



Connected Society

Mobile Internet Skills Training Toolkit

A guide for training people in basic mobile internet skills



Module 8 - Mobile Money



Bitesize Training

What is it?

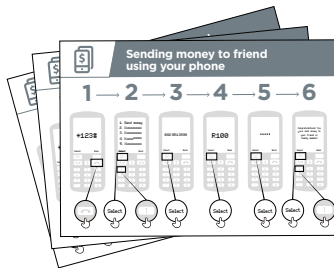


Show a basic mobile phone with a mobile money service, ensuring the menu is open showing key functions.

What you'll need



Mobile phone



Mobile money posters

What can you use it for?

Explain:

“A mobile money account is like having a wallet on your phone. With mobile money you can send and receive money from people, and make payments just using your phone - without having a bank account! Depending on your mobile operator, you can also do lots of other things like pay your bills, and save or borrow money.”

Share examples from your own (the trainer's) life about how mobile money has been useful.

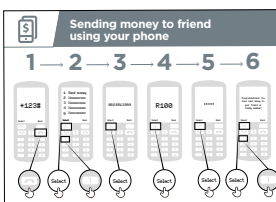
Make it relevant to the trainee by discussing how it can be beneficial in the trainee's own life.

How does it work?

Place the phone in the trainees' hands (or use the trainees' phones) and help them follow the below steps

Demonstrate how the trainee can send money to a friend using the steps on the poster

Tip: At the beginning of the training session check who already has a mobile money account. If there are trainees without a mobile money account take them through the registration process (see 'In Depth' section for details). Show the "Sending money to friend using your phone" poster



Show the "Sending money to friend using your phone" poster

Explain: "I will now show you how you can send money to a friend using your phone!"

Ask: "If you want to send money using your account for real, we can do this! Or if you don't have money in your mobile money account or don't want to send it right now, I can demonstrate how it is done so that you know for the future."

How does it work?

- Your mobile operator will have a short number to use their mobile money service. It will look something like *123#. Type it in and press the 'call' button
- You will get a list of options on screen (e.g. 1,2,3,4,5...). You need to choose 'transfer / send' money. This is normally number 1 (at the top). Press 1 on your phone keypad and move then 'select / ok'
- Type in the phone number of your friend or family member that you want to send the money to. Press 'select / ok'
- Now type in the amount of money you want to send to your friend or family member (e.g. 100). Press 'select / ok'
- Type in your personal PIN number. This is a special number that you choose and only you will know. This helps protect your account. Choose a hard to guess PIN! Press 'select / ok'
- Finally, you need to press 1 to 'confirm' that you want send this money. Press 'select / ok'. Congratulations! You have sent money to your friend or family member!

Tip: If the trainee does not want to send any money, then show them how they can do, without sending the money for real.

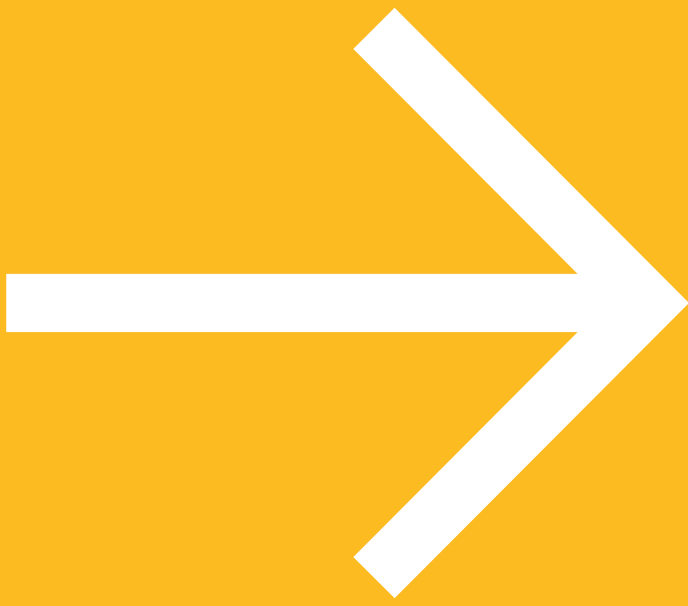


Practice

Ask: “Now that we have seen how to send money using mobile money, who could you send money to?”

