Digequal

The 101 of e-payment – Basics for everyday usage
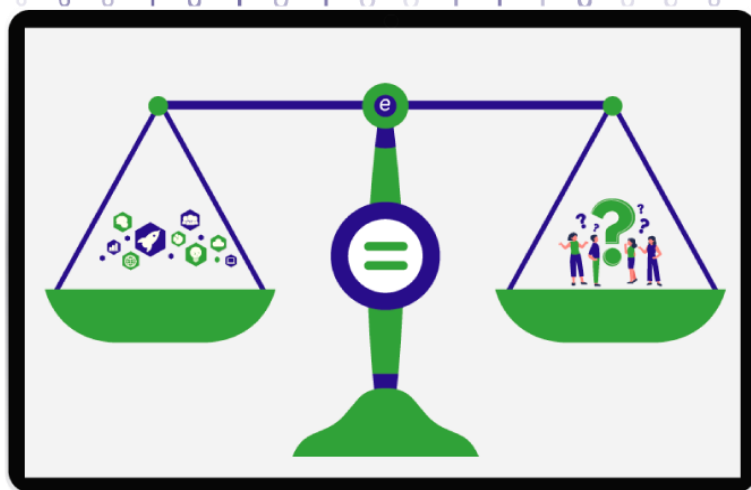
Ecological Thinking!

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Let's protect our environment!

Activity 1

Domain	e-payment
Topic Covered	e-payment scenarios – personal competences
Learning Outcomes and Competences that can be acquired	• Ability to identify personal strengths and weaknesses in using E-Payment methods. • Awareness of potential risks and security measures when using E-Payment methods. • Communication: The ability to articulate questions and concerns related to E-Payment methods and to engage in dialogue with others about potential solutions. • Self-reflection: The ability to identify personal areas of strength and weakness in using E-Payment methods and to take steps to improve one's skills.
Duration	60-90 minutes
Kind of Method	• Non-formal education • discussion
Required Materials	• projector/laptop • sticky notes • pens • whiteboard
Learning Setting and Activity Description	1. **(Slides 2 and 3)** The facilitator introduces the topic of E-Payment. 2. **(Slide 4)** After that, the facilitator continues with **slide 4**. 3. **(Slide 5)** To allow the participants to reflect on their knowledge, they are now asked to fill in the self-assessment on their knowledge regarding E-Payment methods. This way, the participants will gain a solid understanding of their difficulties. 4. You will need a **table with the following design**: - You can use a whiteboard or flip chart <table><tr><td>difficulties</td><td>scenarios</td><td>fears</td></tr><tr><td>place for sticky notes</td><td>place for sticky notes</td><td>place for sticky notes</td></tr></table> Once the participants have completed the self-assessment, the facilitator asks them to contribute to the three columns. The participants can put post-its or simply share their opinions if they are more outspoken. The trainer asks participants to share their opinions about the 3 areas: • What are the difficulties in accessing the various payment methods? • What are scenarios where you would like to be able to use E-Payment methods? • What are your main fears regarding E-Payment?

	5. **Cluster the responses**. They will **serve as a reference point** throughout the whole course/presentation. You should come back to them during the presentation.
	6. At the end of the presentation/course **come back to the table and check** which questions you have answered and which ones may still need to be addressed.
Activity Evaluation/ Reflection	● Did the self-assessment on E-Payment help you identify your areas of strength and weakness in using online payment methods? ● Based on what you learned in the training session, can you identify any new scenarios in which you might use E-Payment methods? ● What was the most valuable aspect of the activity for you?
Supporting materials	**Presentation:** https://drive.google.com/file/d/1lHi-tXOg7NizHwNADRcDz6GMkmMblKcu/view?usp=drive_link **Self-assessment:** https://drive.google.com/file/d/18Qmb-lS30L_o-bp1DLgd9L7G8VrpmlH4/view?usp=drive_link

Activity 2

Domain	E-Payment
Topic Covered	Benefits and drawbacks of e-payment methods
Learning Outcomes and Competences	● Understanding the benefits and drawbacks of e-payment systems ● Building digital literacy and competence in using technology for financial transactions
Duration	30 minutes
Kind of Method	● quiz ● presentation, ● class discussion
Required Materials	● projector/laptop ● presentation
Learning Setting and Activity Description	**Instructions:** 1. **(slide 9)** The facilitator starts by asking the participants about the benefits of E-Payment systems. 2. **(slides 10-13)** Then follows theoretical input on the benefits of using E-Payment systems. 3. **(slide 14)** After that, the facilitator asks the participants about the drawbacks. 4. **(slides 15-18)** Then follows theoretical input on the drawbacks of using E-Payment systems. 5. **(slides 19-27)** As a wrap-up, the facilitator will do a quiz with the participants. *(You can either let the participants name the items or show the pictures as support if that is too hard.)*
Activity Evaluation/ Reflection	● What did you learn about the advantages and disadvantages of different e-payment methods? ● Do you currently use e-payment methods? If so, what benefits have you experienced? If not, what drawbacks have prevented you from using them? ● How can e-payment methods help you become a more empowered consumer and citizen?
Supporting materials	**Presentation:** https://drive.google.com/file/d/1lHi-tXOg7NizHwNADRcDz6GMkmMblKcu/view?usp=drive_link

