

| **CO-CREATED METHODOLOGY**  |
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| *ERASMUS+ MOBILE MONEY: Training Course for Enhancing the Use of Mobile Money by the Elderly .*  |
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| **PRESENTATION OF THE METHODOLOGY** The contents we are going to show you in the next pages are the result of a co-created and participative methodology where potential final users of the training program have participated from the very beginning, giving their points of view about the possible objectives, key contents, methodologies, training materials, etc. that the final programme will have.In this way, **the main objective of this methodological guide is to determine the contents, methodologies, and tools needed for creating and improving the critical competences of elder people and their communities on enhancing their use of mobile money and digital solutions to manage their finance**. Throughout this methodological guide, we will use the following definitions of "mobile money": and of “mobile finance tools”: “Mobile Money”: A set of financial transactions and services that are conducted using a mobile device throughout digital platforms that are provided by telecommunication companies in collaboration or not with financial institutions or mobile payment platforms.“Mobile finance tools”: A range of financial applications that permit mobile technology to enable various aspects of financial management, banking, trade and transactions.Therefore, this methodological guide will allow the following achievements:* Identification of key concepts related to active ageing and mobile finances in which trainees should improve after the training.
* Prioritisation of topics and contents of interest for older people and their communities in order to enhance active ageing through the use of digital solutions to manage individual finances.
* Identification of the needs of older people regarding diverse uses such as banking, payment online, investment, online shopping etc.
* Identification of the capabilities of elderly people regarding the use of mobile tools to manage their personal finances.
* Identification of key factors for getting successful knowledge transference to older people and their communities in terms of training approach.
* Development of criteria for evaluation and determination of the approach of the training materials and scenarios.
* Evaluation and determination of technical and conceptual approach of the Mobile Money Training Tool in terms of accessibility, usability, and tools to be included.
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| **CONTEXT AND MAIN RESULTS OF THE CO-CREATION SESSIONS WITH POTENTIAL FINAL USERS****Context and objectives of the co-creation sessions with potential final users**To prepare this Training Scheme, all partners organised in their country (Romania, Spain, Slovenia and France) co-design sessions:* with seniors, to identify the needs of seniors in the area of financial education and digital skills and find out more about the gaps between existing trainings and training needs,
* with trainers, in order for them to share their experiences and challenges in the field and to see what are the missing training materials/devices they may need in today's context.

Each partner country carried out at least two co-creation sessions with at least 10 seniors and 5 trainers. The profiles of the participants were varied, due to the difference between partner countries and their organisations: location, accessibility/knowledge of ICT tools and online financial services.The co-design sessions were organised according to the same structure, defined in a guide created by E-Seniors, and including in particular a presentation of the project and its objectives, a series of questions and answers enabling all the participants to give their opinion and their point of view on the working themes of the Mobile Money project (basic digital skills, online bank account, money transfer, online purchases, etc), and examples of good practice existing in their country. **Main recommendations from the co-creation sessions on the content of the Training Package**Security Focus:* For Seniors: The importance of having a course that emphasises and reinforces security measures in online transactions. Provide guidance on recognizing and avoiding scams.
* For Trainers: Integrate security advice in an easy, accessible, and reassuring manner during training sessions.

Simulation Training:* For both Seniors and Trainers: Implement simulated learning environments for regular and hands-on practice, especially for online banking and financial transactions. Have some kinds of real-life examples or scenarios where people can recognize apps/ platforms available in their countries.

Flexible Learning:* For Seniors: Design flexible courses that accommodate face-to-face workshops and online components, ensuring accessibility for all. Also, think of a fun and interactive environment, videos, pictures, schemes and less theoretical or scholarly materials.
* For Trainers: Offer flexibility in the course structure, combining face-to-face and online elements for a comprehensive learning experience. Emphasise on the importance of having less individual theoretical e-Learning but more interactive and real life learning.

Regular Practice:* For Seniors: Encourage regular practice of digital skills rather than one-time events, not overpass 4 hours per session and make sure they are evenly divided between online and face-to-face ones.
* For Trainers: Incorporate regular hands-on sessions into the training curriculum to reinforce learning and boost confidence.

Inclusive Glossary:* For Seniors and Trainers: Develop a glossary of technical terms, ensuring that specific words related to online banking and finance are clarified and easily understood (content and support can be adapted to each countries’ target group and their level of ICT skills).

