



**DIGISENIORBANK**

**INCLUSIVE DIGITAL BANKING:  
EMPOWERING SENIORS WITH DIGITAL SKILLS**

2024-1-ES01-KA210-ADU-000243084

# **A - CORE LEARNING MATERIAL**

QUALITY REVIEW TABLE

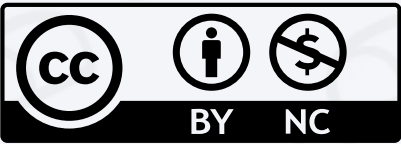
Review	Date	Description of the Modification	Signature
0	29/08/2025	Original wording	

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# **MODULE 1**

**HOW TO ACCESS YOUR DIGITAL BANKING  
SECURELY**

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1.3.  
Understand-  
ing your  
main screen  
/ dashboard

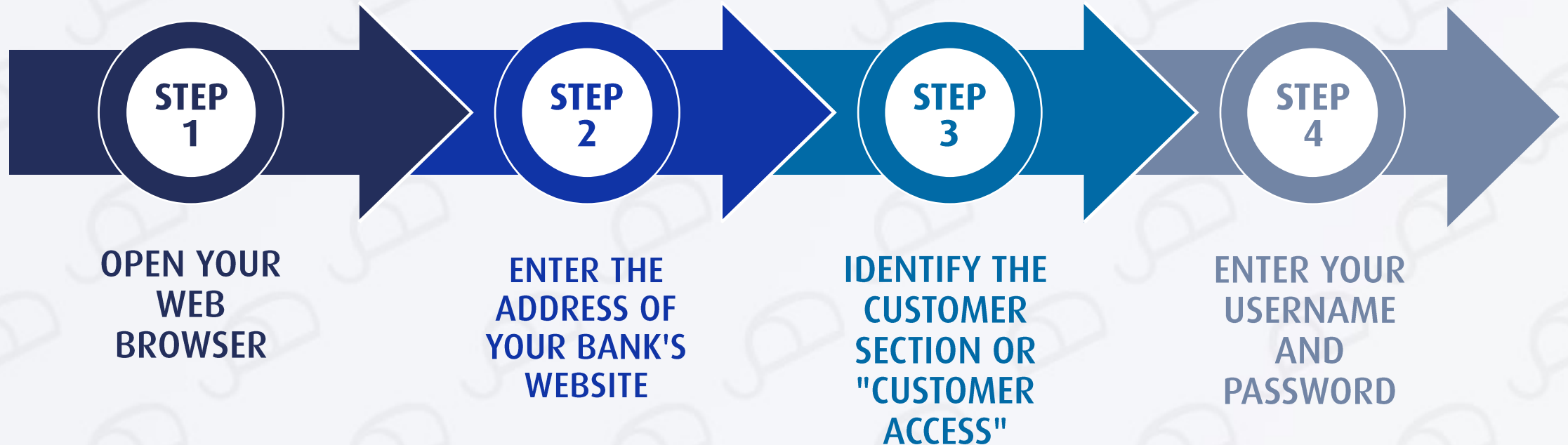
# **1.1. How to access your online banking**

**(from your computer's webpage)**



This is how to log in to your bank using a computer, either desktop or laptop. Let's see how to do it in a few simple steps.

**Before you begin: Have the username and password provided by your bank ready.**

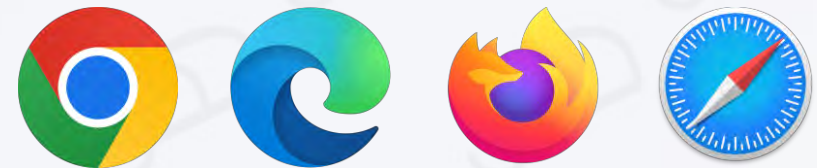






# OPEN YOUR WEB BROSER

The browser is the program you use to visit pages on the Internet. You may know it as Google Chrome, Microsoft Edge, Firefox or Safari. Double click on its icon to open it.



**Look for one of these icons on your computer to get started.**



## ENTER THE ADDRESS OF YOUR BANK'S WEBSITE

This is the most important part for your security. Instead of googling the name of your bank, the safest thing to do is to type the official address yourself in the bar at the top of the page. The official address is usually on the documentation given to you by the bank.

For example, if your bank were called "Fictional Bank", you would write: [www.fictionalbank.com](http://www.fictionalbank.com)





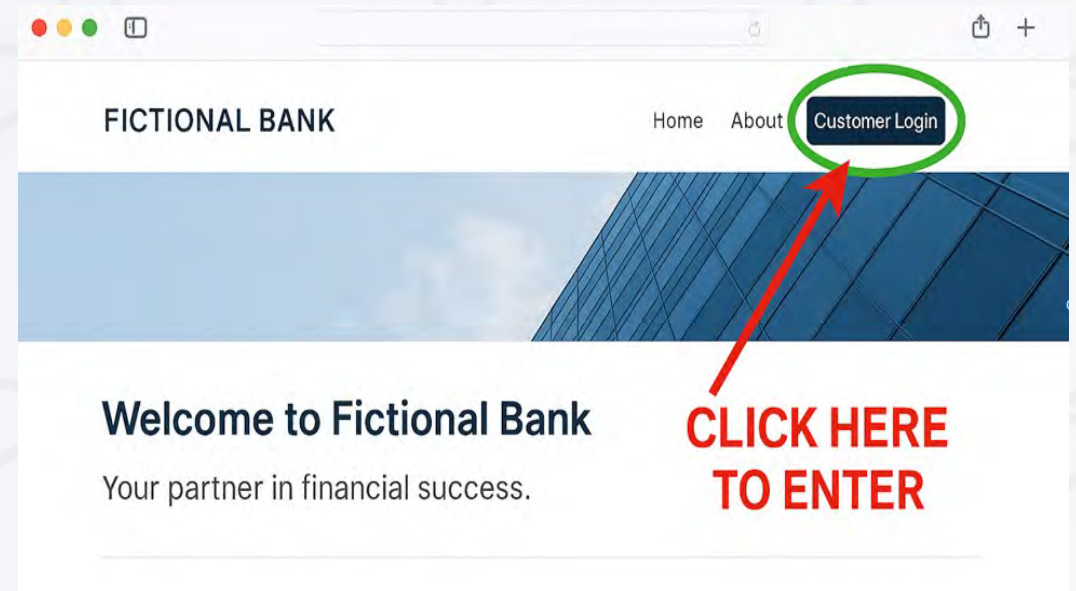
### STEP 3

## IDENTIFY THE CUSTOMER SECTION OR "CUSTOMER ACCESS"

Once on the bank's official website, look for a button or a section that says something like:

- ☐ "Client Access".
- ☐ "Online Banking".
- ☐ "Client Area".
- ☐ "Enter".

It is usually in one of the top corners of the page, usually on the right.



STEP  
4

# ENTER YOUR USERNAME AND PASSWORD

Now you will see some boxes where you have to enter your passwords.

Click in the box that asks for your "**User**" (or "ID", "Identifier", etc.) and type it in.



Then click on the "**Password**" box and type in the password. It is normal that when typing it, you will only see dots or asterisks (\*\*\*\*\*). This is done for security, so that no one can see it.



When you have filled in both boxes, click on the button that says "**Enter**", "**Login**" or "**Accept**".

## Log in to Online Banking

1. Enter your user ID here
2. Enter your secret password here

Click here  
to access



Log In

## Security reminder

# Look for the Padlock!

Before entering your password, always check that the address bar at the top of the page has a **closed padlock icon** and that the address begins with **https://**. The "s" stands for "secure". This confirms that you are on the official site and that your information is secure.



# **1.2. How to activate and access your bank's mobile application**

**(if applicable)**



If you prefer to use your smartphone or tablet, you can use your bank's application (or "app"). This is a program you download that gives you direct access to your accounts.

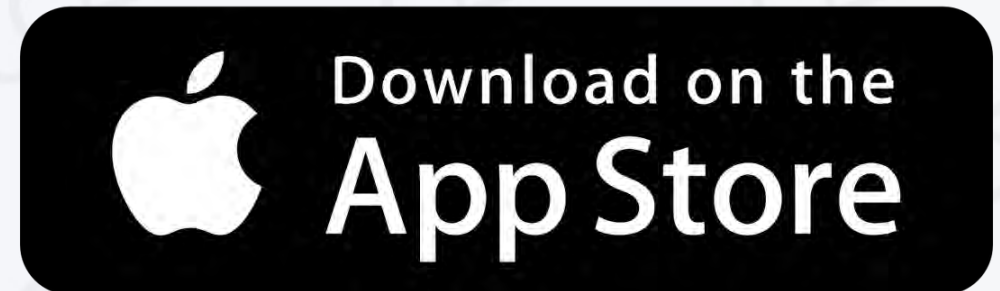




# GO TO THE OFFICIAL APP STORE

Applications should only be downloaded from official stores to ensure that they are safe.

- ☐ If your phone is **Android** (most other brands like Samsung, Xiaomi, etc.), your store is called the **Google Play Store**.
- ☐ If you have an **iPhone** or **iPad**, your store is called the **App Store**.







