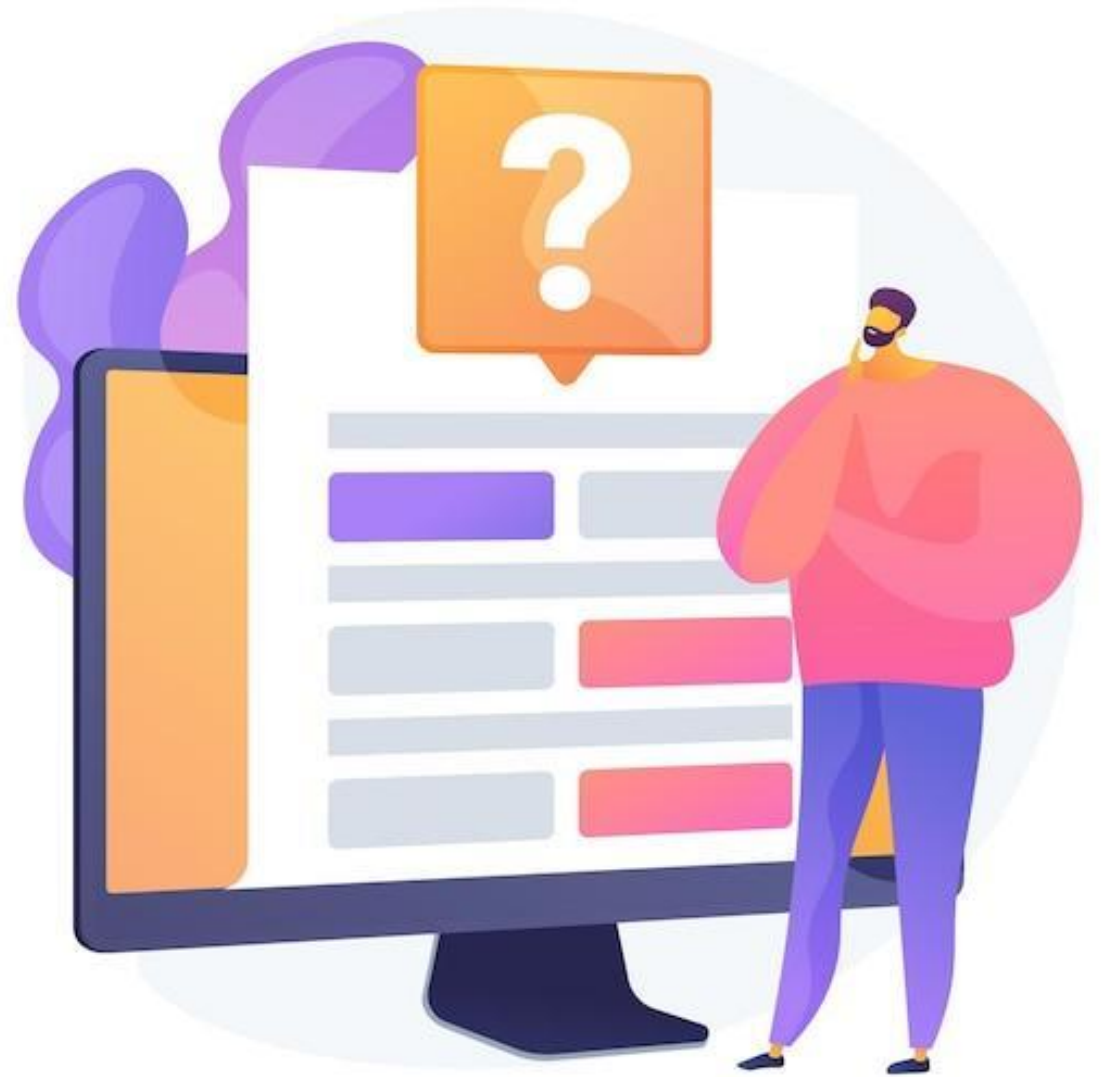Understand how the store processes **refunds**.

Common options include:

- **Original payment method**: The refund will go back to your credit card, PayPal, or bank account.

- **Store credit**: Some stores only offer store credit instead of a direct refund.

Check your knowledge!

1. How do you create a strong password ?

Only one answer is correct!

A. Use your name and birthdate

B. Use only numbers

C. Use only capital letters

D. Use a combination of letters, numbers, and symbols for security.

5 Using a credit card to purchase from online goods and services

2. What is the most common online payment method?

Only one answer is correct!

A. Cash on delivery

B. Payment via POS at Easybox

C. Credit/debit card and PayPal

D. Payment using gift cards or vouchers

3. Which of the following is a sign of a potential scam?

Only one answer is correct!

A. An email offering a free prize, asking for personal details to claim it

B. A phone call from a local store confirming a delivery

C. A website with a secure "https://" in the URL

D. An email from your bank with your account balance update

4. What should you do to ensure your credit card information is safe when making online purchases?

Only one answer is correct!

A. Share your credit card details over the phone with customer support

B. Use a website with a secure "https://" and a padlock symbol before entering payment details

C. Use public Wi-Fi to complete the payment process

D. Provide your credit card number to random websites for discounts

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Congratulations!
You have completed this module!