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CURRICULUM

Module 5: Using alternative payment methods

- General presentation of the alternative payment methods
- Zoom on NFC and mobile payment methods
- Zoom on online wallet (with simulation)
- Zoom on prepaid cards
- Zoom on payments online

GENERAL DESCRIPTION OF THE MODULE

This module is the last module of the DEFINE training, it will help learners to understand what are the existing alternative payment methods and how to use them safely. It is linked to the previous module about safety and will provide learners with knowledge about the safe use of such methods. The main goal of the module is to give learners confidence in the use of some of the presented methods.

LEARNING OBJECTIVES AND DESIRED COMPETENCES OF THE MODULE

At the end of this module, learners should be able to:

- know what alternative payment methods there are
- be acquainted with the terminology used in alternative payment methods
- know how to use such methods safely and autonomously
- implement these methods in their everyday lives
- know about the NFC technology



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- create an online wallet account (simulation) and be aware of how to use it
- know the common scams concerning online payments, how to prevent them and how to react to them
- know about prepaid cards, debit cards and their utility
- be aware of credit card fraud on the internet, how to prevent it and how to react in case of unauthorized accesses

LENGTH OF THE MODULE

The whole module will last 8 hours to be completed during face-to-face activities.

TEACHING AND LEARNING CONCEPT OF THE MODULE

Face-to-face activities and an online game.



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DETAILED INFORMATION ON THE TOPICS

TOPIC	LENGTH OF THE TOPIC	LEARNING CONTENTS	AIM	LEARNING TASKS/ACTIVITIES	OUTCOME	TEACHING METHODS
<p>Presentation of the alternative payment methods</p>	<p>1h at home 1h face-to-face</p>	<p>This session will be used as an introductory session to present to the learners the various existing alternative payments.</p>	<p>Participants will understand the existing technologies implemented to purchase any item.</p>	<p>TASK 1 at home: Watch an introduction video and answer to the following questions</p> <ol style="list-style-type: none"> 1. What have you understood about cashless payment? 2. What are its advantages? 3. What obstacles do you see to them? 4. After watching the video, did any specific question arise? <p>French video: https://www.edenred.com/fr/letstalkforgood/letstalk-innovation (until 33:30) <i>Notice: It is possible to use the embeded Youtube</i></p>	<p>After this session, participants will have a complete overview of the different alternative payment methods and will be able to underline their benefits.</p>	<p>PPT presentation Video Q&A session</p>



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				<p><i>subtitles in every language.</i></p> <p>TASK 2:PPT presentation with the definition of alternative payment methods.</p> <p>TASK 3: Q&A session (related to task 1)</p> <p>Task 4: Game. Write the following terms on a piece of paper: credit card, online payment, mobile payment, contactless, online wallet, QR code. Participants have to randomly pick one piece of paper and describe it to the others who have to guess the term. During round 2, participants have to describe the term for others to</p>		
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				guess using only one word.		
Zoom on NFC and mobile payment methods	1h	<p>Presentation of the NFC and mobile payment technology</p> <p>Advantages and risks</p> <p>How to use it safely</p>	<ul style="list-style-type: none"> - Participants will know what NFC and mobile payments are - Participants will know how to use NFC payments in a safe and autonomous way - Participants will know how to differentiate NFC and mobile payments from other digital payment methods 	<p>TASK 1: Powerpoint presentation on what are NFC and mobile phone payment methods</p> <p>TASK 2: Video Watching the video on the mobile payment revolution in China. https://www.youtube.com/watch?time_continue=169&v=4JIBZXMj_RM&feature=emb_title</p> <p>TASK 3: Video Mobile phone payments: https://www.frandroid.com/android/applications/500871_paiement-mobile-sur-smartphone-</p>	<p>An overview of the NFC and mobile payment methods available</p> <p>A wide vision of benefits and challenges related to NFC and mobile payment use</p> <p>Confident participants in using NFC and mobile payments</p>	<p>PPT presentation, Word document</p>