## **SEARCH FOR AND FIND THE OFFICIAL APP OF YOUR BANK**

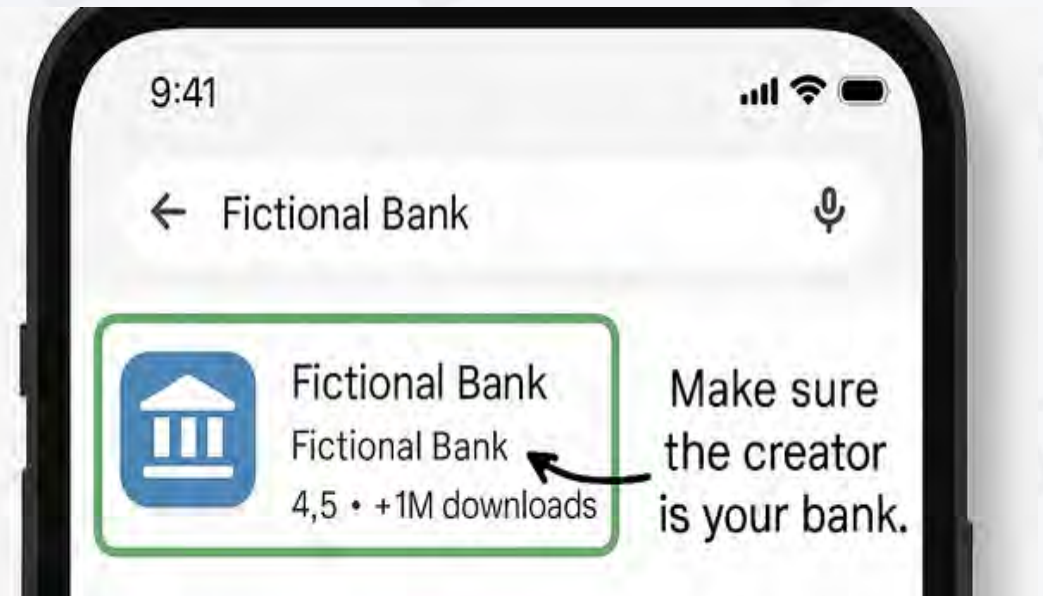
Once inside the store, use the search bar (usually with a magnifying glass icon🔍) to type the name of your bank. Several results will appear.



## SEARCH FOR AND FIND THE OFFICIAL APP OF YOUR BANK

**How do I know which one is the official one?**

- ❑ **The name of the creator:** Under the name of the app, it usually has the name of the "developer". Make sure it is the official name of your bank.
- ❑ **The number of downloads:** The official app will have millions or hundreds of thousands of downloads, while a fake app will have very few.







STEP  
3

# DOWNLOAD AND INSTALL THE APPLICATION

Click on the  
button that says  
**"Install"** or **"Get"**.



The phone will  
automatically  
download and  
install it.



You will know it is  
done when the  
button changes to  
**"Open"**.

## STEP 4

# OPEN THE APPLICATION AND ACTIVATE YOUR ACCOUNT

The first time you open the app, you will be asked to log in. This process may vary slightly depending on the bank:

Normally you will be asked for your **username and password** (the same as you would use on your computer).



For security reasons, you may be sent a **code by SMS** to your cell phone to confirm that it is you. You will need to enter this code in the app.



Once activated, the app may ask you to create a **simpler PIN** or use your **fingerprint** to log in the next few times, making access much faster.



## Security reminder

# Only from Official Stores!

Never install a bank app from a link that comes to you via SMS or email, even if it looks like it's from your bank. It could be a trap. **Always download apps from the App Store or Google Play Store.**

## **1.3. Understanding your main screen / dashboard**



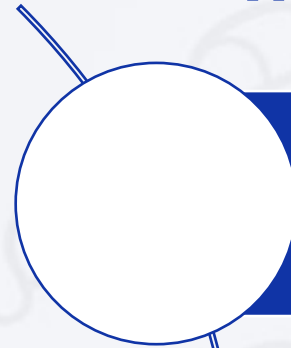


# What do you usually find here?

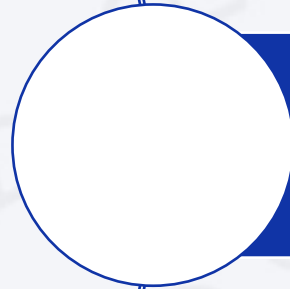
Congratulations! You are now logged in to your online banking.

The first screen you see is like the **dashboard** of your car: it shows you the most important information at a glance.

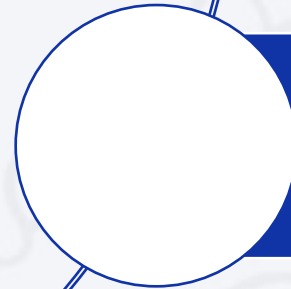
Although the design changes from one bank to another, almost all of them show the same elements.



**Your Main Balance:** The most visible is usually the total money you have in your main account (or the sum of all your accounts).



**Last movements:** A small list of the latest transactions: pension income, purchase payment, a receipt, etc.



**Main Options Menu:** Buttons or a side menu to go to the most important functions, such as: **Accounts** (to see the details of all your accounts); **Transfers** (to send money); **Cards** (to manage your credit or debit cards); and **Payments** (to pay bills).

**This screen is your starting point for any management you want to do.**

## DASHBOARD

Logout

Available balance

**\$4,450,25**

Here you see  
the money you  
have available

**Very important!**  
Click here whenever  
you are done.

Latest movements

Mar 18	Utilities	-150,00
Mar 17	Salary	<b>+2,500.00</b>
Mar 16	Grocery Store	-54.75
Mar 14	Gym	-40.00

These are your latest  
expenses and income

Accounts

Transfers

Cards

From here you  
can access all  
operations

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HORIZONTE XXII (Spain)

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# **MODULE 2**

BASIC ENQUIRIES AND OPERATIONS



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**2.2. How to  
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**2.3. How  
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Payment  
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**2.4. How  
to Repeat  
a Previous  
Payment**

**2.5. How  
to Set Up  
Recurring  
Payments**

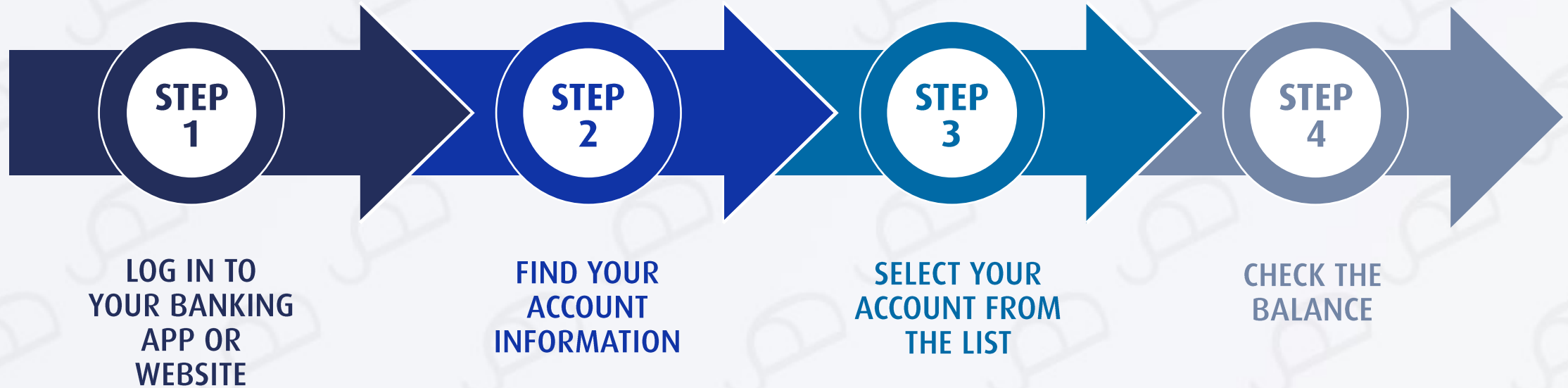


## **2.1. How to Check Your Account Balance**



This is how you check your account balance, either using a computer or smartphone. Let's see how to do it in a few simple steps.

## Steps to Follow:





# LOG IN TO YOUR BANKING APP OR WEBSITE

Open the banking app  
on your phone or go  
to your bank's  
website.



Enter your  
username/email and  
password.




On mobile apps, you  
may need to use  
fingerprint or face  
recognition for  
security.




STEP  
2

## FIND YOUR ACCOUNT INFORMATION

Look for the  
**"Dashboard"** or **"Home"**  
screen.



Where to click: A button  
labeled **"Accounts"**, **"My  
Account"**, or a  
wallet/purse icon on the  
main screen.




On some apps, your  
balance appears  
automatically after  
logging in.



**STEP  
3**

## **SELECT YOUR ACCOUNT FROM THE LIST**

If you have multiple accounts (e.g., checking, savings), they will be listed.



Tap or click the account you want to check.