**Main recommendations from the co-creation sessions on the Mobile Money Training Tool**Individualised Support:* For Seniors: Establish accessible and continuous support which seniors can turn to when facing obstacles in their learning journey.
* For Trainers: Recognize the need for individual support during group sessions; provide guidance on handling participants' specific queries.

Standardised Solutions:* For Seniors: Express a desire for more standardised user interfaces in online banking platforms for easier navigation. It’s hard to adapt to different apps and interfaces that are available on the market, it would be easier to have everything similar and on a common basis.
* For Trainers: Address the concerns of seniors about the varying verification steps and interfaces among different banks. Advocate for more standardised solutions.

Peer-to-Peer Learning:* For Seniors: Explore the potential of peer-to-peer learning, facilitating knowledge exchange among seniors.
* For Trainers: Foster an environment that encourages seniors to share experiences and knowledge with each other.

Technical requirements:* For Seniors: Intuitive and easy to navigate environment, with good contrast and visual scheme. Absence of the necessity to create an account which often leads to confusion.
* For Trainers: The most simple and easy-to-use system, high contrast and large font scheme, videos and visual content.

**Conclusion of the co-creation sessions**Following the results of the co-creation sessions, the content of the co-created methodological guide should address specific challenges identified in each country, and create a supportive and secure environment for seniors as they navigate the digital landscape and learn about mobile solutions for safe banking and payment methods. This will ensure the effectiveness of the Mobile Money training program, meant to be developed in the framework of the WP3. Participants stressed on the importance of having an easy to navigate environment that doesn’t require compulsory to go through the log in procedure. Amongst the topics of interest, the following were listed:* basic ICT skills;
* managing online bank account;
* solution to send/receive money online;
* how to purchase online; paying taxes and bills online;
* security and privacy matters.
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| **METHODOLOGICAL GUIDE DEVELOPMENT** |
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| **1** | **COURSE INTRODUCTION*** Topics of the course
* Justification of the topics
* Objectives
* An overview of the organisation of the course
* Expected results
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| **2** | **COURSE GENERAL DATA. PREMISES, ORGANISATION, AND RESOURCES**The course has been designed with the next characteristics:1. The duration of the course is 4-hour session with a total duration of 24 hours, of which:
	1. Face to face sessions: 2 hours.
	2. Online sessions: 2 hours
2. The methodology will be active and participative, it will take place in different sessions, and it will include the following tools and training materials:
	1. Power-point presentations
	2. Word handouts
	3. Training mobile app tool
	4. Mentors or coaches will support trainees during the course
	5. Practical approach with scenarios and simulations
3. More specifically the Mobile Money Training Tool will be developed with the next purposes:
	1. Allocation the different training materials and resources with access to trainees.
	2. Scenarios for practice in a safe simulated space
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| **3** | **PARTICIPANTS. PROFILES AND NUMBER OF ATTENDANTS PER GROUP**The trainees will have the following profiles:* Elderly people with more than 60 years living autonomously or in care facilities.
* Working sessions organised for intermediate revision of the materials with 5 elder persons per country.
* In each pilot setting, it is expected to reach 15 seniors and 5 trainers accompanying them.
* We advise to create different groups of up to 8 seniors. Groups can be determined according to ICT level.
* The entry level requirement is to have access to a place with internet connection and to a smartphone. In order to be able to use our Mobile Money Training Tool, users will need to possess basic digital skills (navigation, security, privacy). A specific module enabling them to acquire them is available in this course.
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| **4** | **TRAINING OBJECTIVES**The **general objective** of the training is to improve the competences of older people and their communities for enhancing active ageing and autonomy through the use of mobile money and online tools to manage their finances. **Specific objectives** are:* Ensuring seniors have basic digital skills and financial literacy skills for a clear understanding of mobile money solutions and concepts;
* Familiarising seniors with the user interfaces of the most common mobile money apps guiding the through navigation and the main functionalities;
* Educating seniors on security measures to protect their mobile money accounts;
* Introducing mobile tools and techniques for budgeting and tracking expenses;
* Encouraging seniors to share their knowledge within their communities, fostering a sense of community engagement and support in using mobile money tools;
* Highlighting the role of mobile money in promoting social inclusion, enabling seniors to stay connected with friends and family, and participate in the digital economy.
* Facilitating opportunities for seniors to engage in peer learning, sharing experiences and tips for effective use of mobile money tools within the group.
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| **5** | **COMPETENCES, TO ACQUIRE AND IMPROVE** **Basic Digital Skills** Necessary skills to use mobile money solutions safely and with confidence: * Willingness to use ICT devices and keep them up to date
* Managing an email account: sending, receiving, replying to, organising emails, attaching files and managing contacts
* Online navigation
* Basic file management
* Setting privacy parameters.