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				<p>presentation-fonctionnement-securite</p> <p>TASK 4: Focus on contactless payment Video: https://www.capital.fr/votre-argent/paiement-sans-contact-carte-bancaire-et-telephone-1345123</p> <p>TASK 5: Roundtable 1. What do you think about contactless and mobile payments? In which cases would you see yourself using it? 2. What are the advantages of contactless and mobile payments? 3. What are the challenges you see in its daily uses?</p>		
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<p>Zoom on online wallet services (with simulation)</p>	<p>2h</p>	<p>Presentation of online wallet services, advantages and risks, how to use it safely, demonstration of opening an account with a simulation of a service such as PayPal</p>	<p>Participants will:</p> <ul style="list-style-type: none"> - Understand what online wallets are - Know about buyers' protection - Know how to use an online wallet service (simulation) - Know how to navigate in the online wallet user interface - Know about the scams that exist, how to prevent them and how to react to them 	<p>TASK 1: Presentation PPT presentation on online wallets, how it works, its added value. Focus on the security aspect.</p> <p>TASK 2: Video https://www.youtube.com/watch?v=7aFqCqqaBZQ</p> <p>TASK 3: Creation of an online wallet account The learner will create an online wallet account (simulation) to see how it works and be more comfortable with the user interface</p> <p>TASK 4: Discussion The educator will ask the group the following questions:</p> <ol style="list-style-type: none"> 1. Would you feel comfortable to 	<ul style="list-style-type: none"> - Overview about the characteristics and use of online wallets - Ability to use online wallet services in a safe and autonomous way - Confident participants in using online wallets having seen the example of the online wallet service 	<p>PPT presentation and practical session by simulation of creation of a PayPal account</p> <p>Learning by doing Laptops and Internet connection</p> <p>Roundtable Paperboard Markers</p>
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				<p>use such a method?</p> <ol style="list-style-type: none">2. If no, why?3. How could you feel more secure using online payment? <p>The educator should write the feedback received from participants.</p> <p>TASK 5: Video https://www.youtube.com/watch?v=V9i_27ZuJoY</p> <p><i>Notice: Explain to participants that PayPal is just an example. We are not stimulating them to subscribe, this is only informative.</i></p> <p>TASK 6: Video</p>		
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				https://www.youtube.com/watch?v=byXNib1YhZs		
				<p>TASK 7: Wrapping up The educator should come back to the feedback received during the session of task 4 and ask participants if the resources provided have reassured them.</p>		
Zoom on prepaid and debit cards	1h	<p>Presentation of Prepaid Cards, what are they and how they work; The difference between a prepaid card, a credit card, and a debit card The advantages and disadvantages of Prepaid Cards; How to recharge them;</p>	<p>Participants will know what prepaid and debit cards are, their advantages and disadvantages, when to use them etc.</p>	<p>TASK 1: PPT presentation on what prepaid and debit cards are and their use; The benefits of having one.</p> <p>TASK 2: Video on how Prepaid Cards work: https://www.youtube.com/watch?v=-gE9t8YXjro</p>	<p>Ability to differentiate prepaid cards from debit and credit cards.</p> <p>Participants feel confident in using prepaid and debit cards</p>	<p>PPT presentation; Video; Q&A session.</p>



		The risks and the protections.		<p>TASK 3: Video: What can a Prepaid Card be used for? Advantages and disadvantages. https://www.youtube.com/watch?v=KDZOQw5N_WU</p> <p>TASK 4: Video on Prepaid protections: https://www.youtube.com/watch?v=Fa35o3W0nKA&feature=youtu.be</p> <p>TASK 5: Q&A session:</p> <ol style="list-style-type: none">1. What are the positive aspects for you in the use of Prepaid Cards?2. Can you make a difference between the different types of cards?3. Do you feel comfortable in choosing the payment		
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				<p>card that best suits your needs?</p> <p>3. Do you feel comfortable using it in your everyday life?</p> <p>4. Do you think this method of payment needs improvements and if yes in which area?</p> <p>5. Do you have any safety concerns using the Prepaid Cards?</p>		
Zoom on payments online	2h	<p>Definition of online payments ;</p> <p>Statistics of usage ;</p> <p>Examples of online payments ;</p> <p>Different methods of online payments;</p> <p>The advantages and effects of online payments;</p> <p>How to prevent credit card fraud online.</p>	<p>Participants will know what are the different types of online payment</p> <p>Participants will know how to differentiate online payments from other types of payment methods</p> <p>Participants will learn how to</p>	<p>TASK 1: PPT presentation for online payment definition and example.</p> <p>TASK 2: Video on online payments, how to use it and different methods: https://www.youtube.com/watch?v=O8FAYfcAzCg</p>	<p>Participants will feel confident in using online payment methods</p>	<p>PPT presentation</p> <p>Videos to illustrate the utility and practicality of online payment</p> <p>Word document</p> <p>Q&A sessions</p>