STEP  
4

## CHECK THE BALANCE

Your balance will appear on the screen:

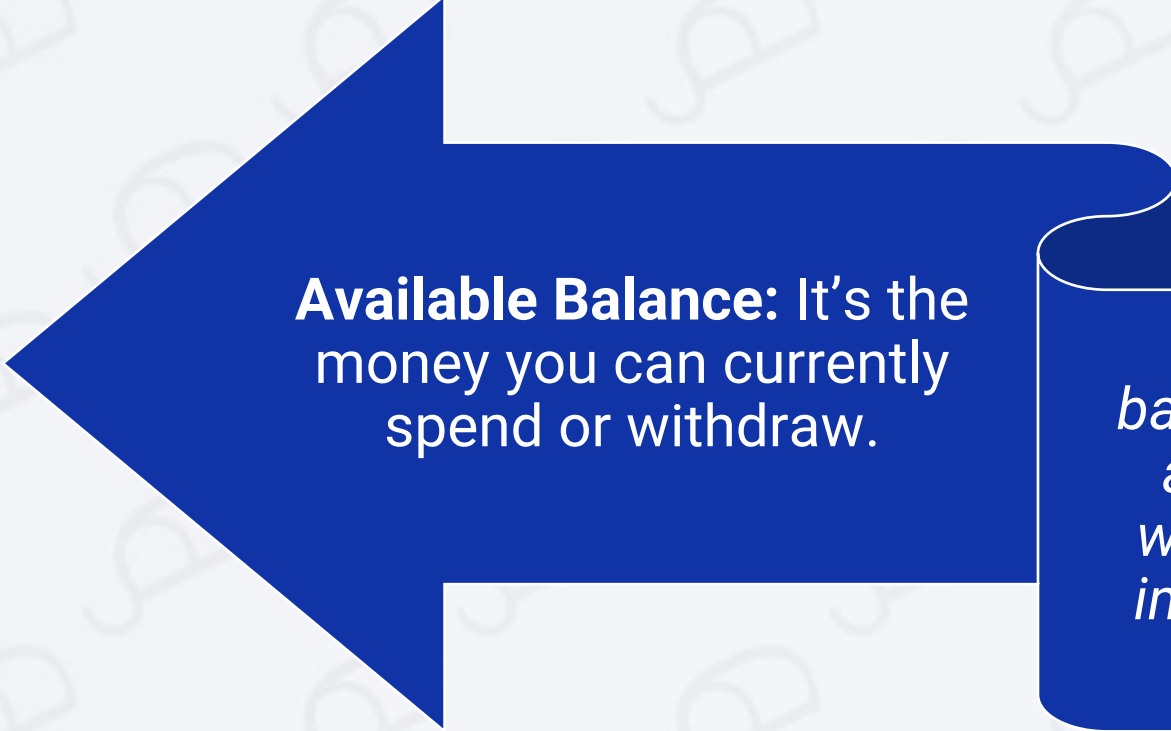
On mobile apps, it often shows at the top of the screen in large numbers.




On websites, look for a large number with a currency symbol (€) or "**Balance**" label.



# Understanding "Available Balance" vs. "Actual/Ledger Balance"

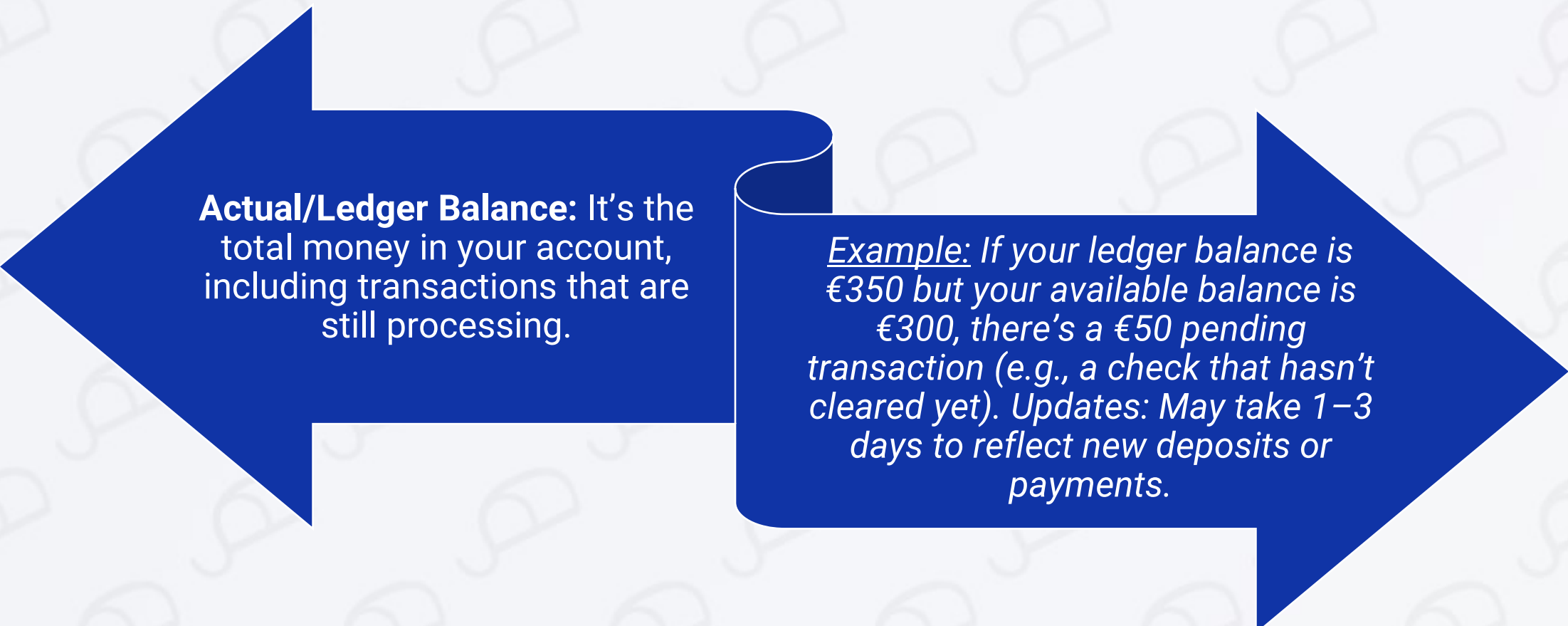


**Available Balance:** It's the money you can currently spend or withdraw.



*Example: If your available balance is €300, you can use this amount for payments or cash withdrawals. Updates: Changes immediately when you spend or deposit money.*

# Understanding "Available Balance" vs. "Actual/Ledger Balance"



**Actual/Ledger Balance:** It's the total money in your account, including transactions that are still processing.

*Example: If your ledger balance is €350 but your available balance is €300, there's a €50 pending transaction (e.g., a check that hasn't cleared yet). Updates: May take 1–3 days to reflect new deposits or payments.*

## Security reminder

# Beware of your data!

Always click "**Log Out**" or "**Sign Off**" when finished and never use public computers or Wi-Fi to check your balance.

## 2.1. How to Check Your Account Balance

If you need a visual explanation that sums this section up, here is an infographic showing you how to check your account balance.

The infographic shows a web browser window with a fictional bank interface. At the top, there are navigation links for 'FICTIONAL BANK', 'Accounts', and 'Transfers'. The 'Accounts' link is highlighted with a red box and a red arrow pointing to it from a callout box that says 'CLICK 'ACCOUNT'S''. Below the navigation bar, there is a 'Welcome' message and a prompt to 'Please select an option'. A table displays two types of balances: 'Available Balance' at \$1,265.43 and 'Actual Balance' at \$1,430.66. A red box highlights the 'Actual Balance' value with a callout stating 'The amount available for withdrawal.' At the bottom of the interface, a grey bar contains a 'Security Reminder: Always log out when finished.'

FICTIONAL BANK		Accounts	Transfers
<b>Welcome</b> Please select an option			
Available Balance	\$1,265.43	The amount available for withdrawal.	
Actual Balance	\$1,430.66		
Security Reminder: Always log out when finished.			

## **2.2. How to Understand Your Bank Statements and Transactions**

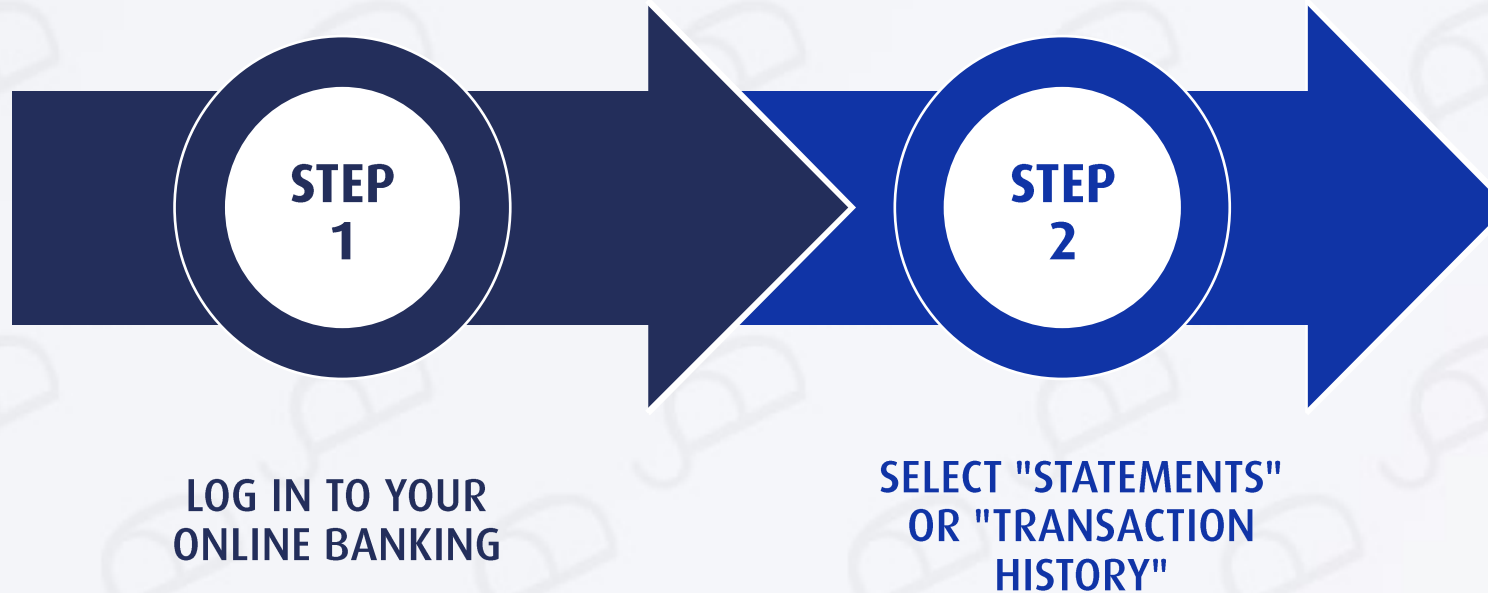


# Where to Find Transaction History or Statements

Think of your bank statement as a diary of your money. It shows you exactly what money has come into your account and what money has gone out.

