

Module - 2

Digital Financial Literacy



INTRODUCTION

The Digital Financial Literacy module is designed to support women in various parts of India to learn the skills that will enable them to use digital technologies, including mobile phones, social media and internet.

Digital Financial Literacy is an emerging concept in the world of Financial Management. Many of us are struggling with what to do with our money. We are aware that it is necessary, but always find the time and effort to spend it on something else. As the technology progresses and more people are becoming financially literate, people who want to learn about how the financial markets work, how to prepare for retirement and investments, how to apply for financial assistance and benefits and much more.

More people are discovering the right tools to help them manage their money better. The module covers these necessary tools that can make your financial life easier to manage and document. In this module you will gain an understanding of what is happening in the financial markets and know how to apply these concepts with real world examples.

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TRAINING METHODOLOGY



Short explanations to introduce benefits of a service



Practical exercises using laptops, phones, knowledge kit



To encourage trainees to consider the relevance in their lives



To reinforce lessons of each module



Though the trainees may be familiar with laptops, smartphones, internet and their uses, they will have gaps in their knowledge.



Use short and non-technical explanations.



MAKE IT RELEVANT

Use personal interests to keep trainees engaged.



ENCOURAGE ACTION

Focus on getting trainees onto the laptop/ phone to practise.



APPRECIATE TRAINEES

Reward the trainees with regular positive encouragement.



INTERACT WITH TRAINEES

Encourage two-way communication between the trainees and their trainer.



EASY TO DIGEST

The content is divided into byte sized learning material to encourage conducting training in shorter durations.

LEARNING OUTCOME

This module will introduce the learner on how to use various digital channels for Financial Management.

DURATION

16 Hours

DEMONSTRATION

Explaining the content by providing hands-on training

RESOURCES REQUIRED

Laptop, smartphone, internet connection, handouts of the training content, fevicol, sketch pens, pens
Participants are desired to have at least one bank account.
Make sure participants carry at least 2-passport size photo along with their Aadhar Card and PAN Card.

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PRE-ASSESSMENT

Ask the following questions from trainees in order to know more about them.

Do you have a bank account?	Yes / No
Do you manage the finances at home?	Yes / No
Are you able to save your money?	Yes / No
Do you know about online payment options?	Yes / No
Do you know what is OTP?	Yes / No

UNIT 1

Understanding Financial Terminologies

UNIT 1: UNDERSTANDING FINANCIAL TERMINOLOGIES

Notes to trainer: Start by explaining through the story of Kamla.



This is Kamla. She is a homemaker. Every day she needs to take care of various things at home like

Buying Vegetables and Fruits

Purchasing Groceries

Keeping the stock of food items for any uncertain guests

Maintaining the House

Taking care of Electricity Bill, Water Bills etc.

Looking after children at home

Make sure that their children's regular needs like clothes, school uniform, stationary etc. is fulfilled

To complete all these duties, she needs to have some money in her hands. She needs to learn how to manage the money efficiently. She needs to know different digital tools available to carry out all these activities.

Activity 1 : Motivate participants to learn Financial Literacy

Share the sheet with the participants.

Ask them to paste their photo and write their names. Motivate them, that they are also like Kamla.

Ask them if they do all the mentioned activities or want to add more activities, they do in their daily routine

Ask them if they require money to carry out different activities.

Notes to trainer: Now explain different important financial terminologies.

You should know about some financial terminologies.

	Bank	A bank is a financial institution where customers can save or borrow money. It is regulated by RBI in India.
	Debit Card	A Debit Card is a plastic currency or plastic money. You can use it to buy things when you don't have cash. Typically, the banks issue a Debit Card to Savings Account holders, and it is linked to your account.
	UPI	Unified Payments Interface (UPI) is a payment system that allows users to link more than one bank account in a single smartphone app and make fund transfers without having to provide IFSC code or account number. This is a real-time payment system where funds are credited instantly on a real-time basis.
	Saving Account	A savings account is a basic type of financial product that allows you to deposit your money and typically earn a modest amount of interest.
	Payment Wallets	A digital wallet is a software-based system that allows individuals to make electronic transactions, such as bill payments, mobile recharges, and travel/movie bookings. Digital wallets can also be used to transfer money from one bank account to another, providing a convenient and secure alternative to physical wallets. E.g.: Paytm, Phonepay, Google Pay
	Net Banking	Net banking, also known as internet banking, is a service offered by banks that allows customers to access various banking services and perform financial transactions online.



Mobile Banking

Mobile banking refers to the use of a mobile device, such as a smartphone or tablet, to access and manage one's banking accounts and conduct various financial transactions. Mobile banking apps offer a convenient and secure way to manage one's finances on the go, without the need to visit a bank branch or ATM.