Furthermore, it is important to be familiar with smartphones: * Understanding basic terminology
* Navigating mobile interfaces and menus
* Using touchscreen and buttons
* Being able to download and update mobile apps.
* Willingness to explore different features of the mobile app.

**Security Awareness skills** * Recognizing and avoiding potential scams and phishing attempts
* Creating and managing strong passwords
* Understanding the importance of securing personal information.

**Financial Literacy skills** * Understanding basic financial concepts related to mobile transactions (ie. account balance, transaction history, transaction limits, transaction fees, transfers, bill payment).
* Monitoring account balances and transaction history
* Budgeting and managing finances through mobile apps.

**Navigation skills** * Using mobile money apps to send and receive funds
* Navigating through various features such as bill payments
* Understanding transaction confirmation messages and receipts.

**Problem solving skills** * Ability to troubleshoot common issues independently.
* Seeking help when encountering more complex problems (ie. Contacting customer support and reporting issues).

**Transversal skills** * Being more autonomous in the management of personal finances
* Being confident in their own skills to manage finances through ICTs.
* Trusting new technologies and mobile finance environment
* Feeling safe when using the mobile finance environment
* Acquiring social skills to interact with their support group, other seniors and providers
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| **6** | **TRAINING CONTENTS OR MODULES****MODULE 1. Basic digital literacy skills** 1. Introduction of the session: duration, objectives, content, and methodology
2. Basic terminology of smartphones
3. Basic settings
4. Navigating interfaces and menus
5. Navigation and search online
6. Managing an email account
7. Searching and downloading an app
8. Keeping ICT devices up to date
9. Quiz: check your knowledge

**MODULE 2. Security & Prevention** 1. Introduction of the session: duration, objectives, content and methodology
2. Online safety, personal data, sensitive data, privacy and security
3. Recognizing spam and phishing and what to do about them
4. Knowing your online rights, the example of GDPR
5. Protecting yourself online
6. Quiz: check your knowledge

**MODULE 3. Managing a bank account online** 1. Introduction of the session: duration, objectives, content, and methodology
2. Differences between bank accounts
3. Advantages and challenges of online banking
4. How to install a mobile banking application
5. Obtaining the identification and access codes
6. Online transfers
7. Account balance monitoring
8. View messages and alerts
9. Tips and exercises
10. Glossary of banking concepts

**MODULE 4. Online solutions for receiving and sending money** 1. Introduction of the session: duration, objectives, content, and methodology
2. Introduction to digital money transfer
3. Understanding forms and required data
4. Apps for sending and receiving money
5. Identifying and avoid common scams
6. Accessing and understanding your transaction history
7. Quiz: check your knowledge

**MODULE 5. Using a Credit Card to Purchase from Online Goods and Services**1. Introduction of the session: duration, objectives, content, and methodology
2. Structure and navigation of e-shop websites
3. Online shopping accounts: create, manage and pay with a credit card
4. Other common online payment methods
5. Risk prevention for safe online shopping
6. Marketing and merchandising insights
7. Shipping goods and tracking orders
8. How to communicate with customer services
9. Quiz: check your knowledge

**MODULE 6. Processing online payments for taxes and bills** 1. Introduction of the session: duration, objectives, content, and methodology
2. Becoming familiar with tax payment portals
3. Becoming familiar with utility portals
4. Navigate tax and utility portals
5. Make secure online transactions
6. Quiz: check your knowledge
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| **7** | **TRAINING METHODOLOGY**To achieve the aforementioned objectives, it is proposed to develop a **training methodology** based on the following premises:* The training contents and materials will be adapted and modulated to the learning capabilities and specific needs of the attendants.
* The training will be based on learning through practice and experience; therefore, the training methodology will be quite active and practical.
* The training sessions will take place both in the classroom and online, therefore training materials and training tools will be developed to be used in both training environments.
* The participation of the trainees will be a must during the training courses; therefore, trainers will promote activities in which trainees will be able to interact and exchange experiences and knowledge between them and with different actors.
* A Mobile Money Training Tool will be developed to facilitate learning, to share knowledge and experiences of trainees, and to support training courses through different scenarios allowing the elderly to experience mobile money solutions in a safe environment to build their trust and confidence.
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| **8** | **TRAINING PLANNING (see following section).**  |
| **8.1** | **MODULE 1 – Setting basic digital literacy skills** **Objectives:*** To know how to use a smartphone, a tablet, and the internet, including having an email and downloading an app
* To insure a user-friendly and reasonable use of internet and ICT tools while browsing online
* To recognize a safe site online and to keep your devices and apps up to date