Checking it regularly helps you keep track of your spending and make sure there are no mistakes.

## Steps to Follow:







## **LOG IN TO YOUR ONLINE BANKING**

On the main page for your account, you will usually see a list of your recent payments.



STEP  
2

## SELECT "STATEMENTS" OR "TRANSACTION HISTORY"

To see a full statement, look for a button or link that says "**Statements**", "**e-Statements**" or "**Transaction History**".



You can often choose to view transactions from a specific month or year.

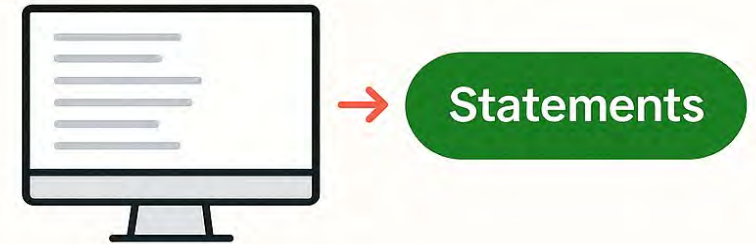
## How to Read Statements:

A statement is usually a simple table with a few important columns.

Let's look at what they mean.

## How to Understand Your Bank Statements and Transactions

1. Log in to online banking



2. How to read them

Date	Description	CREDIT	DEBIT
02/01	Supermarket	1.200.00	50.00
02/03	Pension	100.00	100.00
02/05	Electricity Bill	50.00	100.00
02/08	Fee	5.00	5.00

A diagram illustrating the layout of a bank statement. It features a vertical line on the left side with five white circles connected by a line. Each circle is connected to a horizontal blue bar that contains text. The bars are stacked vertically, and the circles are positioned to the left of each bar.

**Date:** The day the money was either paid or received.

**Description:** This tells you where the money went or who it came from. For example, "Supermarket", "Pension" or "Electricity Bill".

**Credit (Money received):** This is money coming INTO your account. Think of it as a plus (+). This could be your pension, a payment from a friend, or interest earned.

**Debit (Money spent):** This is money going OUT OF your account. Think of it as a minus (-). This includes bills you've paid, cash you've withdrawn, or shopping expenses.

**Fees:** Sometimes you might see a small charge from the bank for a service. This will also appear as a debit.

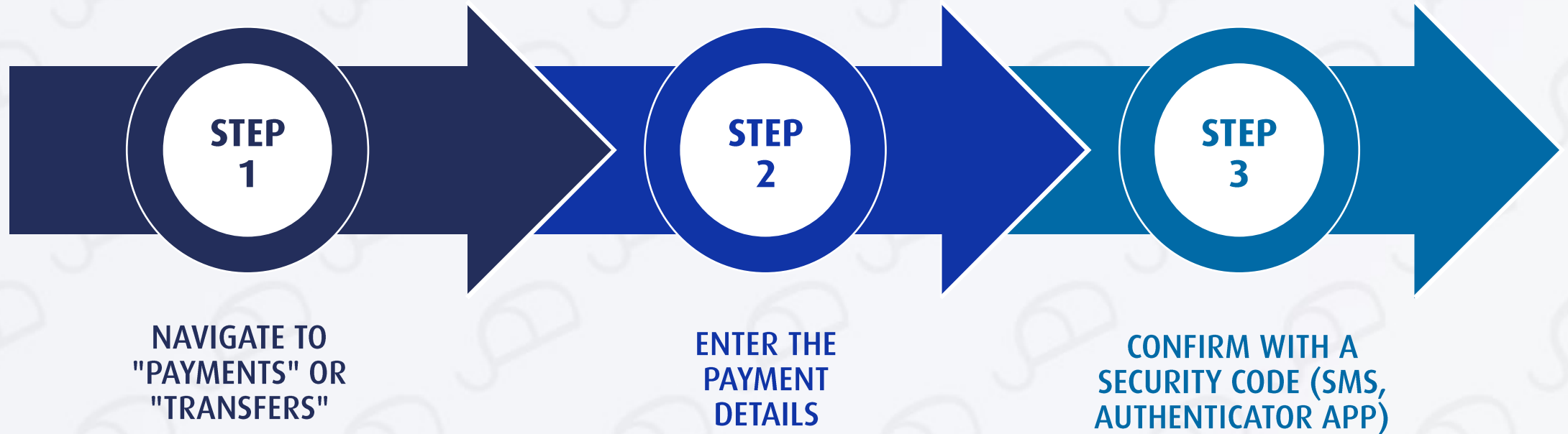
## **2.3. How to Make a Payment or Transfer**

(e.g., Pay a Utility Bill)



Sending money online is a quick and safe way to pay bills or transfer money to family and friends. Let's walk through the steps together.

## Steps to Follow:





STEP  
1

## NAVIGATE TO "PAYMENTS" OR "TRANSFERS"

Open the banking app  
on your phone or go  
to your bank's  
website.



After logging in, find  
the main menu and  
click on the section  
called "**Payments**" or  
"**Transfers**".

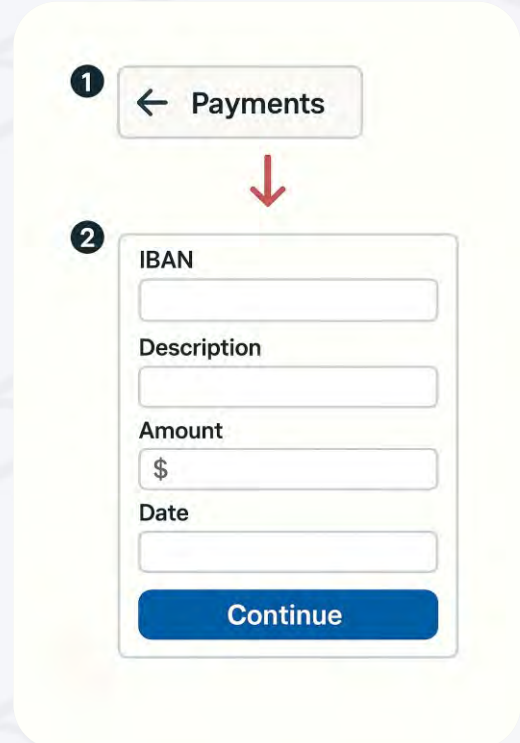


**STEP  
2**

## **ENTER THE PAYMENT DETAILS**

You will see a  
form to fill out.

Take your time  
and enter the  
information  
carefully.



The screenshot shows a mobile app interface for entering payment details. At the top, there is a back arrow and the text "Payments". Below this, a red arrow points down to a form. The form is labeled "2" and contains the following fields: "IBAN" (with a text input), "Description" (with a text input), "Amount" (with a dollar sign icon and a text input), and "Date" (with a date picker). At the bottom of the form is a blue button labeled "Continue".



## ENTER THE PAYMENT DETAILS

### In this form, you will see:


- ☐ **Recipient's IBAN:** This is the person's or company's unique bank account number. It's very important to get this right. An IBAN is often used for international payments, while an Account Number and Sort Code are common for payments within the same country).
- ☐ **Description/Reference:** Write a short note to remind yourself and the recipient what the payment is for (e.g., "January electricity").
- ☐ **Amount:** Type in the exact amount of money you want to send.
- ☐ **Date:** Choose the date you want the money to be sent. You can usually pay today or schedule it for a future date.




**STEP  
3**

## **CONFIRM WITH A SECURITY CODE (SMS, AUTHENTICATOR APP)**

After you fill in the details, the bank will ask you to confirm the payment.



To prove it's you, they will send a temporary security code to your mobile phone as an SMS text message, or you may need to get the code from your Authenticator App.



Once you received it, type this code on the screen to approve the payment.

## Tip

**Before you click the final confirmation button, always double-check all the details, especially the recipient's account number and the amount.**

**It's much easier to check now than to fix a mistake later.**

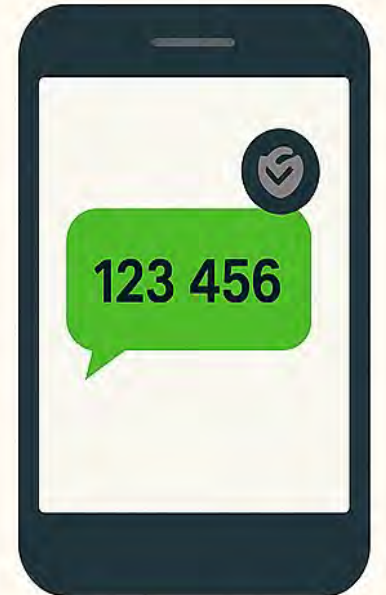
## Confirm with a Security Code

After you fill in the details, the bank will ask you to confirm the payment.

To prove it's you, they will send a temporary security code to your mobile phone as an SMS text message or you may need to get the code from your Authenticator App.

Type this code on the screen to approve the payment.