Loan

A loan is a form of debt incurred by an individual or other entity. The lender—usually a corporation, financial institution, or government—advances a sum of money to the borrower. In return, the borrower agrees to a certain set of terms including any finance charges, interest, repayment date, and other conditions.



Interest

Interest is the price you pay to borrow money or the cost you charge to lend money. Interest is most often reflected as an annual percentage of the amount of a loan. This percentage is known as the interest rate on the loan.



OTP

OTP means One Time Password: it's a temporary, secure PIN-code sent to you via SMS or e-mail that is valid only for one session. It is a system used for your all transaction approvals and Internet Banking login.



ATM

An automated teller machine (ATM) is a specialized computer that allows you to complete bank transactions without the need to see a bank representative.



ATM PIN

A personal identification number (PIN) is a numerical code used for electronic financial transactions such as debit card purchases and ATM withdrawals. Using a PIN provides extra security for authentication.



Cheque

A cheque is a printed form on which you write an amount of money and who it is to be paid to. Your bank then pays the money to that person from your account.



Fixed Deposits

In a Fixed Deposit, you put a lump sum in your bank for a fixed tenure at an agreed rate of interest. At the end of the tenure, you receive the amount you have invested plus compound interest. FDs are also called term deposits.

Activity 2 : Match the following.

Category 1: If participants are around 10 or more.

Print the sheets with names and image, print the sheets with defines.

Now make participants pick one sheet each randomly.

Now ask participants and raise their hands up with the sheet.

Now ask them to find their correct partners. Every Word with the correct define.

Ask them to pair up and stand together

Category 2: If there are one of two participants.

Distribute the sheet with names and defines. Ask participant to draw a line and match each word with its correct define.

Share the sheet with the participants.

Ask them to paste their photo and write their names. Motivate them, that they are also like Kamla.

Ask them if they do all the mentioned activities or want to add more activities, they do in their daily routine.

Ask them if they require money to carry out different activities.

UNIT 2

Identifying Symbols on Smartphones

UNIT 2: IDENTIFYING SYMBOLS ON SMARTPHONES

Online banking allows a user to conduct financial transactions via the Internet. Online banking is also known as Internet banking or web banking.

Online banking offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments.

Notes to trainer: Explain the given points



Need to register for their bank's online banking service



Requires computer/smartphone or other device, an Internet connection, and a credit or debit card



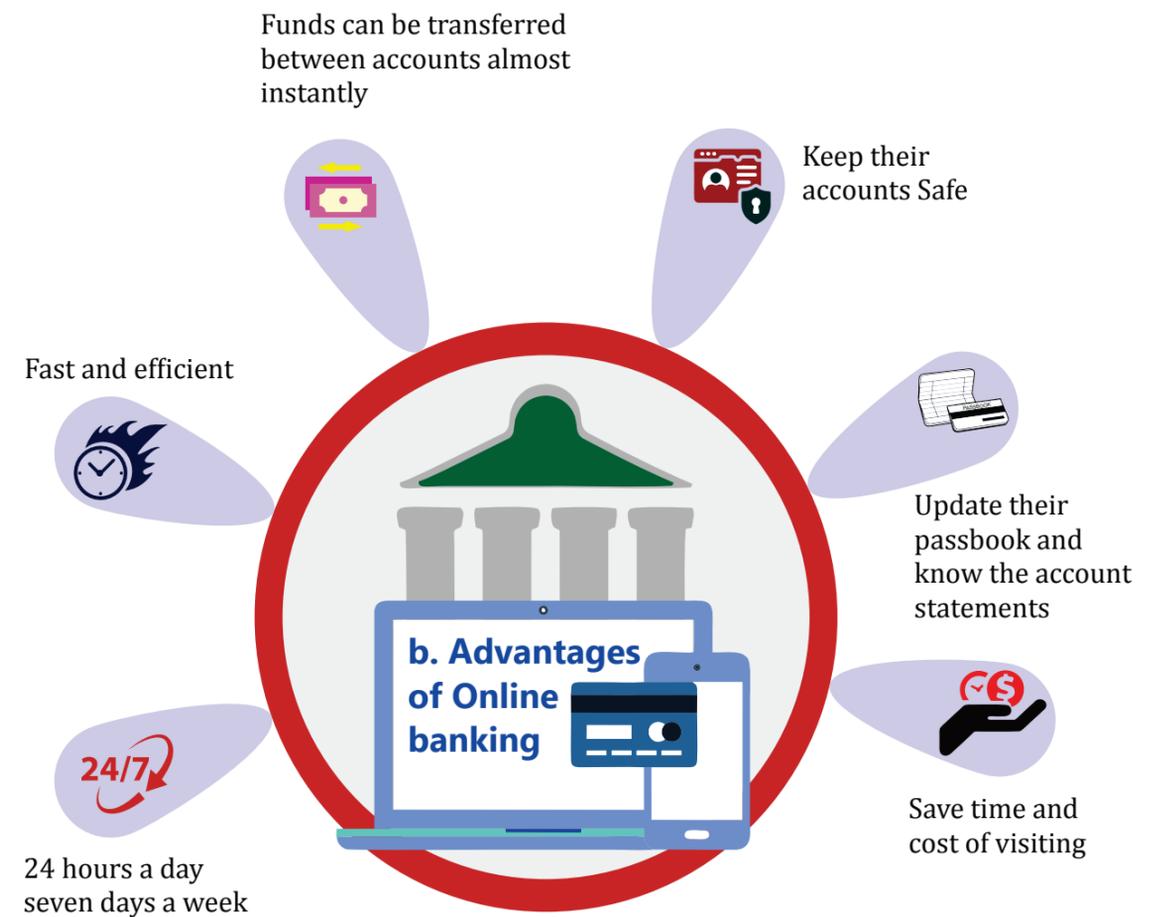
Allows a user to conduct financial transactions via the Internet.



