

Session Plan - Unit 5b: Performing an Online Transaction (Introduction)

Session overview

This session, which is Unit 5 of 8 in the financial capability programme, is titled “Performing an Online Transaction”. It focuses on:

- Introducing the different types of transactions that learners might want to try out / perform when ready
- Providing information on some potential online transaction options:-
 - Switching Utility Tariff
 - Switching Utility Provider
 - Changing Your Bank Account
 - Changing a Payment Method
 - Purchasing White Goods Online
 - Purchasing Insurance Online
 - Purchasing an Online Product or Service

Session learning aims

In this session, learners will:

- Be introduced to and explore the varied transactions that can be performed online
- Be provided with the process and steps in order to be ready to perform an online transaction when ready they feel ready

Note to tutors

Please ensure that you have read the ‘**Assisted Digital Transaction Guidance and Unit 5b Performing an Online Transaction Content documents**’ before delivering the session. This contains relevant information that will ensure you are equipped to support learners. We also recommend you have a copy of this document with you when delivering, so you can refer to it if/when necessary.

Trainers should familiarise themselves with the following online sources of further information on the Money Advice Service website www.moneyadviceservice.org.uk (<https://www.moneyadviceservice.org.uk/en/search?query=switching+online> and <https://www.moneyadviceservice.org.uk/en/search?query=purchasing+online>). The easiest way to find these resources is by entering the description in the search bar on the Money Advice Service homepage.

Digital platform

Throughout the session learners will be instructed to use the Toynbee Hall Financial Inclusion ‘digital platform’. Each learner will need an individual account (username and password). To access the platform go to: <http://moneymentors.org.uk>

Delivery Guide

Delivery Guide			
Week no	5 Unit 5b	Session name	Performing an Online Transaction
Time Allocated (approx)	Objectives	Training and Learning Strategies <i>(What will the tutor and learner do?)</i>	Classroom resources
5 min	Introduction	<p>Welcome all learners, introduce tutor(s) and reiterate aims of the course and session.</p> <p>Ask each learner to introduce them self (if they feel comfortable).</p>	
5 min	Setting the Session Context	<p>Inform the learners that they will be introduced to a variety of different transactions, one of which they should try out with support from their tutor/volunteer during this session.</p> <p>Note - Please highlight that further to support provided through the earlier sessions, learners should now be ready and in a position to perform an online transaction. This session is providing key information to support them to do this.</p>	
5 min	Prior Knowledge and Experience	<p>This might be a good opportunity for the tutor to hold a Q & A activity with the whole group around, what online financial transactions they may have performed previously, what challenges arose, what concerns they might have presently?</p>	Pen / Paper
5 min	To be logged onto the digital platform ready to learn	<p>Ask learners to log into the digital platform, open the Week 5 module, Performing an Online Transaction and click to open section, 5.3. Introduction - Slide 1.</p> <p>Note - Once learners have logged on. There is an additional symbol at the bottom of the first slide (alongside the usual Menu, Home & Information symbols, ie bottom left handside of slide). This symbol is a folder. On clicking on this folder, the full transcript for this unit is</p>	Laptops / Computer / Tablets

		accessible.	
5 min	To be logged onto the digital platform and introduced to the various transaction options	<p>Introduction - Slide 2.</p> <p>Presents learners with up to 7 potential online transactions that might be performed, once they are ready:-</p> <ul style="list-style-type: none"> ● Switching Utility Tariff ● Switching Utility Provider ● Changing Your Bank Account ● Changing a Payment Method ● Purchasing White Goods Online ● Purchasing Insurance Online ● Purchasing an Online Product or Service <p>Note – On this slide, learners are able to click directly onto an option of choice by clicking onto this, or commence at the first option Switching Utility Tariff and progress through all the options provided.</p>	Laptops / Computer / Tablets
5 min	To consider that it pays to shop around	<p>Slide 1 - Switching Utility Tariff</p> <p>A video entitled ‘It Pays to Shop Around’ provides information on the potential benefits of shopping around, prior to switching. It then goes onto to take learners through 4 steps on how they might perform this.</p>	Laptops / Computer / Tablets
5 min	<p>To be introduced to areas to think about and consider information required prior to switching</p> <p>To gain knowledge of full switching process steps</p>	<p>Slide 2 & 3 - Switching Utility Tariff</p> <p>Via visuals and a voice-over this slide provides detailed instructions on how to go through the switching process and additionally information that the learner should have to hand prior to switching.</p>	Laptops / Computer / Tablets
5 min	To clearly be instructed on the process steps for switching utility tariff	<p>Slide 4 - Switching Utility Tariff - Process Steps</p> <p>A total of 4 information boxes, which cover information on:-</p> <ul style="list-style-type: none"> ● Comparing Tariffs ● Call Supplier 	Laptops / Computer / Tablets