• • • • •



**Approve**

## Security reminder

**Be very careful about who you send money to!**

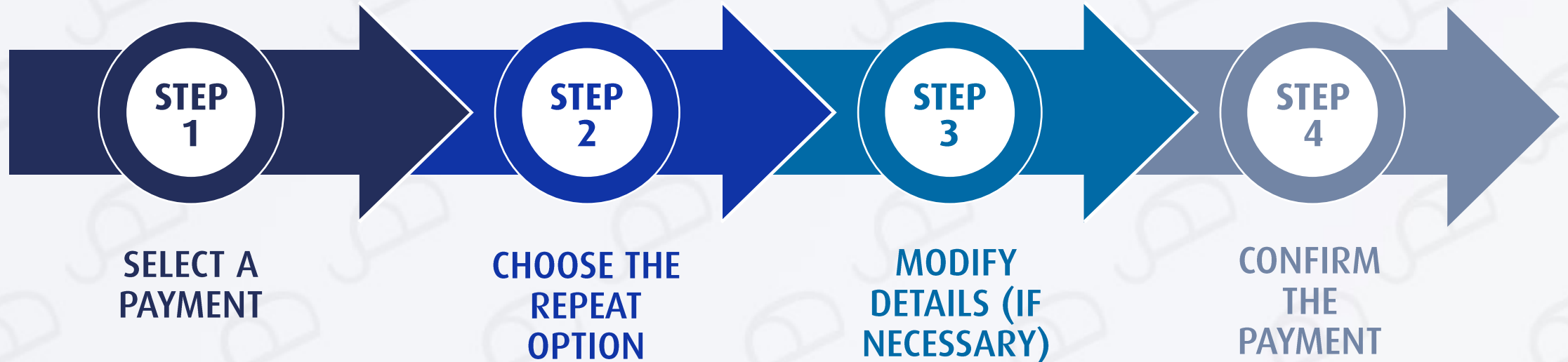
Be very careful about who you send money to. Never make a transfer if someone is pressuring you or if you do not know the person. Banks will never call you and ask you to move your money to a "safe account". If you feel unsure, stop and talk to a trusted family member or your bank.

## **2.4. How to Repeat a Previous Payment**



This feature allows you to quickly make a new payment using the details from a transaction you have made in the past.

## Steps to Follow:







**STEP  
1**

## **SELECT A PAYMENT**

Go to the "**Payment History**" section of the application.



Once there, find and select the specific payment you wish to repeat from the list.



**STEP  
2**

## **CHOOSE THE REPEAT OPTION**

Click on the "**Repeat**" button or option associated with that transaction.



A new payment form will open, pre-filled with the original details.



STEP  
3

## MODIFY DETAILS (IF NECESSARY)

Review the pre-filled  
information.




You can now edit  
fields as needed,  
such as the "**Amount**"  
or the "**Description**".



STEP  
4

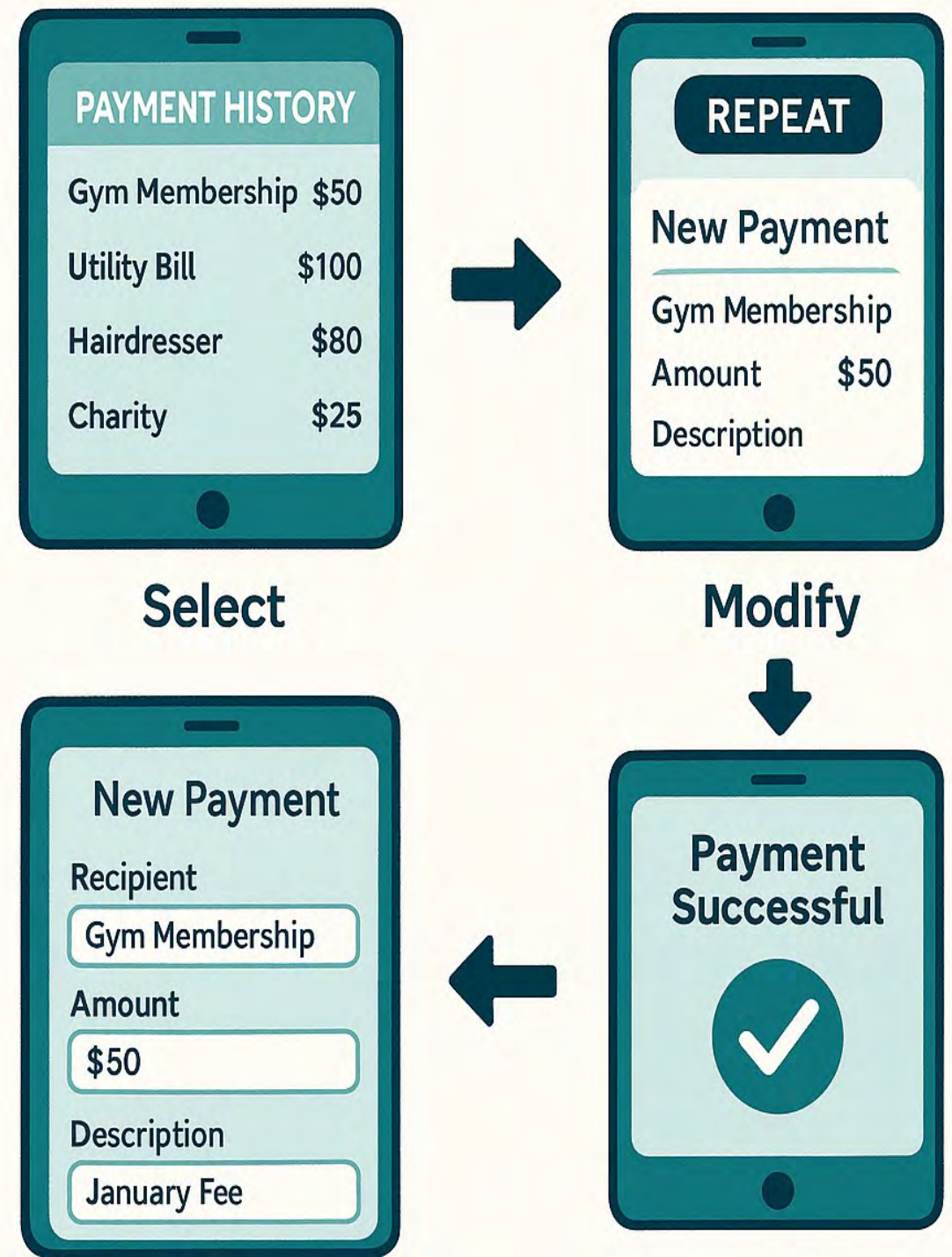
## CONFIRM THE PAYMENT

Once you have verified that all details are correct, click the "**Confirm**" button to process the new payment.



After doing so, you will receive a confirmation once it is complete.

If you need a visual explanation that sums this section up, here is an infographic showing you how to repeat a previous payment.



# **2.5. How to Set Up Recurring Payments**

**(Standing Orders)**

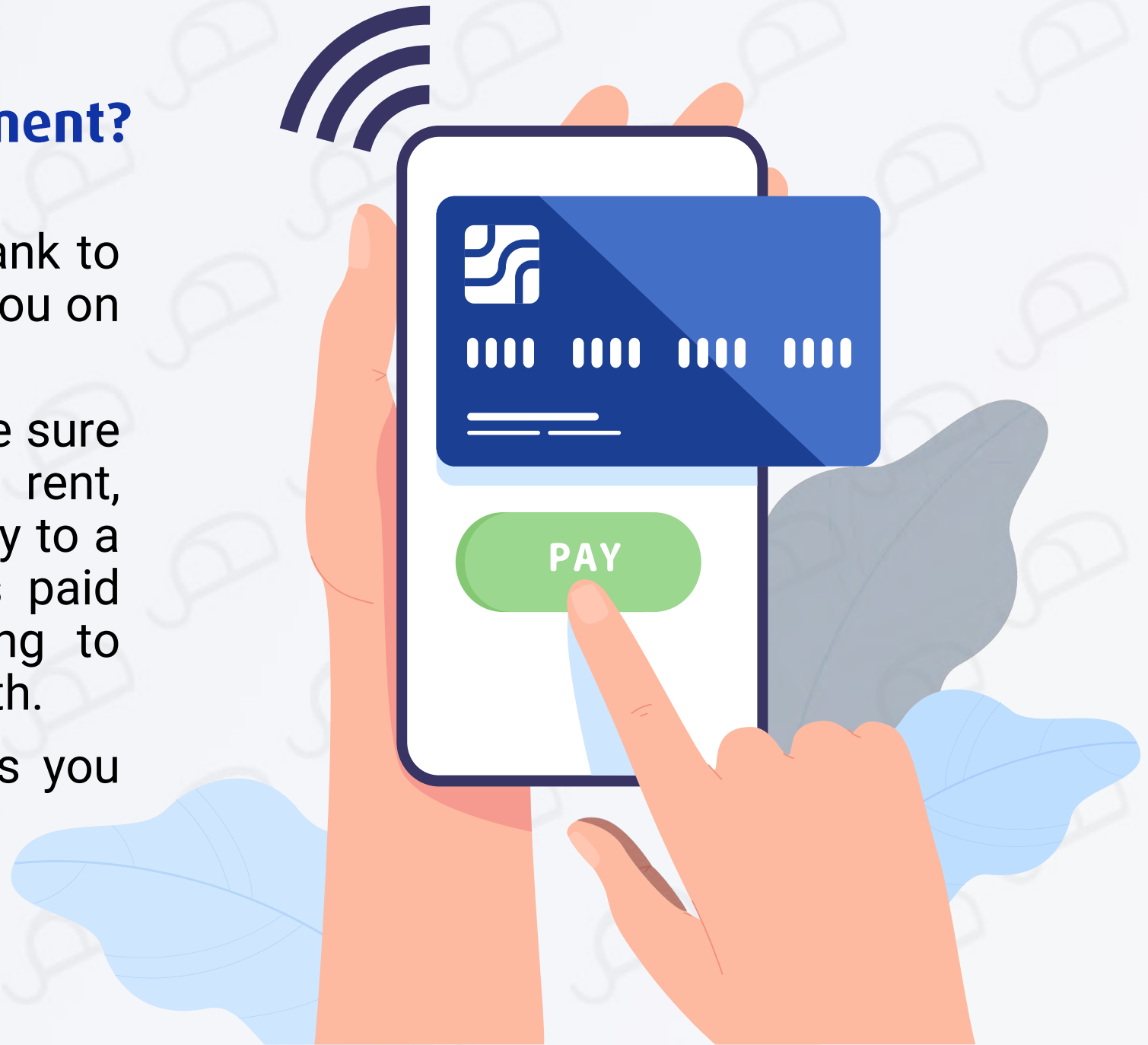


## What is a recurring payment?

Think of it as telling your bank to automatically pay a bill for you on a regular schedule.