Trainer: Allow the trainee to run through the process of sending money to someone on their own. If they need help at any stage then assist them.

Tip: Remember that your ‘PIN number’ is your own personal number. It is really important that you keep this safe as it is how you access your account. Be careful about sharing this number with anyone, even mobile money agents or customer care staff, whether in person, via SMS or the internet!

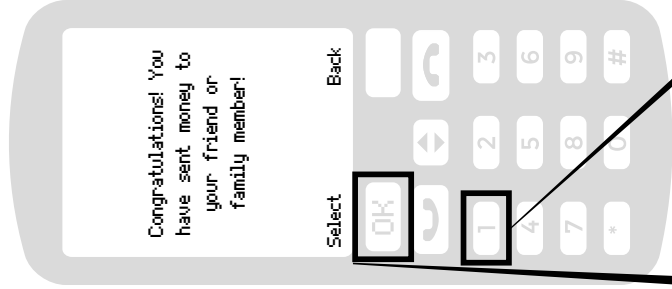
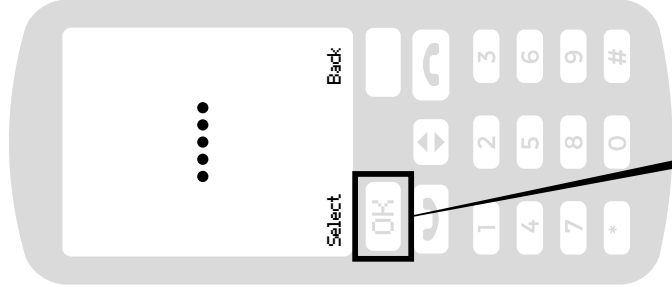
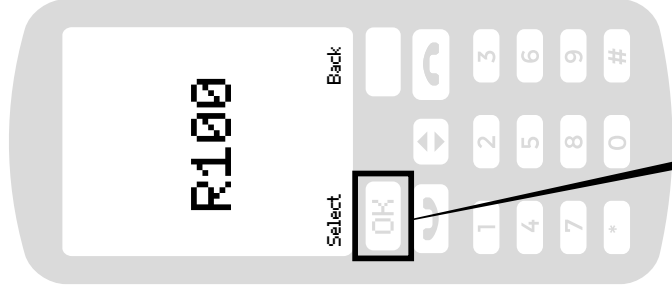
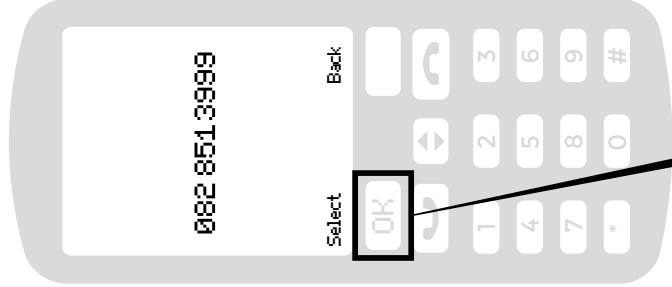
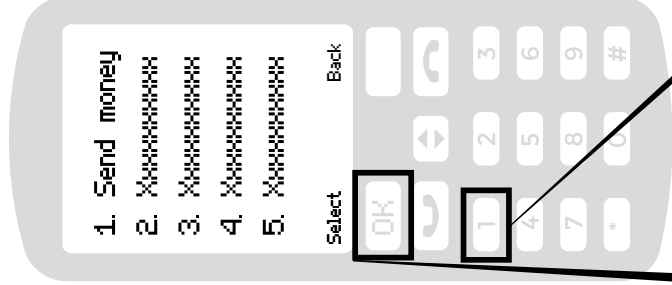
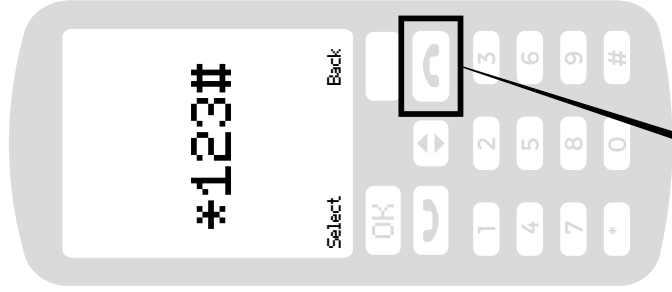