**Competences:*** **A- Basic digital competences**
	+ Knowing to choose the most appropriate digital equipment
	+ Knowing how to set digital parameters
	+ Keeping your devices up to date
* **B- Navigating online**
	+ using a browser/wifi, managing an email
	+ downloading an app
* **C- Risk prevention**
	+ Recognizing a safe website
	+ Protecting your devices

**Training contents:*** **A. The basics of digital equipment**
	+ Types of equipment according to your needs
	+ Using and updating ICT tools
	+ Navigating mobile interfaces and menus
	+ Using touchscreen and buttons
* **B. The basic of online navigation**
	+ Connecting to the internet, Using a Browser & Wifi
	+ Searching for online information
	+ Managing an email account
* **C. The basics of prevention**
	+ Navigating online safely
	+ Anti virus and keeping applications up to date

**Duration of the session: 4 hours.*** Face to face session:2 hours
* Online training**:** 2 hours

**Transversal training:*** Social skills
* Trust and Confidence
* Financial Literacy
* Digital Literacy

**Methodology:*** Active and participative
* Face to face training:
	+ Dialogue
	+ Role playing
	+ Team work
* Online training:
	+ Practical implementation of the tips agreed in the classroom
	+ Collaborative work

**Training materials:*** **Face to face sessions:**
	+ Powerpoint presentation
	+ Stationary
* **Online training**:
	+ Online materials
	+ Description of scenario

**Learning assessment:*** Interactive quiz format
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| **8.2** | **MODULE 2 – Security & Prevention** **Objectives:*** Understanding what is personal data and concepts of privacy and security
* Recognizing spam and phishing and knowing how to act
* Recognizing links that are safe to visit
* Understanding General Data Protection Regulation (GDPR)

**Competences:*** **A- Risk prevention**
	+ recognizing and protecting sensitive personal data
	+ using tools and services that ensure privacy and security
	+ recognizing spam and phishing.

**Training contents:*** Introduction of the session: duration, objectives, content and methodology
* Online safety, personal data, sensitive data, privacy and security
* Recognizing spam and phishing and what to do about them
* Knowing your online rights, the example of GDPR
* Protecting yourself online
* Quiz: check your knowledge

**Duration of the session: 4 hours.*** Face to face session:2 hours
* Online training**:** 2 hours

**Transversal training:*** Social skills
* Trust and Confidence
* Financial Literacy
* Digital Literacy

**Methodology:*** Active and participative
* Face to face training:
	+ Dialogue
	+ Role playing
	+ Team work
* Online training:
	+ Practical implementation of some tips agreed in the classroom
	+ Some collaborative work
	+ Simulation

**Training materials:*** **Face to face sessions:**
	+ **Powerpoint presentation**
	+ **Word document**. Developing and explaining main concepts of the PPT
* **Online training**:
	+ Practical implementation of the tips agreed in the classroom
	+ Collaborative work

**Learning assessment:*** Interactive quiz
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| **8.3** | **MODULE 3 – Opening and managing an online banking account** **Objectives:*** Help overcome doubts on usefulness and security of an online banking account
* Offer a general overview and main terms of online banking services
* Help to distinguish official from fake communications from the bank
* Facilitate the steps to create your own online banking account with a browser or app
* Explain all typical functions of online banking
* Develop practical skills to use the bank account to pay taxes and bills

