

TECHSENIOR

TECHNOLOGY FOR ASSISTING SENIORS

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Introduction

During the last years, the technology sector, and in particular the internet, has been making tremendous progress both in creating new capabilities and in upgrading existing functions and services. The main thrust of this progress is to facilitate our everyday lives, both at a professional and personal level. Apparently, these changes are numerous and they are evolving at such a speed, which is usually impossible to be managed even from fully-fledged people on the internet, let alone for older people.

The majority of the elderly - as outlined in Module 3 - have a stagnation or fear of the internet, as they feel they cannot keep up with the rapid developments and the countless technical terms related to this sector. Nevertheless, if we show them that there is no reason to fear the "digital beast," because it's simpler than they think and because its existence facilitates important aspects of their everyday lives, it is certain that they will slowly change their minds.

An important aspect of everyday life that has a catalytic effect on the elderly and will be analyzed in this section is that of electronic transactions. The trainers will present how trainees can:

- pay bills and manage other banking applications,
- make purchases of products,
- be informed about market trends - especially with regard to the economic strand - in order to increase their purchasing power

and all these through their computer screen at home.

Taking into account the learning content of Module 3, where the digital security segment was analyzed, the elderly will face the subject of this module with less skepticism and suspicion. However, during the learning process there will continue to exist a phobia, as we are talking about how to manage their personal property. Thus so, it is very important to remind them at regular intervals that: **"as long as we follow and observe all that we have learned about digital security, there is no reason to worry about anything."**

Another important factor during the learning procedure is motivation. Emphasis should be given - with the use of simple examples - on the advantages of electronic transactions / reservations and the distress they can avoid with only the touch of a button. The ultimate goal is to further reduce the fear of learners towards this sensitive area and the greater willingness to become familiar with the relevant online capabilities. Illustrative examples of encouraging the elderly are given below in this guide.

The subject areas of this guide are:

- **e-banking** – The elderly will learn how to handle the basic applications of the bank platform in order to manage their accounts, check and update their transactions, transfer amounts to other accounts, pay bills etc.
- **e-shopping** – Trainees will learn the most common terms and procedures for ordering online from shop platforms so that they buy the things they need from their home.
- **Newsletter Services** – A variety of stores, agencies and news sites have services aimed at informing consumers or stakeholders. Trainees will learn about the usefulness of these services that will bring them financial and practical benefits to everyday life and make them feel more independent.
- **e-booking** – Yet another service that will help an elderly's everyday life is online bookings. Teaching the elderly to make reservations in hotels, public transportations and venues is very helpful, since the majority of them at this stage of life focus on related activities such as tourism, cultural events etc.
- **Card Payments** – In this section we will introduce learners to the concept of online trading gateways such as VivaWallet, PayPal and MoneyBookers. Also, trainees will learn how to use cards issued by the majority of the banks (credit card, debit card, prepaid card) for their online transactions.

As in the previous modules, trainers should teach electronic trading and booking applications in their most basic form, avoiding the use of many technical terms. It is true that some terms are impossible to be excluded from the learning program. For this reason, they should be explained in as simple a way as possible or by using examples from the everyday life.

What the trainer should pay attention to

Do not take anything from the training material as read

As mentioned above, for many seniors, the evolution of technology and the internet gives them the feeling of staying behind, thus they have not been involved in this process before. It is very likely that many of the trainees might not be familiar with concepts that you may feel they do not need to be explained. So try to listen to their concerns, by asking them regularly if they understand what the "e-market" means for example. Something similar can also happen with the use of economic terms that might be used during the learning process. For instance, a trainee may have never been involved with banking services (e.g. a widow whose husband was managing all the household finances).

There will be many times during the learning process, when trainees will not make any questions about something they do not understand, in order to avoid being disadvantaged in front of the others. Focus your attention as trainers to their body language as well. This will show condescension and it will encourage the elderly to ask you the next time they will face this kind of difficulties.

Be discreet with their personal data

The content of this module contains many sensitive information, such as passwords for bank accounts. Therefore, trainers should be sensitive to personal data and be careful so that the trainees do not feel any insecurity, both in front of the rest of the class and the trainer himself.