Posters Cut-outs And Info-sheets



Sending money to friend using your phone

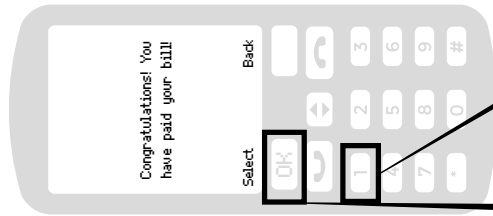
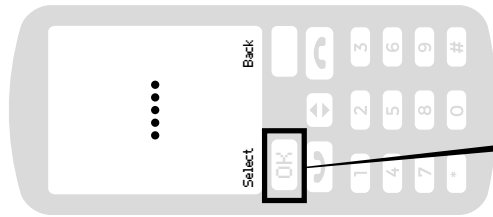
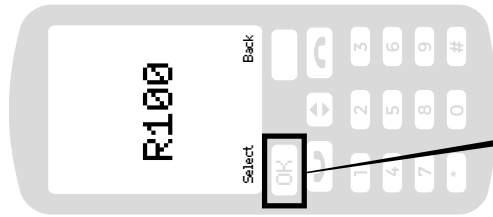
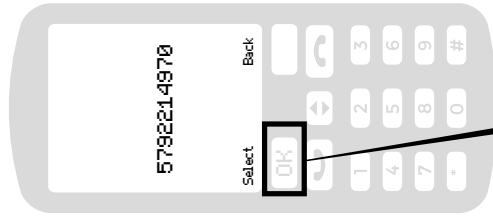
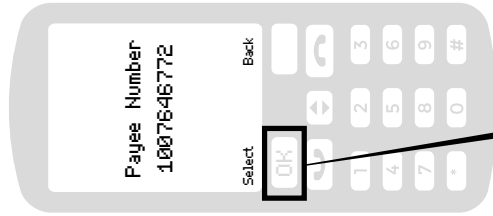
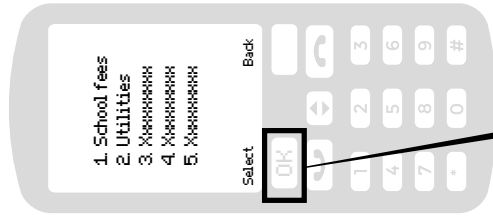
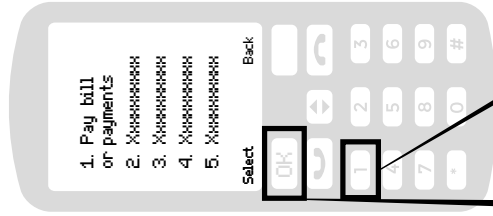
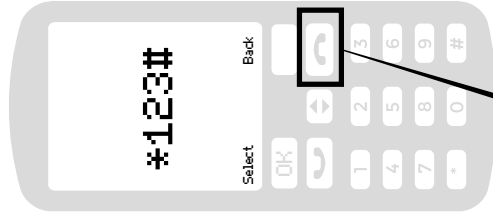
1 → 2 → 3 → 4 → 5 → 6