**Competences:*** **A- Basic Digital Skills:**
	+ Willingness to use online banking
	+ Being able to download and update the online banking app
	+ Willingness to explore different features of the mobile app
	+ Understand the most important terms related to online banking
	+ Understand how an online bank account works
* **B- Security Awareness Skills**
	+ Understand the security settings required in online banking
	+ Protecting sensitive personal data
* **C- Financial Literacy Skills**
	+ Understanding basic financial concepts related to online banking (ie. balance, transaction history, transaction limits, transaction fees, transfers, bill payment).
	+ Monitoring account balances and transaction history
* **D- Navigation Skills**
	+ Use of the banking app with confidence
* **E- Transversal Skills**
	+ Recover your independence in handling your financial affairs
	+ Gain more information of your financial state due to more insight on your financial activities

**Training contents:*** A- Advantages and challenges of an online bank account
* B- Clarification of terms and concepts related to online bank accounts:
	+ Overview of types of bank accounts (traditional vs. online banks)
	+ IBAN, BIC, etc
* C- Setting up an online bank account:
	+ Downloading and updating the mobile banking application
	+ How to set up your own account: Obtaining identification and access code to online banking services
* D- Operating with an online banking account
	+ Presentation of available functions (checking bank and credit card balances, transferring money online, managing credit card limits).
	+ Account balance monitoring (browsing account statements and transaction history).
	+ Initiate transfers between different accounts (add a beneficiary, send money using IBAN, know the terms and any fees)
	+ View messages and alerts
* E- Tips and practical exercises
	+ Use the Mobile Money App to practice the payment of a bill
	+ How to convert your bank account into an online bank account
	+ Quiz

**Duration of the session: 4 hours.*** Face to face session:2 hours
* Online training**:** 2 hours

**Transversal training:*** Social skills
* Trust and Confidence
* Financial Literacy
* Digital Literacy

**Methodology:*** Active and participative
* Face to face training:
	+ Dialogue
	+ Role playing
	+ Team work
* Online training:
	+ Practical implementation of some tips agreed in the classroom
	+ Some collaborative work
	+ Simulation

**Training materials:*** **Face to face sessions:**
	+ **Powerpoint presentation**
	+ **Word document**. Developing and explaining main concepts of the PPT
	+ **Glossary** inserted in the PPT
* **Online training**:
	+ **Description of scenario**
	+ **Simulation of online banking**

**Learning assessment:*** Interactive quiz
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| **8.4** | **MODULE 4 – Receiving and sending money** **Objectives:*** For the elderly user to understand what information to ask for in order to successfully fill in all the required information needed for a money transfer (IBAN, username, phone number)
* For the elderly user to understand and integrate the multi-step security provisions most apps require for sending money
* For the elderly user to develop the ability to check for transactions reports

**Competences:*** **A- Basic Digital Skills**
	+ Filling in the required data fields in a mobile money transfer form
	+ Finding and downloading the transactions reports

**B- Security Awareness Skills** * + Two-step or multi-step security provisions (PIN/Password introduction, SMS authorization code)

**C- Communication Skills** * + Providing and asking for relevant digital information from people engaged in a transaction with them (IBAN, providing transaction reports etc.)

**Training contents:*** A- List of needed information in order to send money to someone

IBANName / usernamePhone numberPayment details * B- Visualization of two-step or multi-step security methods in different mobile money applications (screenshots)
* C- How to look for transactions reports in different mobile money applications (adapted to each country, by their local popularity)
* D- What a transaction report looks like and what kind of info is of interest to someone that receives money

**Duration of the session: 4 hours.*** Face to face session: 2 hours
* Online training**:** 2 hours

**Transversal training:*** **Social skills**

Operative and efficient communication with people that engage in mobile transactions with the elderly beneficiaries* **Trust and Confidence**

Gaining trust and empowerment through knowing exactly what type of information is needed and what type of information they should provide, being informed.Doing digital transactions helps them be more autonomous in their life (paying the bills, receiving money from their children abroad)* **Financial Literacy**

Reiteration of basic financial notions (IBAN, transaction report)* **Digital Literacy**

Reiteration of basic digital notions (PIN, username, authentication, online security)**Methodology:*** Active and participative
* Face to face training:
	+ Dialogue
	+ Role playing
	+ Team work
* Online training:
	+ Practical implementation of some tips agreed in the classroom
	+ Some collaborative work
	+ Simulation

**Training materials:*** **Face to face sessions:**
	+ **Powerpoint presentation**
	+ **Word document**. Developing and explaining main concepts of the PPT
* **Online training**:
	+ Practical implementation of the tips agreed in the classroom
	+ Collaborative work