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			recognize and protect themselves from any potential risks and fraud online	<p>TASK 3: Reading a document about the advantages of online payment: https://mybillingtree.com/benefits-of-online-payment-portals/</p> <p>TASK 4: Video: The effects and potential of online payment. https://www.youtube.com/watch?v=EnzGI1yGcu0</p> <p>TASK 5: Video on how to prevent credit card fraud online: https://www.youtube.com/watch?v=-hb2f0ToWDc</p> <p>Task 6: Video: Motion code - a way of securing your online payments, how it works:</p>		
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				<p>https://www.youtube.com/watch?v=SjVjQMAc5qE</p> <p>TASK 7: Q&A session: The educator will ask the learners:</p> <ol style="list-style-type: none">1. Do you find this method of payment practical?2. Do you consider implementing it in your daily lives?3. What are your concerns about online payments?4. Do you think it is safe and well secured?		
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FURTHER METHODOLOGICAL RECOMMENDATIONS

Please refer to the Word document on “Tips to trainers”. Further, it is possible to use the embedded Youtube subtitles in every language for videos that are included above and are in French language.

REFERENCE LIST FOR THE WHOLE MODULE

- „What are the alternative means of payment?": <https://www.economie.gouv.fr/particuliers/moyens-paiement-alternatifs#>
- Deshayes, S., “Apple Pay, Google Pay, Paylib: the comparison of mobile payments”: <https://www.capital.fr/votre-argent/apple-pay-google-pay-paylib-le-comparatif-des-paiements-par-mobile-1358606>
- “ Contactless payments, statistics in France: <https://comarketing-news.fr/le-paiement-sans-contact-simpose-en-europe/>
- “Contactless and NFC payments, an overview”: <https://finance.sia-partners.com/20190305/paiements-par-smartphone-qr-code-carte-bancaire-nfc-tour-du-monde-des-paiements-sans>
- How to pay with your phone: https://www.frandroid.com/android/applications/500871_paiement-mobile-sur-smartphone-presentation-fonctionnement-securite
- “Seniors always prefer cash”: https://www.senioractu.com/Les-seniors-preferent-toujours-le-cash_a21374.html
- “The French and mobile payment”: <https://www.lesechos.fr/2017/09/les-francais-apprivoisent-le-paiement-mobile-182577>

REFERENCE LIST FOR FURTHER READING

- “Contactless payments with your credit card”. Information by the Bank of France: <https://www.abe-infoservice.fr/banque/moyens-de-paiement/paiement-sans-contact-ou-nfc-comment-ca-marche/paiement-sans-contact-ou-nfc-par-carte-bancaire>
- “ Europeans and means of payments”: <http://sdw.ecb.europa.eu/servlet/desis?node=1000004051>
- “The French and means of payment”: https://www.economie.gouv.fr/files/sondagecsa_synthese.pdf



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- “Payment Methods Report 2019: Innovations in the way we pay”: <https://www.europeanpaymentscouncil.eu/sites/default/files/inline-files/Payment%20Methods%20Report%202019%20-%20Innovations%20in%20the%20Way%20We%20Pay.pdf>
- “Around the Web - a compilation of some interesting reports about payment published last quarter”: <https://www.europeanpaymentscouncil.eu/news-insights/news/around-web-compilation-some-interesting-reports-about-payments-published-last-2>

Project **DEFINE**

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