It's a wonderful way to make sure important payments, like rent, utility bills, or sending money to a family member, are always paid on time without you having to remember every single month.

It saves you time and gives you peace of mind!



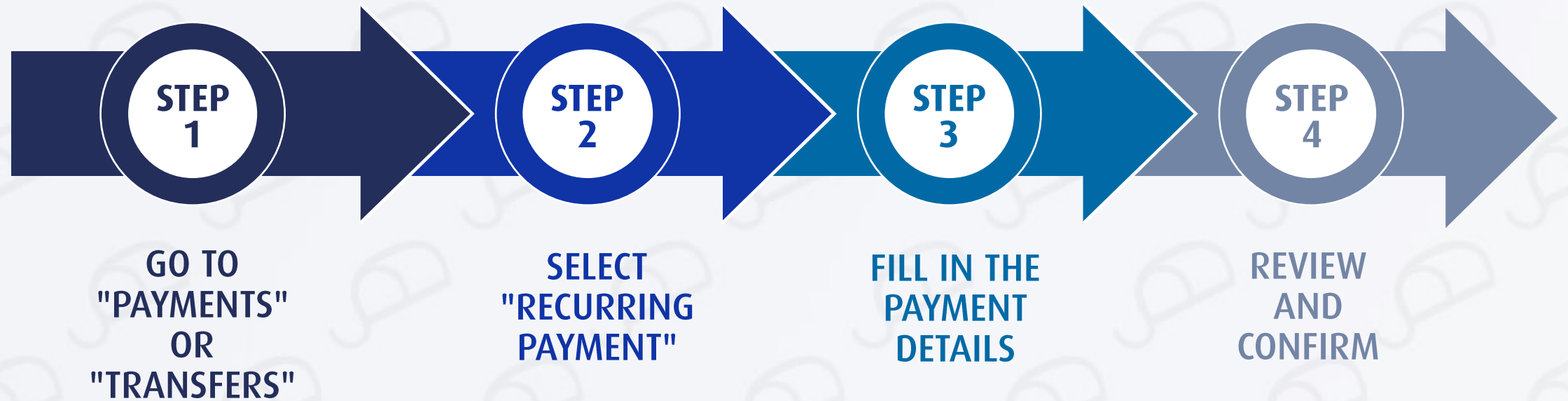


## What will you need before start:

- ☐ The bank account details of the person or company you want to pay (their name, account number, and sort code or routing number).
- ☐ The exact amount of money you want to send.
- ☐ The date you want the first payment to be made.



## Steps to Follow:






STEP  
1

# GO TO "PAYMENTS" OR "TRANSFERS"

First, log in to your  
online banking  
account.



On the main page,  
look for a menu  
button, often at the  
top of the screen.




Once you find it, click  
on it and look for a  
word like **"Payments"**  
or **"Transfers"**.




STEP  
2

## SELECT "RECURRING PAYMENT"

Once you are in the  
**"Payments"** section, you  
will see several options.



Look for a button or link  
that says **"Recurring  
Payments"**, **"Standing  
Orders"**, or **"Set Up a  
Regular Payment"**.



Then, click on it.



**STEP  
3**

## **FILL IN THE PAYMENT DETAILS**

A form will  
appear on the  
screen.



Take your time  
and fill in each  
box carefully.



# FILL IN THE PAYMENT DETAILS

## It will ask for:

- ☐ **Recipient (Who to Pay):** Enter the name and bank account details of the person or company.
- ☐ **Amount (£ or \$):** Type in the amount of money for the payment.
- ☐ **Frequency (How Often):** Choose how often you want to make the payment. You will see options like: Monthly (once every month), Quarterly (once every three months) or Annually (once every year).
- ☐ **Start Date:** Select the date for the very first payment.
- ☐ **End Date (Optional):** If you know when you want the payments to stop (for example, after 12 months), you can set an end date. If you leave it blank, the payments will continue until you cancel them.



**STEP  
4**

## **REVIEW AND CONFIRM**

**This is the most important step!**

The website will show you a summary of all the details you just entered.



Please double-check everything very carefully: the amount, the bank details, and the dates.



If everything looks correct, click the **"Confirm"** button.



Your bank may ask you to enter your password again or a special code from your phone or card reader to prove it's you.



And that's it!  
You have successfully set up a recurring payment.

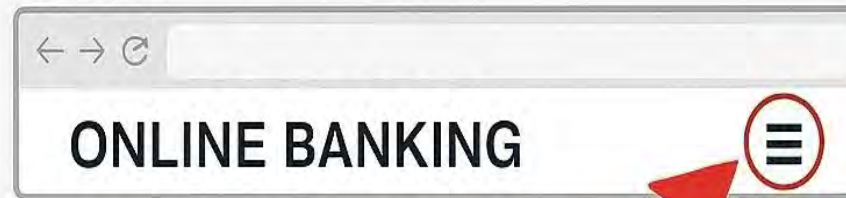


If you need a visual explanation that sums this section up, here is an infographic showing you how to set up recurring payments.

# How to Set Up Recurring Payments (Standing Orders)

## 1. Go to “Payments” or “Transfers”:

First log in to your online banking account. Look for a menu button, often at the top of the screen. Click on it and look for a word like “Payments” or “Transfers”.



## 2. Select “Recurring Payment”:


Once in the “Payments” section, you will see several options. Look for a button or link that says “Recurring Payments”, “Standing Orders”, or “Set up a regular payment.” Click on it.

## 3. Review and Confirm:

Double-check all details, and click Confirm.

## Fill in the Payment Details:

Fill in the Payment Details.

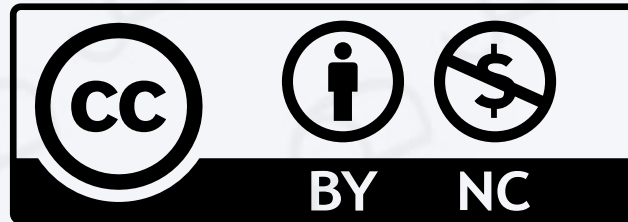
Recipient	<input type="text" value="John Smith"/>
Amount (€ or \$)	<input type="text" value="150"/>
Frequency	<input type="text" value="Monthly"/>
Start Date	<input type="text" value="01/06/2024"/>
<div> <input type="button" value="Confirm"/></div>	

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# **CONSORTIUM**

## **LEADER**

HORIZONTE XXII (Spain)

## **PARTNERS**

LJUDSKA UNIVERZA, ZAVOD ZA IZOBRAZEVANJE IN KULTURO, ROGASKA SLATINA (Slovenia)

EGESTIONPYME INTERNET S.L. (Spain)

KULTUR EGITIM VE PROJE DERNEGI – KEPDER (Türkiye)





**DIGISENIORBANK**

**INCLUSIVE DIGITAL BANKING:  
EMPOWERING SENIORS WITH DIGITAL SKILLS**

2024-1-ES01-KA210-ADU-000243084

# **MODULE 3**

MANAGING YOUR SECURITY AND ADDITIONAL  
TOOLS

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**3.1. How to  
Set Up  
Secure  
Payments**

**3.2. How to  
Order a New  
Card or  
Change  
Account /  
Card Limits**

**3.3. How to  
Block and  
Report a  
Lost or  
Stolen Card**

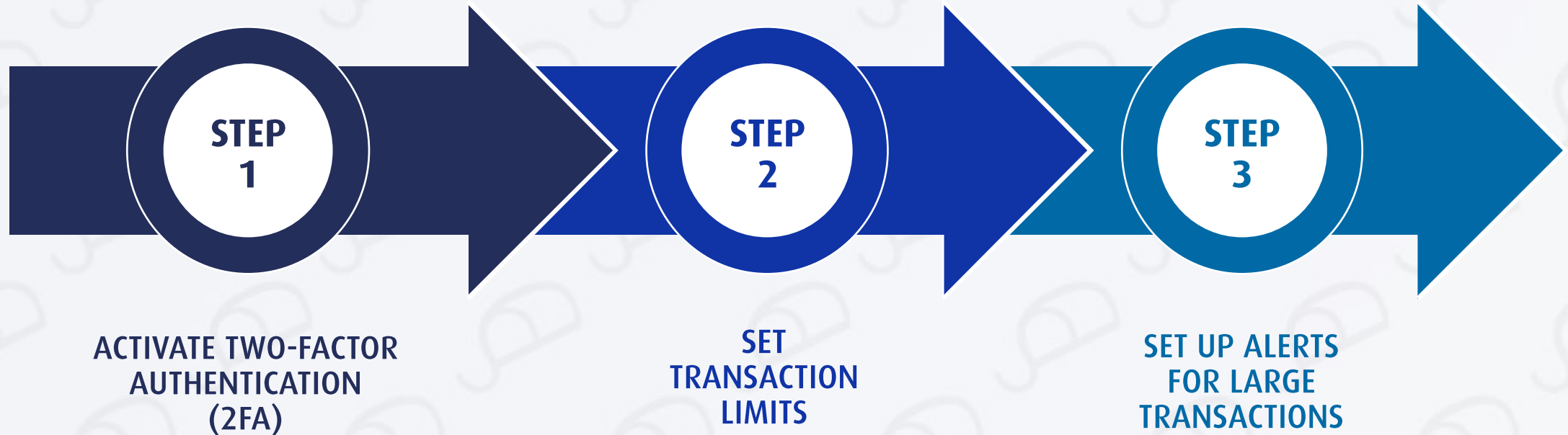
**3.4. How to  
Set Up and  
Use Mobile  
Payment  
Options**



## **3.1. How to Set Up Secure Payments**

Keeping your money safe online is like adding extra locks to your front door. These steps help you build a stronger, more secure digital bank account. It's easy to do and gives you great peace of mind.

