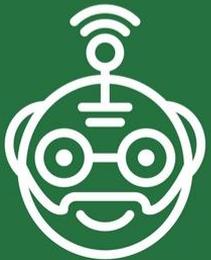


# TECHSENIOR

TECHNOLOGY FOR ASSISTING SENIORS

## Module 4: Payments, Purchases & Bookings through the Internet



# Payments, Purchases & Bookings through the Internet- Introduction

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.

# Payments, Purchases & Bookings through the Internet- Introduction

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.

Thus, 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."**

# Payments, Purchases & Bookings through the Internet- Introduction

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.

# Payments, Purchases & Bookings through the Internet – What the trainer should pay attention to

## Do not take anything from the training material as read

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.

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.

# Payments, Purchases & Bookings through the Internet – What the trainer should pay attention to

## 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.

# Payments, Purchases & Bookings through the Internet – What the trainer should pay attention to

## Keep on reminding them the potential dangers

The dangers lurking while surfing trading/purchasing are quite a lot (cyber-piracy, malware, "fancy banners", etc.).

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 seem to be afraid of this "hostile environment" you are describing, 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!

# Payments, Purchases & Bookings through the Internet – What the trainer should pay attention to

## Explain the benefits

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 most important ones are:

- **Movement reduction to the minimum level** - they will not need to go to the supermarket again to shop and carry their goods back home by themselves or they will not have to go to the bank to receive their pension
- **Increasing their spare time** - 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
- **Securing their property** - 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 online booking services, they will be able to plan their trips (public transport, hotels, restaurants, etc.) with more control and ease and they will also be able to book and buy tickets from their home for theatrical performances and other cultural events of their interest.

# Payments, Purchases & Bookings through the Internet – What the trainer should pay attention to

## Motivate them through simple examples

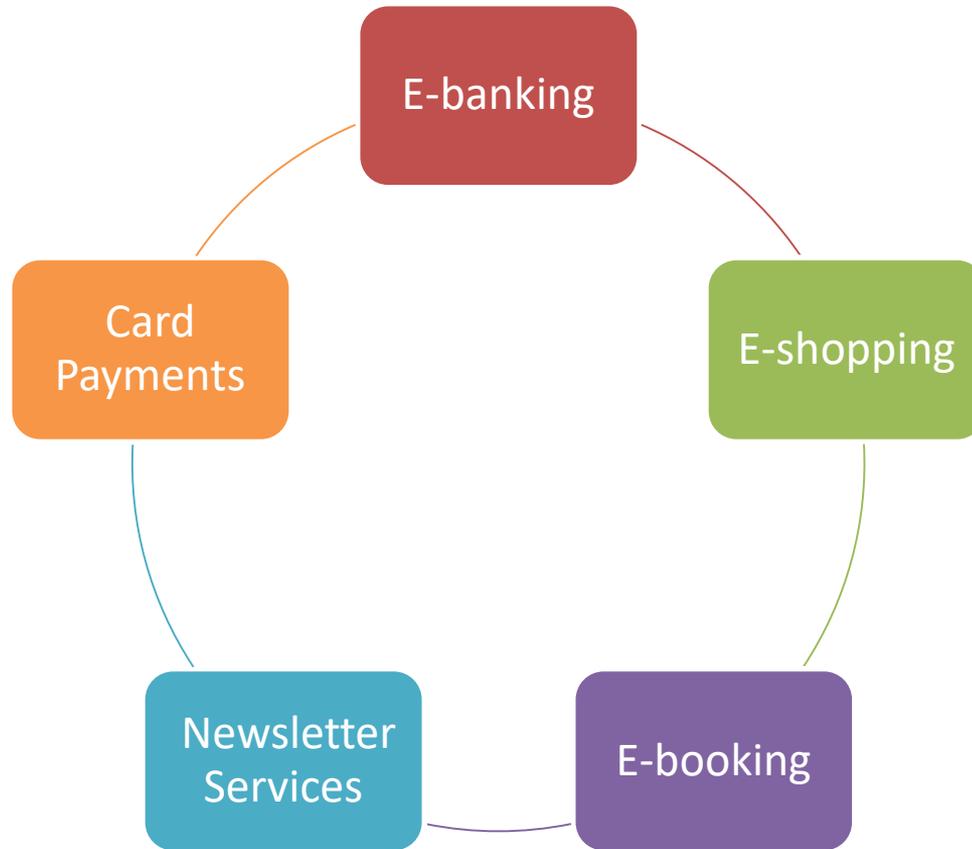
In this way, it will be easier for the elderly to identify with situations or "heroes" of the examples and understand how better their daily life can be.

*“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!”*

*“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!”*

*“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.”*

# What older people will learn



# What older people will learn

## e-banking



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

# What older people will learn

## E-shopping

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](#).

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.*



# What older people will learn

## e-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.

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



- Hotels such as <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 etc
- Cinemas
- Theatrical performances and other cultural events
- Sport events

# What older people will learn

## Newsletter services

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).

Emphasize that newsletters extend beyond consumer needs and that they can relate to several aspects of their everyday lives as citizens (e.g. notification for a tax reform).

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.



# What older people will learn

## Card payments

The 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

Explain the card issuance or account opening process and analyze the advantages and disadvantages that characterize them.

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.



# THANK YOU

**TECHSENIOR**  
TECHNOLOGY FOR ASSISTING SENIORS

EMAIL: [hello@techsenior.eu](mailto:hello@techsenior.eu)

WEBSITE: <http://techsenior.eu/>



Erasmus+

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