Activity 3

Domain	e-payment
Topic Covered	The variety of e-payment services & choosing one
Learning Outcomes and Competences	- Understand the range of E-Payment providers/services available - Identify key aspects to consider when choosing an E-Payment provider - Decision-making: The ability to analyze options and make informed decisions - Communication: The ability to share and compare findings with others
Duration	30 minutes
Method applied	- research - class discussion
Required Materials	- smartphone or PC with Internet access - projector/laptop - presentation
Learning Setting and Activity Description	**Instructions**: 1. **(Slide 30)** Start the activity with a short task: Let the participants search the web for 5 mins for the most popular E-Payment providers/services . 2. **(Slides 31-41)** Compare the participants' findings with information on the slides (5 mins). 3. **(Slide 42)** Let the participants reflect for 5 mins on what aspects to consider when choosing an E-Payment provider. Compare the findings (5 mins). 4. **(Slide 43)** Wrap up the activity by presenting the key aspects of choosing an E-Payment service.
Activity Evaluation/ Reflection	- How did your findings compare to the information presented on the slides? - What aspects did you consider when choosing an E-Payment provider? Were there any that you hadn't thought of before? - How confident do you feel in choosing an E-Payment provider/service after completing this activity?
Supporting materials	**Presentation:** https://drive.google.com/file/d/1lHi-tXOg7NizHwNADRcDz6GMkmMblKcu/view?usp=drive_link

Activity 4

Domain	E-Payment
Topic Covered	Checking online shops for trustworthiness
Learning Outcomes and Competences	• Recall the key factors that make an online shop trustworthy, such as HTTPS security, return and refund policies, and privacy policies. • Explain how Trustpilot evaluates a website's trustworthiness, and how it can be used as an external means to determine whether an online shop is trustworthy. • Apply their knowledge of trustworthy online shopping by evaluating an unfamiliar website and using the criteria discussed to determine whether it is likely to be a trustworthy source. • Evaluate the trustworthiness of online shops, using their knowledge and skills to compare and contrast different stores and make informed decisions about where to shop online.
Duration	30 – 45 minutes
Method applied	• Class discussion • Research
Required Materials	• smartphone or PC with Internet access • projector/laptop • presentation
Learning Setting and Activity Description	**Instruction**: **Present and work through the slides in the following order:** 1. **(Slides 46 - 47)** Introductory class discussion 2. **(Slide 48)** Introduce Trustpilot as external means to research an online shop's trustworthiness. Visit the Trustpilot website and look up a well-known online shop from your country to get familiar with how Trustpilot works. 3. **(Slides 49 - 51)** Explain HTTPS, return & refund policy and privacy policy as features of the shop itself to evaluate its trustworthiness.
Activity Evaluation/ Reflection	• Did your understanding of what makes an online shop trustworthy change after completing this activity? If so, how? If not, why not? • How confident do you now feel in your ability to judge the trustworthiness of an online store? If you had to make a purchase today, would you feel comfortable buying from a previously unfamiliar website? • Can you think of a time when you or someone you know had a negative experience with an online shop? What could you or they have done differently to avoid that experience? What lessons can you learn from this experience for the future?
Supporting materials	**Presentation:** https://drive.google.com/file/d/1lHi-tXOg7NizHwNADRcDz6GMkmMblKcu/view?usp=drive_link

Activity 5

Domain	E-Payment
Topic Covered	Setting up and using some of the most popular services
Learning Outcomes and Competences	● Describe the basic features of PayPal, Apple Pay, Google Wallet, and online banking. ● Identify the benefits of using e-payment methods. ● Explain how to set up and use PayPal, Apple Pay, Google Wallet, and online banking. ● Apply the knowledge and skills learned to set up and use their e-payment accounts.
Duration	60-90 minutes
Method applied	● Non-formal education ● presentation
Required Materials	● smartphone or PC with Internet access ● projector/laptop ● presentation
Learning Setting and Activity Description	**Instruction:** **Present and work through these guides:** 1. **(Slides 54 – 61)** A guide on how to set up and use a PayPal account. **(See slides 31 – 33** for more information on PayPal) 2. **(Slides 62 – 63)** A guide on how to set up and use Apple Pay**. (See slides 31; 34 – 35** for more information on Apple Pay) 3. **(Slides 64 – 69)** A guide on how to set up and use Google Wallet / Google Pay. **(See slides 35 – 36** for more information on Google Wallet) 4. **(Slides 70 – 74)** A general guide on how to set up and use online banking. *(Note: Since the steps may vary from country to country and bank to bank, the actual procedure may look slightly different.)*
Activity Evaluation/ Reflection	● How confident are you in setting up and using e-payment methods after going through the guides? ● What security measures did you implement to ensure the safety of your e-payment accounts? ● How do you plan to incorporate e-payment methods in your future transactions? ● What challenges did you encounter while setting up and using e-payment methods?
Supporting materials	**Presentation:** https://drive.google.com/file/d/1lHi-tXOg7NizHwNADRcDz6GMkmMblKcu/view?usp=drive_link

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Thank You !