**Learning assessment:*** Interactive quiz
 |
| **8.5** | **MODULE 5 – Using a credit card for online purchase of goods and services** **Objectives:*** To develop proficiency in online shopping techniques and tools for elderly
* To enhance awareness of online security, customer rights and ethical practices in online shopping

**Competences:*** Performing online transactions securely
* Being able to confidently navigate eshop platforms
* Knowing the different marketing techniques used in online shops
* Knowing how to communicate with customer support and report incidents

**Training contents:*** **A-Technical skills:** navigating e-commerce websites, understanding how to browse categories, use of search and filtering options to find specific products quickly, creating and managing online shopping accounts, including setting up profiles and preferences, knowledge of mobile shopping apps and techniques for efficient mobile commerce.
* **B-Analytical skills:** ability to compare products effectively considering factors such as price, quality and reviews, skills in tracking prices over time using tools and apps to find the best deals, ability to interpret and evaluate customer reviews and ratings to make informed purchasing decisions.
* **C-Financial skills:** competence in managing a budget for online shopping, including tracking expenses and avoiding overspending, understanding various online payment methods (credit cards, PayPal, digital wallets) and their security features, skills in dealing with currency conversion when shopping on international sites.
* **D-Customer Service and Communication:** proficiency in communicating with customer service representatives, including filling complaints and resolving issues, understanding of different return and refund policies and ability to navigate these processes smoothly.
* **E-Risk prevention** : protecting personal and financial information, choosing trustworthy retailers, verifying the safety of a website, safe password practices, setting strong passwords and double authentication
* **F-Logistical skills:** understanding different shipping methods, delivery times and tracking shipments
* **G-Marketing and merchandising insights:** understanding how promotions, discounts and loyalty programs work, awareness of marketing strategies used by e-commerce platforms and how they can affect purchasing decisions
* **H-Legal and ethical awareness:** knowledge of consumer rights and protections when shopping online, awareness of ethical considerations such as fair-trade products and supporting sustainable brands
* **I-Technology Integration:** familiarity with browser extensions and apps that enhance shopping experience such as price comparison, tools and deal alerts

**Duration of the session: 4 hours.*** Face to face session:2 hours
* Online training**:** 2 hours

**Transversal training:*** Social skills
* Trust and Confidence
* Financial Literacy
* Digital Literacy

**Methodology:*** Active and participative
* Face to face training:
	+ Dialogue
	+ Role playing
	+ Team work
* Online training:
	+ Practical implementation of some tips agreed in the classroom
	+ Some collaborative work
	+ Simulation of market place

**Training materials:*** **Face to face sessions:**
	+ **Powerpoint presentation**
	+ **Word document**. Developing and explaining main concepts of the PPT
* **Online training**:
	+ **Description of scenario**
	+ **Simulation of market place**

**Learning assessment:*** Interactive quizzes format
 |
| **8.6** | **MODULE 6 – Processing online payments for taxes and bills** **Objectives:*** To provide a clear understanding of online payment systems;
* To educate about online security and fraud prevention;
* To develop the practical skills needed to navigate and use online payment portals for taxes and bills.

**Competences:*** Being confident in your capacity to understand and pay taxes and bills online
* Being able to create, log-in and manage online utility accounts
* Understanding how to identify safe utility payment portals
* Protecting your sensitive financial and personal information
* Being able to contact customer service to report billing and payment problems
* Being able to track your bills and consumption

**Training contents:****A- Handling Taxes Online*** + Understanding tax portals: National and local tax sites
	+ Filing taxes online
	+ Making tax payments
	+ Downloading and keeping tax receipts

**B- Handling utility payments online** * + Understanding what utilities can be paid online (e.g. ,company sites such as electricity, gas, phone, internet provider)
	+ Utility portal payment features (bill tracking, consumption monitoring, reminders, download receipts)

**C- Navigating tax and utility payment portals** * + Step-by-step guide to paying bills online
	+ Logging in to a payment portal
	+ Entering payment details (account numbers, billing information)
	+ Selecting payment methods (credit card, bank transfer, etc.)
	+ Confirming and saving payment receipts
	+ Scheduling recurring payments
	+ Access transaction history

**D- Security and Fraud Prevention*** + Recognizing payment errors
	+ Identifying fraudulent activity
	+ Protecting your information
	+ Steps to take if you sport an issue