## Steps to Make Your Account More Secure:







# ACTIVATE TWO-FACTOR AUTHENTICATION (2FA)

## What it is

This is a fancy term for a simple idea: proving it's you in two different ways. The first is your password. The second is a temporary code that your bank sends to your mobile phone via a text message. It's like having two keys to your account, which is much safer than just one!

## How to do it

- ☐ Go to the "**Security**" or "**Settings**" section of your online banking.
- ☐ Look for an option called "**Two-Factor Authentication**" or "**2FA**" and switch it on.



STEP  
2

## SET TRANSACTION LIMITS

### What it is

You can tell your bank the maximum amount of money that can be sent from your account in a single day or month. This is a great safety net to prevent large, unauthorized payments if someone ever gets access to your account.

### How to do it

- ☐ In the "**Security**" or "**Cards**" section, find an option like "**Set transaction limits**" or "**Payment limits**".
- ☐ Enter an amount you are comfortable with.



STEP  
3

## SET UP ALERTS FOR LARGE TRANSACTIONS

### What it is

You can ask your bank to send you a text message or an email whenever a large payment is made from your account. This way, you are always aware of what is happening with your money.

### How to do it

- ☐ Look for a section called "**Alerts**" or "**Notifications**".
- ☐ Choose to receive alerts for transactions over a certain amount (for example, any payment over £100).

## Security reminder

**Don't share your security data!**

Your security codes, passwords, and the codes sent to your phone are like the keys to your home. Never share them with anyone, not even with someone who claims to be from the bank.

**If you need a visual explanation that sums this section up, here is an infographic showing you how to set up secure payments.**

## How to Set Up Secure Payments



### Activate Two-Factor Authentication (2FA)

Temporarily suspended security password protected



### Set Transaction Limits

Enter transaction limits amount

50,000



### Set Up Alerts for Large Transactions

Enable alerts nervous money transfer large payment



**Security Reminder** Don't share codes with anyone, not even with someone who claims to be from the bank.

## **3.2. How to Order a New Card or Change Account / Card Limits**



Sometimes you need a new bank card because your old one is worn out, or you might need to change your spending limit for a large, one-time purchase. Your online bank makes this simple.

## Steps to Follow:







## NAVIGATE TO "CARDS" OR "SERVICES"

Log in and look for  
a main menu option  
that says "**Cards**" or  
"**Account Services**".




Once you find this  
option, click on it.



STEP  
2

## SELECT "ORDER NEW CARD" OR "CHANGE LIMITS"

You will see a list of options related to your card. Choose the one you need.



For a new card, you might click "**Order a replacement card**". To change limits, look for "**Manage my card**" or "**Change card limits**".



STEP  
3

## FILL OUT THE FORM AND CONFIRM

The website will guide you. It may ask you to confirm your address for a new card or enter the new spending limit you want.



Once you double-check the information, click **"Confirm"** or **"Submit"**.

**If you need a visual explanation that sums this section up, here is an infographic showing you how to order a new card or change account/card limits.**

## How to Order a New Card or Change Account/Card Limits

- 1 NAVIGATE TO "CARDS" OR SERVICES



- 2 SELECT ORDER NEW CARD OR CHANGE LIMITS



- 3 FILL OUT THE FORM AND CONFIRM



## **3.3. How to Block and Report a Lost or Stolen Card**



If you can't find your card, don't panic. The most important thing is to block it immediately so no one else can use it. This process is very fast and will protect your money.

## Steps to Follow:





STEP  
1

## ACCESS THE "CARDS" SECTION

Log in to your online banking or your banking app on your phone as quickly as you can.



Once you are in, find the "**Cards**" section.







STEP  
2

## SELECT THE CARD AND CHOOSE "BLOCK" OR "REPORT LOST/STOLEN"

If you have more than one card, click on the picture of the one that is missing.



Look for a large, clear button that says **"Block Card"**, **"Freeze Card"**, or **"Report as Lost or Stolen"**.




Once you find it, click on it.




STEP  
3

## CONFIRM

The system will ask you to confirm that you want to block the card.



Then, click on **"Yes"** or **"Confirm"**. The card will instantly be blocked and cannot be used by anyone.



Often, the bank will automatically offer to send you a new replacement card to your home address.

## Security reminder

**Act as soon as possible!**

The moment you realize your card is missing, block it. Act as soon as possible. A few seconds of quick action can save you a lot of trouble.

If you need a visual explanation that sums this section up, here is an infographic showing you how to block and report a lost or stolen card.

## How to Block and Report a Lost or Stolen Card

If you can't find your card, don't panic. The most important thing is to block it immediately so no one else can use it.

- 1 GO TO "CARDS"
- 2 SELECT THE LOST CARD AND CHOOSE "BLOCK" OR REPORT LOST



- 3 CONFIRM



**Security Reminder** The moment you realize your card is missing, block it. Act as soon as possible.

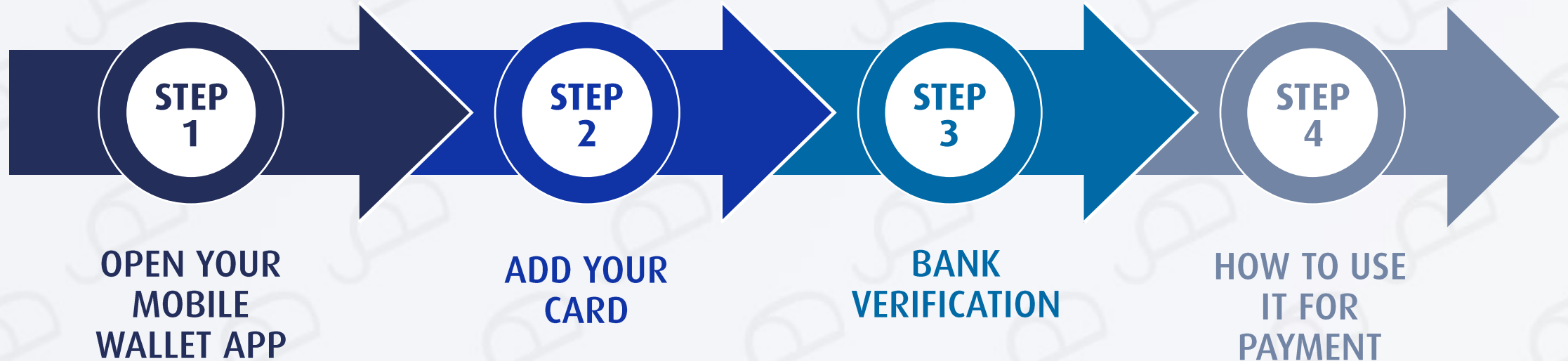
# **3.4. How to Set Up and Use Mobile Payment Options**

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



This technology turns your smartphone into a digital wallet. It's very secure because it doesn't share your real card details with the shop. It's also convenient—no more searching for your card!

## Steps to Follow:






**STEP  
1**

# **OPEN YOUR MOBILE WALLET APP**

On an iPhone, this app is called Wallet.  
On an Android phone, it's called Google Pay or Google Wallet.




Open the app.




**STEP  
2**

## **ADD YOUR CARD**

Tap the "+" sign or the  
**"Add a Card"** button.  
Once done, your  
phone's camera will  
open.



Then, simply hold  
your bank card in the  
frame, and the phone  
will read the numbers  
automatically!



You can also type the  
details in manually if  
you prefer.







**STEP  
3**

# **BANK VERIFICATION**

Your bank needs  
to confirm it's  
really you.



It will usually send  
a text message  
with a special code  
to your phone.




Enter that code  
into the app to  
finish.



**STEP  
4**

## **HOW TO USE IT FOR PAYMENT**

When you are at the checkout, simply hold your phone near the contactless card reader (the same machine you tap your card on).



You might need to unlock your phone with your fingerprint or face first.



You will hear a beep and see a checkmark on your phone screen to show the payment was successful.

## Security reminder

# Protect your phone!

Your phone is now also your wallet. Protect your phone with a password, fingerprint, or facial recognition. This ensures that even if you lose your phone, no one else can access your money.

If you need a visual explanation that sums this section up, here is an infographic showing you how to set up and use mobile payment options.

## How to Set Up and Use Mobile Payment Options (e.g. Apple Pay, Google Pay)

### 1 Open Your Mobile Wallet App



On an iPhone, this app is called Wallet. On an Android phone, it's called Google Pay or Google Wallet.

### 2 Add Your Card



Tap the "+" sign or the "Add a Card" button. Your phone's camera will open.

### 3 Bank Verification



A text message with a special code will be sent to your phone. Enter that code into the app.