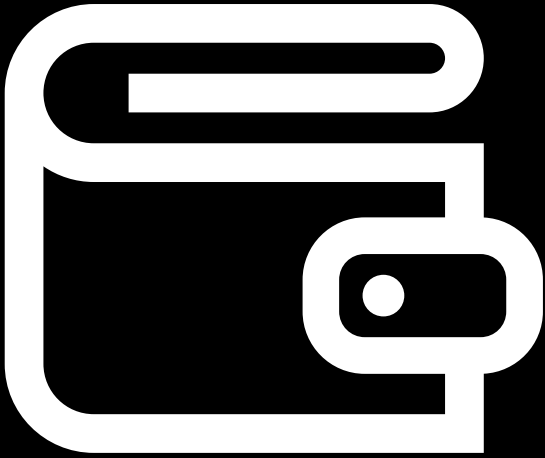


Paying a bill using your phone

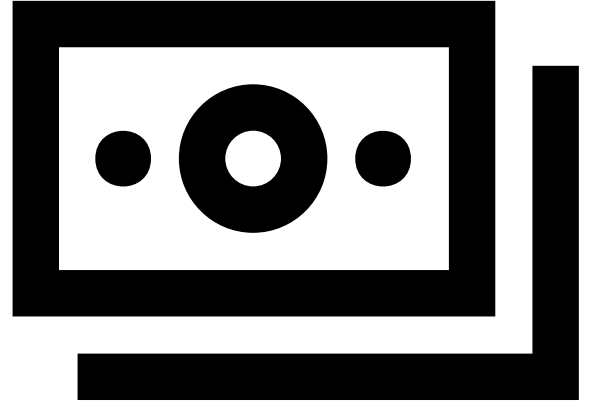
1 → 2 → 3 → 4 → 5 → 6 → 7 → 8



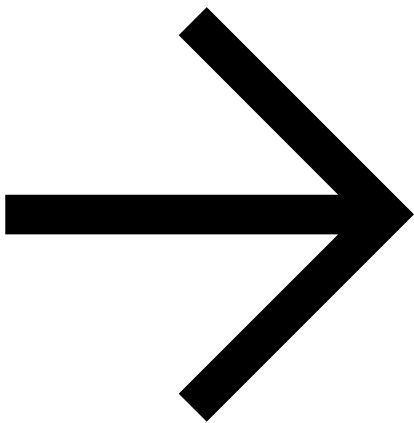
What is mobile money



It's like having a wallet on your phone.



Cash can be deposited and withdrawn from your mobile money account with your agent.

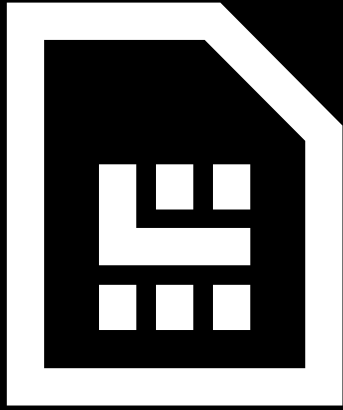


You can send money to other people, pay bills, pay for goods.

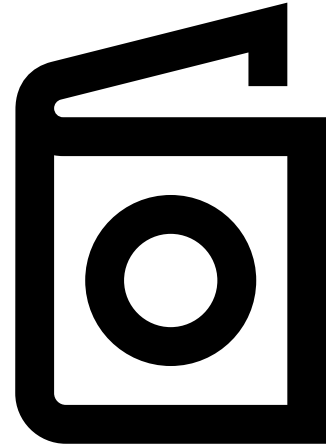


Your PIN number is the way you can use your account.

Registering for mobile money account



You need a SIM card from your mobile operator. Your money agent will register you for mobile money.



To register for mobile money, you need proof of identity.

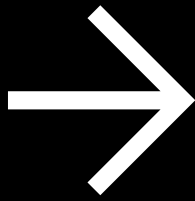


Go to your agent every time you need to deposit or withdraw money from your account.

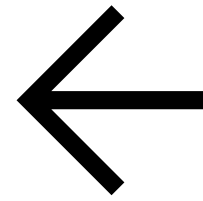


Once these steps have been completed you can start using your mobile money account!

What you can do with mobile money



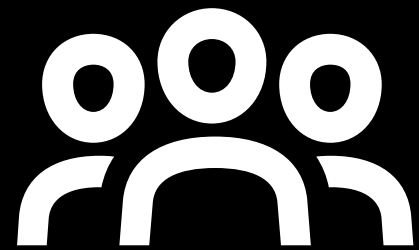
**Send money to
friends or family**



**Receive money from
friends or family**



**Pay bills or school
fees**



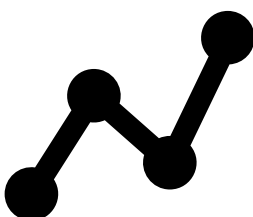
**Buy airtime for you
or other people**



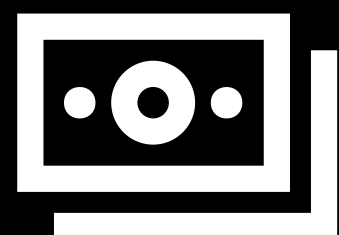
**Send / receive money to
and from friends and
family in other countries**