		<ul style="list-style-type: none"> ● Meter Reading ● Pay Your Bill <p>Note - if learners click onto the magnifying glass symbol found in each information box, in turn, it will bring up the next box of key learning</p>	
5 min	To be introduced to the process of changing a bank account	<p>Slide 5 - Changing Your Bank Account</p> <p>This slide provides an introduction into changing a bank account. It does this using a total of 4 information boxes. These cover:-</p> <ul style="list-style-type: none"> ● Check you're able to Switch ● Find a new Account ● Check your eligible ● Choose your switch date <p>Note - if learners click onto the magnifying glass found in each information box, it reveals text information that matches the voiceover.</p>	Laptops / Computer / Tablets
5 min	To be instructed on the process steps for switching a bank account	<p>Slide 6 - Switching Bank Account</p> <p>This slides gives information on the process for switching a bank account.</p>	Laptops / Computer / Tablets
5 min	To in informed about different payment methods for a provider	<p>Slide 7 - Changing a Payment Method for a Provider</p> <p>Learners are presented with 3 information boxes:-</p> <ul style="list-style-type: none"> ● Direct Debit ● Online Bank Transfer ● Pre-payment Meter <p>Note - use of magnifying glass to access information.</p>	Laptops / Computer / Tablets
5 min	To be introduced to purchasing of white goods	<p>Slide 8 - Purchasing White Goods</p> <p>Learners are introduced to purchasing of white goods.</p>	Laptops / Computer / Tablets

5 min	To understand the term white goods	<p>Slide 9 - Definition of White Goods</p> <p>Learners are provided with a definition of what white goods are.</p>	Laptops / Computer / Tablets
5 min	To learn how to select and search for best deals	<p>Slide 10 - 12 - Shop Website</p> <p>On this slide learners are instructed to click onto a website link. This link opens up another tab into a site called MegaShopBot.com.</p> <p>This site is a means for learners to instantly select and search for the best shopping comparison sites.</p> <p>Note - learners should be told to keep both tabs (digital platform course and megashopbot.com) open - as they are instructed to move between the 2 over the next few slides.</p> <p>Once MegaShopBot is open, please instruct learners to go back to the digital platform and use the right navigation key to proceed through the slides. If they are asked to go back to the shop site and select electronics, click on price runner (gives different equipment to compare products and prices eg, home appliances, vacuum cleaners) and finally shows the best deals.</p>	Laptops / Computer / Tablets
5 min	To obtain guidance on purchasing insurance online	<p>Slide 13 - 16 - Purchasing Insurance Online</p> <p>The next few slides take the learner through</p> <p>Slide 14 - Shopping Around, ie ways to purchase insurance</p> <p>Slide 15 - Insurance Cover features</p> <p>Slide 16 - The need to answer questions truthfully and accurately</p>	Laptops / Computer / Tablets
5 min	To be introduced to purchasing an online product or service	<p>Slide 17 - Purchasing an Online Product or Service</p>	Laptops / Computer / Tablets
5 min	To introduce shopping and paying safely online	<p>Slide 18 - Shopping and Paying Safely Online</p>	Laptops / Computer / Tablets

		<p>A video goes through the following:-</p> <ul style="list-style-type: none"> ● Benefits ● Researching Retailers ● Payment Methods ● Website Security ● Read Reviews ● Tips - reference to a website where learners can find tips www.getsafeonline.org <p>Note - at the bottom of the video, there is a link, that if clicked, takes Learners onto the MAS website https://www.moneyadvice.service.org.uk/en/articles/how-youre-protected-when-you-pay-by-card</p>	
5 min	To identify if when shopping you are on a secure site	<p>Slide 19 - Checking that you're on a Secure Site</p> <p>This slide has 4 information boxes, covering:-</p> <ul style="list-style-type: none"> ● Padlock Symbol ● Website Address ● Green Address Bar ● Valid Certificate <p>Note - clicking the flip symbols within each box, provides text as per the voiceover.</p>	Laptops / Computer / Tablets
5 min	To know what to do if you think something has gone wrong	<p>Slide 20 - Problem Solving Steps</p> <p>This slide gives instruction on what to do if you believe that something may have gone wrong, ie your card has been used fraudulently.</p>	Laptops / Computer / Tablets
5 min	To know how to purchase goods/service online	<p>Slides 21 - 27 - Purchasing an Online Product / Service</p> <p>These slides provide learners with information and take learners through the required steps in order to purchase an online product/service.</p>	Laptops / Computer / Tablets

		They do this by using a simulation activity of buying a gift for a relative from Amazon.	
5 min	n/a	Learners have now completed the key learning around Unit 5b - Performing an Online Transaction. They should now feel ready with tutor/volunteer support to perform an online transaction of their choice.	Laptops / Computer / Tablets
Variable	To be supported by tutor/volunteer with performing an online transaction of their choice	<p>With tutor/volunteer support learners must now complete their chosen online transaction.</p> <p>Note:- Additional tutor/volunteer support is accessible in the following documents which have been specifically developed to support assisted digital transactions:-</p> <ul style="list-style-type: none"> ● Assisted Digital Transaction Guidance ● Unit 5b Performing an Online Transaction Content 	<p>Laptops / Computer / Tablets</p> <p>Assisted Digital Transaction Guidance</p> <p>Unit 5b Performing an Online Transaction Content</p>
	To understand how to advocate for yourself	<p>If there is further time remaining in the session – please ask your learners to continue on the digital platform and work through the remaining available content in Unit 5 ...</p> <ul style="list-style-type: none"> ● 5.1 Making yourself heard ● 5.2 Small print and jargon 	Laptops / Computer / Tablets
	n/a	End of session	