### 4 How to Use It for Payment



Hold your phone near the contactless card reader. You may need to unlock it first



**Security Reminder:** Your phone is now also your wallet. Protect your phone with a password, fingerprint, or facial recognition,

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# **MODULE 4**

STAYING SECURE AND NEXT STEPS



**Congratulations!**  
**You have**  
**learned the**  
**essential skills**  
**to manage your**  
**banking online.**

You've taken a big step towards managing your finances with more ease and confidence.

This final module will recap the most important safety rules and guide you on what to do next.

## MODULE 4

# Staying Secure and Next Steps

Welcome to  
the Practice  
Zone!



Practice makes perfect!  
Try the simulator to build  
your confidence.



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4.1. Recap:  
Your Keys  
to Secure  
Digital  
Banking

4.2. What to  
Do If  
Something  
Doesn't  
Work or You  
Have  
Questions?

4.3. Keep  
Practicing!

# **4.1. Recap: Your Keys to Secure Digital Banking**

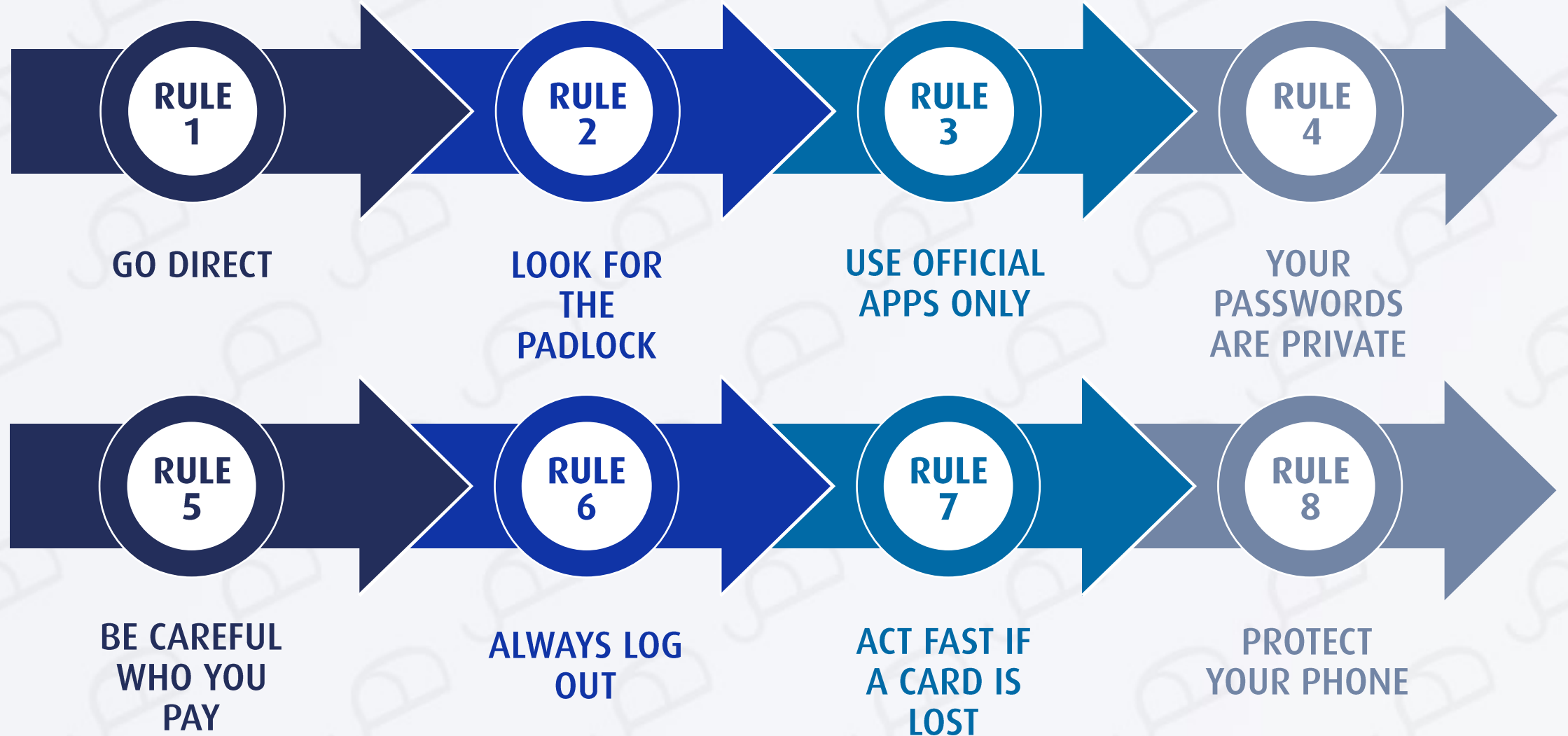


# **Your security is the most important thing!**

As you use your online banking, always remember these golden rules. Think of them as the keys to keeping your account safe.



## Your Security Golden Rules:



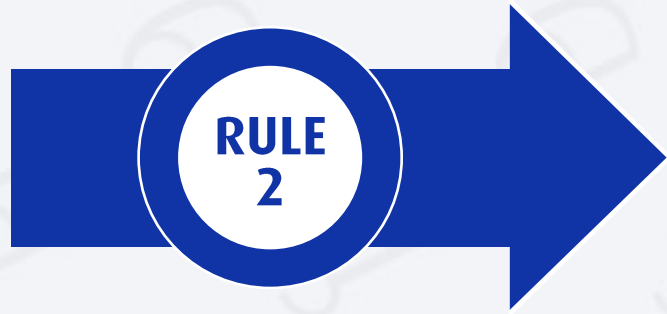


## GO DIRECT

Always type your bank's official web address (e.g., [www.yourbank.com](http://www.yourbank.com)) directly into the browser's address bar.

Avoid using search engines to find your bank's login page.





## **LOOK FOR THE PADLOCK**

Before entering any password, check for the closed padlock icon and https:// in the address bar.

This confirms the connection is secure.





## **USE OFFICIAL APPS ONLY**

Only download your bank's mobile app from the official Google Play Store (for Android) or the Apple App Store (for iPhone).

Never install it from a link in an email or SMS.



## **YOUR PASSWORDS ARE PRIVATE**

Never share your username, password, PIN, or the one-time codes sent to your phone (SMS codes) with anyone.

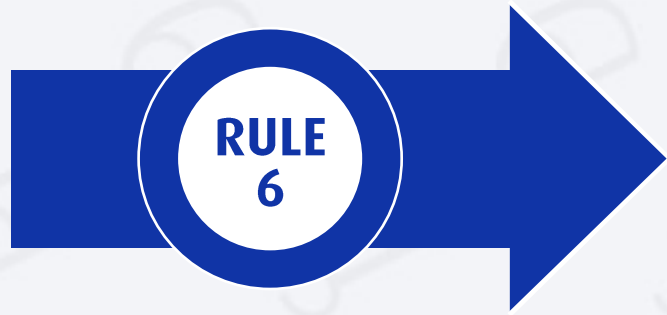
Your bank will never call or email you to ask for them.



## **BE CAREFUL WHO YOU PAY**

Double-check the account details and amount before confirming any transfer.

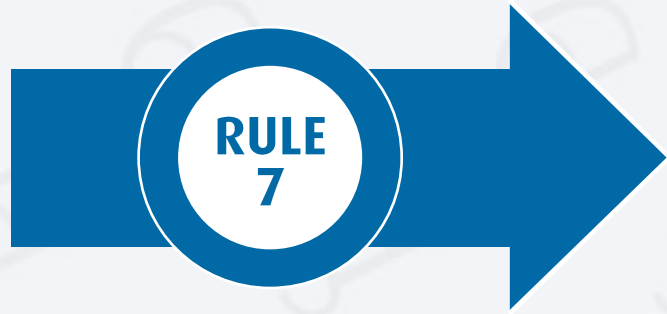
Never send money to someone you don't know or trust, especially if they are pressuring you.



## **ALWAYS LOG OUT**

When you have finished your banking, always click the "Log Out," "Sign Off," or "Exit" button.

This is especially important if you are using a computer that is not your own.



## **ACT FAST IF A CARD IS LOST**

If you lose your card, block it immediately using the app or website.

A few seconds of quick action can save you a lot of trouble.



## **PROTECT YOUR PHONE**

Your phone is now like your wallet.

Protect it with a strong password, fingerprint, or facial recognition.

## **4.2. What to Do If Something Doesn't Work or You Have Questions?**



**It is completely normal to have questions or to feel unsure about a step.**

The most important thing is not to get frustrated and to know where to find help.

**Never be afraid to ask for help!**

Your bank wants to help you use its services safely. Your first point of contact should always be your bank. They have staff trained to guide you through any process.

**If you have any problem and you need help, you can:**

- ☐ Call their official customer service phone number.
- ☐ Visit your local branch and ask someone in person.

**Bank**

Accounts

Services

## Contact Us

Official customer service

**1-800-123-4567**

→ Find a Branch

Your bank is ready to help. Don't hesitate to call or visit.

**4.3. Keep Practicing!**



**You've come a long way, and you should be proud of what you've learned.**

Like any new skill, the more you use your digital banking, the more comfortable and natural it will become.

As mentioned at the beginning of this kit, you can use the **Digital Banking Simulators** (see Section B of your kit). These are a safe way to practice all the functions you've learned about, like making a transfer or checking your statement, without using your real money or account. So don't worry if you make mistakes! Take your time, follow the steps we've learned together, and always remember your security rules.

**Happy (and safe) banking!**

## KEEP PRACTISING!



Use your Simulator



Try it out safely



Repeat steps to build confidence



Always follow security tips



The more you practice, the easier it gets.  
You've got this!

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