**Pay for goods and
services**

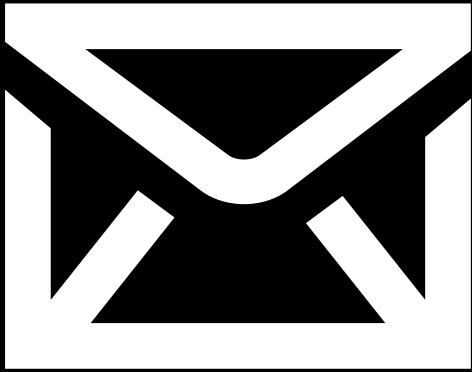


**Earn interest on your
savings**



Get a loan

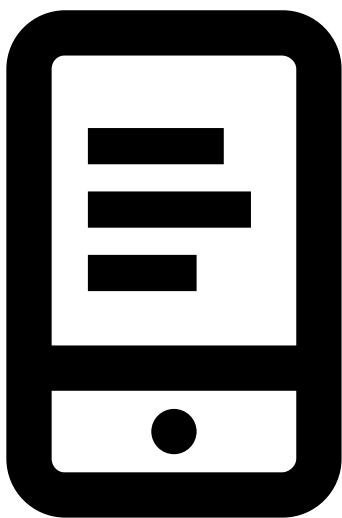
Staying safe using mobile



Message



PIN

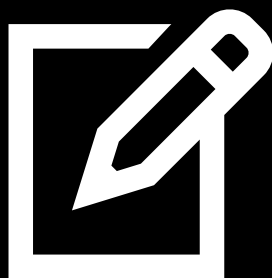


Phone

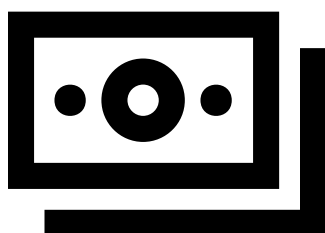


Agents

5 key things to know about mobile money



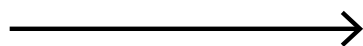
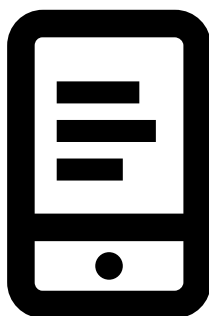
**Account
registration**



**Mobile money
account**



**Mobile money
agent**



Mobile number



PIN number



5 key things to know about mobile money

Account registration

To use mobile money you will need to register at a mobile money agent who will help you create an account. To do this you will need a SIM card and some ID documents (like a passport, driving license or voters card)

Mobile money account

A mobile money account is like having a wallet on your phone. With mobile money you can send and receive money from people, and make payments just using your phone – all without having a bank account