**Duration of the session: 4 hours.*** Face to face session:2 hours
* Online training**:** 2 hours

**Transversal training:*** Social skills
* Trust and Confidence
* Financial Literacy
* Digital Literacy

**Methodology:*** Active and participative
* Face to face training:
	+ Dialogue
	+ Role playing
	+ Team work
* Online training:
	+ Practical implementation of some tips agreed in the classroom
	+ Some collaborative work
	+ Simulation

**Training materials:*** **Face to face sessions:**
	+ **Powerpoint presentation**
	+ **Word document**. Developing and explaining main concepts of the PPT
* **Online training**:
	+ **Description of scenario**
	+ **Online Simulation**

**Learning assessment:*** Interactive quiz format
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| **9** | **EXPECTED RESULTS. At the end of the training course, trainees:** 1. **Increased digital literacy:** participants will have a better understanding of basic digital concepts, terminology, and the navigation of mobile interfaces.
2. **Enhanced mobile device proficiency**: participants will become more proficient in using smartphones, including downloading apps, managing settings, and using various functionalities.
3. **Improved security awareness**: participants will be more aware of potential scams, phishing attempts, and best practices for securing their personal and financial information.
4. **Financial literacy:** participants will gain a better understanding of basic financial concepts related to mobile transactions, such as account balances, transaction history, and fees.
5. **Competence in Using mobile money apps:** Participants will be able to confidently use mobile money apps for various transactions, including sending and receiving funds, bill payments etc.
6. **Managing privacy:** Participants will learn how to manage privacy settings within mobile apps and understand the importance of data protection.
7. **Problem solving ability:** Participants will be equipped with problem-solving skills to troubleshoot common issues they may encounter while using mobile money services.
8. **Physical accessibility considerations:** Participants will be aware of and address physical accessibility considerations, ensuring that mobile money apps and devices are adapted to their needs.
9. **Increased Confidence and decision making skills:** Participants will gain confidence in managing their finances through mobile money platforms, including monitoring balances, budgeting, and making informed financial decisions.
10. **Appreciation for mobile money benefits:** Participants will appreciate the convenience and benefits of using mobile money solutions in their daily lives, such as time savings, accessibility, and efficiency.
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| **10** | **SATISFACTION ASSESSMENT METHODOLOGY** |
| A satisfaction questionnaire will be developed in order to measure trainees’ satisfaction regarding the next variables, among others:1. Training materials
2. Training methodology
3. Mobile Money Training Tool
4. Resources and facilities
5. Global satisfaction with the course
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| **11**  | **SIMULATIONS**  |
| **SIMULATION 1- MOBILE BANKING SIMULATOR** This simulation allows users to practice essential mobile banking tasks, including checking account balances, making bank transfers, and paying bills. Users log in with a simulated bank identification number and a four-digit authentication code. To complete a transfer, they enter a fictitious IBAN and specify the amount. For bill payments, users review a sample bill and input a payment amount along with a simulated IBAN or credit card number.The following educational scenarios can be carried out.· **Common to all scenarios**- Language selection- Login with PIN or username/password· **Scenario 1 - Check current image**- Checking account activity- Checking card traffic· **Scenario 2 - Transfer money to own account.**- Option: transfer money- Debit Account Selection- Select Credit Account (his own)- Transfer- Option: Overview- Checking account activity (both debit and credit)· **Scenario 3 - Transferring money to a third party account**- Option: Transfer of funds- Debit Account Option- Third Party Credit Account Option- Option: Transfer- Option: Overview- Billing account activity control· **Scenario 4 - Bill Payment**- Option: Pay Bills- Billing Account Option- Select payment code- Enter justification- Enter payment amount- Option: Pay- Overview option- Check billing account activity· **Scenario 5 - Card payment**- Option: My Cards- Option: Payment (Credit card)- Billing Account Option- Enter amount- Option: Pay- Check card activity- Debit account activity check**SIMULATION 2- MARKETPLACE SIMULATOR** This simulation replicates an online marketplace where users navigate product categories, add items to their cart, and complete a simulated purchase. The marketplace is tailored to different countries, featuring region-specific products. During checkout, users enter a fictitious name, credit card number, and CVV code to finalize the transaction, providing hands-on experience with online payment processes.The following educational scenario can be carried-out.· Browse the available categories and products· View details about a product· Add the product to the cart· View the cart· Checkout· Provide the billing (shipping) details· Choose Payment Method (Credit Cart, Payment in store, Bank deposit)· Final checkout |