Keep on reminding them the potential dangers

In module 3, there were mentioned many details about the dangers of surfing the Internet and trading/purchasing platforms in particular. So, it's a good idea to recall all these dangers (cyber-piracy, malware, "fancy banners", etc.) to keep the trainees alert. By constantly emphasizing that their digital assets do not differ greatly in value with the physical ones, it will urge them to pay greater attention to handling their personal information. If the trainees are afraid of the "hostile environment" you are describing to them, remind them that if they adhere to the basic principles that they've been taught to protect them, they will have nothing to fear about!

Explain the benefits

Their lifestyle changes and often this transition causes intense psychological stress as they feel that they are not as independent as they used to be. For this reason, it is very important for trainers to highlight the advantages that the elderly can enjoy through the facilities offered by the services described in this module. Some of the electronic applications may have a certain level of difficulty, but the benefits they offer are much larger and they alleviate their daily lives. The main ones are:

- **Movement reduction to the minimum level.** Highlight that they will not need to go to the supermarket again to shop and carry their goods back home by themselves. Also they will not have to go to the bank every first of the month to receive their pension.
- **Increase their spare time.** With the on-line services they'll be taught, they will be able to do most of their daily things from home at zero time. For example, they will not have to be back in endless queues in order to be served or pay bills.
- **Increasing their purchasing power.** Through quick browsing on commercial websites and subscription to newsletter services, they will be in position to compare prices, take advantage of shop offers and choose products of their choice at the best possible price. They will also be able to get information on tax changes in time and manage their daily expenses in a better way.
- **Securing their property.** During the past few years, there has been a rapid increase in burglaries of elderly homes, who keep their money inside their houses. Explain to them that using the e-banking services, they will not have to endanger their deposits ever again.
- **Easier management of their fun activities.** Through the internet and online booking services, they will be able to plan their trips (public transport, hotels, restaurants, etc.) with more control and ease. For air travel in particular, the benefits may also be financial if you book your seat a long time earlier before the flight. They will also be able to book and buy tickets from their home for theatrical performances and other cultural events of their choice.

Motivate them through simple examples

Providing motivation for the elderly is a very important parameter of the learning process. As we have mentioned several times before, several subjects of this module are really sensitive (e.g. financial management), so trainers should try to motivate trainees in a proper way. The simplest and most effective method is to quote simple examples that respond to everyday life and highlight the benefits mentioned in the above paragraph. In this way, it will be easier for the elderly to identify with situations or "heroes" of the examples and understand how better their daily life can be. Therefore, you can use some of the following examples:

“Every two months, I had to start early in the morning and travel from the village to the city and wait for hours in the queue to pay for the electric bill. Now, by registering with my bank's online services, I can pay my debts anytime from home, saving all this inconvenience.” (Chris, age 67)

“Staying alone at home, my everyday obligations are becoming more and more difficult. One of them was shopping at the supermarket. I do not own a vehicle and I had to walk half a kilometer until I got there and carried the groceries all the way back. But ever since I registered in the supermarket’s online platform, I can shop from my house and deliver all the goods to my door!” (Georgia, age 72)

“Me and my wife decided to make a trip abroad during the Christmas season. Having heard about the high prices of the airline tickets during that period, we searched the internet and booked seats several weeks ago at much lower prices. We also managed to book a room in a hotel near the sights we wanted to visit!” (Craig, age 64)

“During this season we have had a lot of burglaries in our neighborhood and the targeted victims were mostly people of my age. More often than not, the burglars aimed to steal cash hidden in the victims’ homes. After these events, I decided to return my money to my bank account and subscribe to its online services. Through their electronic services, I can manage all my financial obligations without stress and insecurity.” (John, age 59)

“With my meager pension, I try every month to buy the necessary things I need at the lowest possible price. Having learnt about web-based applications that give the stores of my choice for offers and discounts, I decided to subscribe to these services in order to be informed from my home in time. That way, I saved a lot of walking and a lot of my money as well.” (Irene, age 65)

What older people will learn

e-banking



It is a fact that every Greek bank has a separate platform for the provision of their electronic services. In essence, however, the services the trainees need to know are quite the same and their process is similar. By collecting key information from the leading Greek credit institutions ([National Bank](#), [Piraeus Bank](#), [Alpha Bank](#) & [Eurobank](#)) to handle such actions, it will be easy to decode and explain these processes. Before you start the learning procedure, it's also a good idea to find out in which credit institutions the learners own accounts. They may be customers of the same bank, so the explanation will be even more specific and easy for them. Finally, remind all elderly people about the basics of creating a secure Internet identifier and password that they learned in module 3.