Mobile money agent

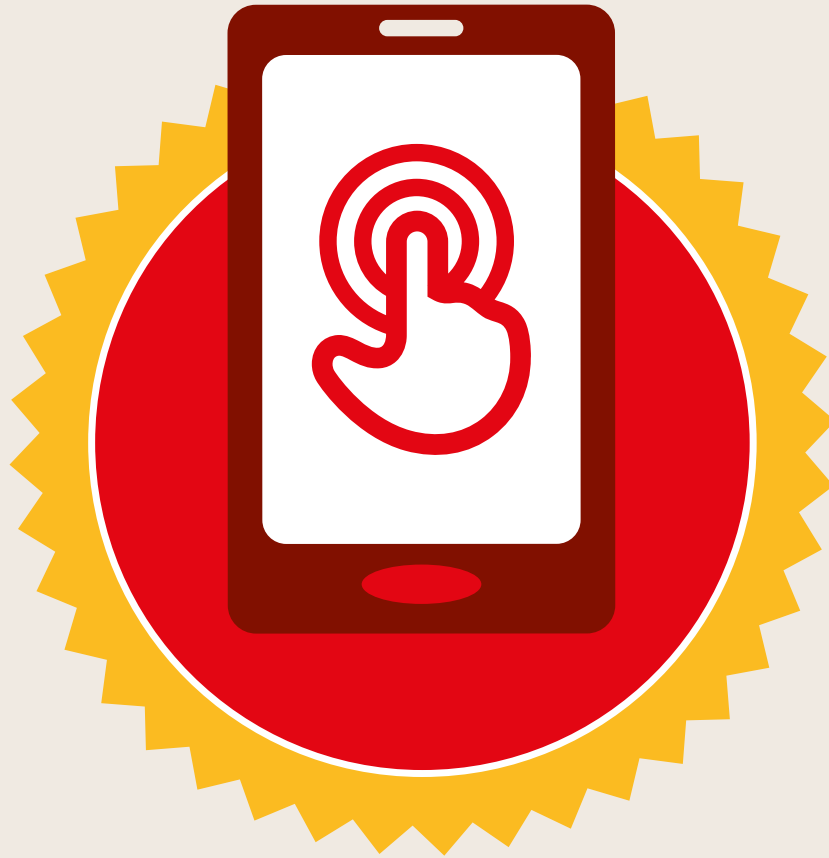
A mobile money agent is who you go to when you need to deposit or withdraw money from your account. They can help you if you have a problem with your account

Mobile number

A mobile phone number – the one you use to call and SMS people – are important for mobile money. When you want to send money to someone using mobile money you use their mobile number. This is the same if they want to send money to you.

PIN number

This is your personal number which helps you protect your mobile money account. You will need to type this into your phone when using mobile money. Keep it safe and don't share it with anyone!



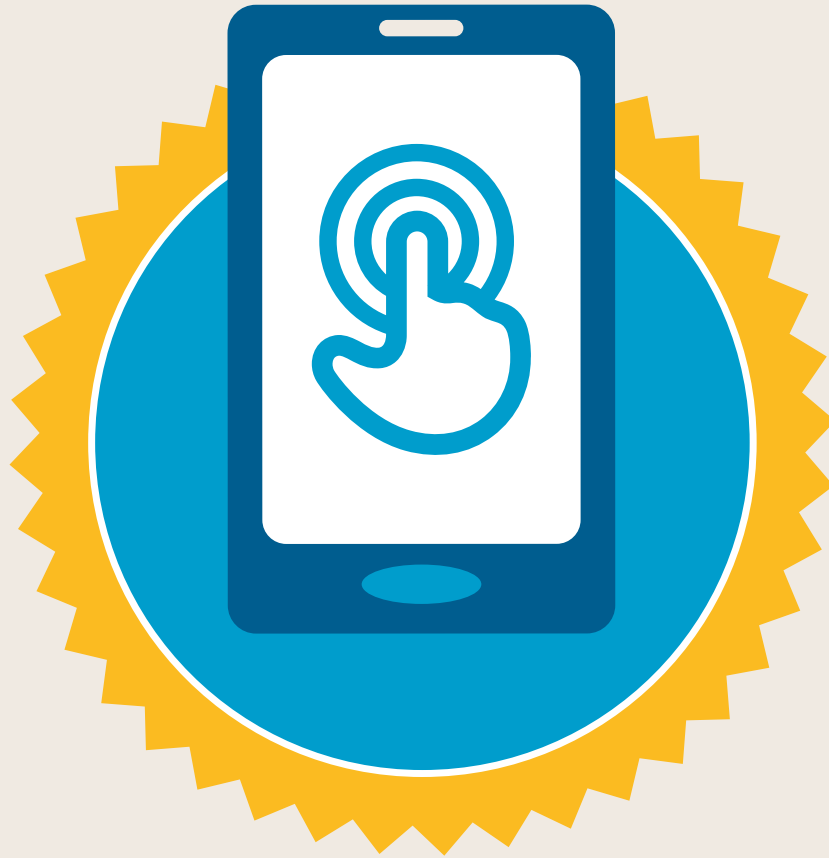
CERTIFICATE

has completed
BASIC MOBILE INTERNET SKILLS
training



Date

Signed



CERTIFICATE

has completed
BASIC MOBILE INTERNET SKILLS
training



Date

Signed