Once you have provided them with information on how to obtain online access to their preferred account (the process is common regardless of the institution), you can teach them the main banking functions on an online platform, which are:

- Update the account balance, credit card, loan or investment balance
- Finding and monitoring their banking transactions in the recent past
- Payment of electric bills, telephone bills, insurance, tax and insurance obligations
- Amount transfer to another bank account

e-shopping



Such as with e-banking, online stores also have their own separate platforms, but the services they offer and the terms they use are usually the same. Before you start the learning process, it is advisable to collect additional information from the internet that may be useful to you regarding both [purchases](#) and [consumer rights](#). During the learning process, try to choose electronic platforms from large stores that have a simple and user-friendly environment. Also, recommend to the elderly some web-tools to help them trace e-shops of their interest (e.g. the <http://www.shopping-online.gr/> platform)

The most important things the learners should learn in this section are:

- Opening an account at a store
- Index of terms such as "shopping cart", "favorites", "order monitoring" etc.
- What forms of delivery are available and what should they pay attention to

- How they can pay (briefly, because details of this subject will be analyzed in another section)
- What are the consumer's basic rights in online shopping; For this part you can use this explanatory [video](#) or [guides from the EU Justice and Consumers website](#).

e-booking



In this section, teach the features and facilities that includes an online booking. Concentrate on what they need to look out for before they decide, as they might often be misled. The areas on which you will concentrate will be those of tourism, culture and entertainment in general. It would be wise to explore trainees' hobbies and recreational preferences in order to find common points of reference and to explain in detail some

booking procedures. Generally, however, move to familiar and easy-to-use booking platforms that are related to:

- Hotels such as <https://www.booking.com/index.en.html> or <https://www.trivago.gr/>
- Public or private transportation companies such as <https://el.aegeanair.com/> for air travel, <https://tickets.trainose.gr/dromologia/> for train travel, <https://eticket.ktelachaias.gr/gr/?view=search> for intercity bus trasportations, <https://www.bluestarferries.com/en/> for boat trips and so on.
- Cinemas
- Theatrical performances and other cultural events
- Sport events

Newsletter services



This section is closely related to e-booking since it requires a similar e-mail registration process. List the benefits of news provision on regular basis, which can bring them financial benefit and reduce time from unsuccessful online searches (e.g., discounts or offers notifications). In this section also, it's a good idea to find out about the learner's preferences and on the basis of them to demonstrate how they can save time and money, through relevant examples. Emphasize that newsletters extend beyond consumer needs and that they can relate to several aspects of their everyday lives as citizens. For example, frequent tax reforms is a usual fact in our country, so a subscription to a relevant web site service (e.g., <https://www.taxheaven.gr/>) will update them in time so that they can adapt to these changes.

Finally, remind them that a newsletter service does not bind them for the rest of their lives and that they can deactivate them at any time they wish, since they are not interested in anymore.

Card payments



This section will discuss ways to pay for online shopping using cards. Most stores support the ways that will be analyzed and the redemption process is pretty much the same. It is advisable to remind trainees of the dangers of misleading or abusive behavior discussed in module 3 as well as what to observe, regarding the security protocols. If you notice any phobias or resentment while explaining these risks, re-explain that there is no reason to worry about if they adhere to the basic parameters taught and that in any case they question a transaction, they will have their bank by their side to help them. Payment methods through cards to be taught in this module are:

- Through credit or debit cards
- Through prepaid cards
- Through paypal or viva payments, a widespread method that is proposed for purchases from foreign stores

For each payment method, explain the card issuance or account opening process and analyze the advantages and disadvantages that characterize them. In addition, you can tell them that there are alternative ways of payment, such as cash on delivery or bank wire, but highlight the additional risks that these transactions hide (greater cost, difficulty in canceling a transaction, etc.). Lastly, make sure to answer all the possible questions the trainees will have, so that you can make them feel familiar and secure with this payment system.

Litterature

<https://www.50plus.gr/>

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