Need to create a password.

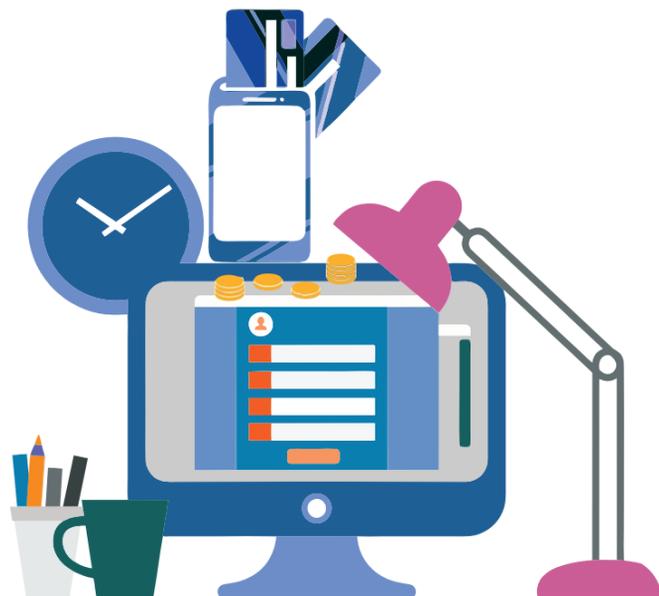


a. About Online Banking?



Activity 3 : Identify the advantages

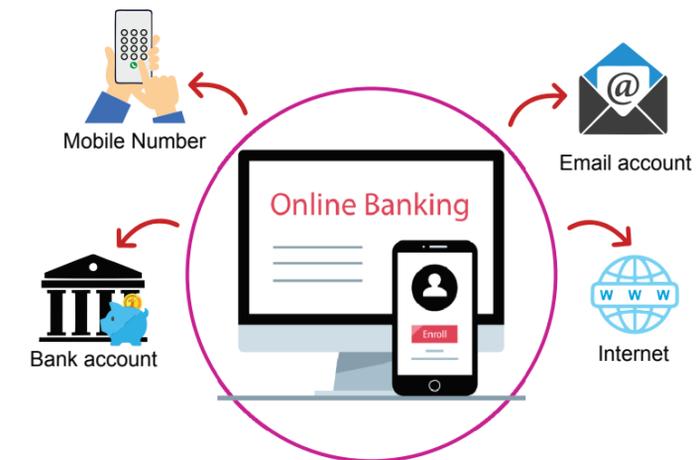
Distribute the sheets among the participants containing the image with the blanks and ask participants to write the advantages they can remember.



- Keep your ATM card with you while you register for net banking. Never share your account details.
- Enter the same mobile number in the registration form that you have previously mentioned in the account opening form.
- Keep your passbook and cheque-book with you. You will get most information like account number, CIF number and branch details from Passbook.
- Never share OTP(One Time Password) with anyone. You may lose your money from the account if you share OTP with unknown people.
- Select your password and hint answer that is easy to remember for you, but to guess for anyone else.
- In case of any doubt, directly approach bank branch when you have opened the account.
- Never reply to anyone about bank details or net banking user ID password or OTP over phone or email.

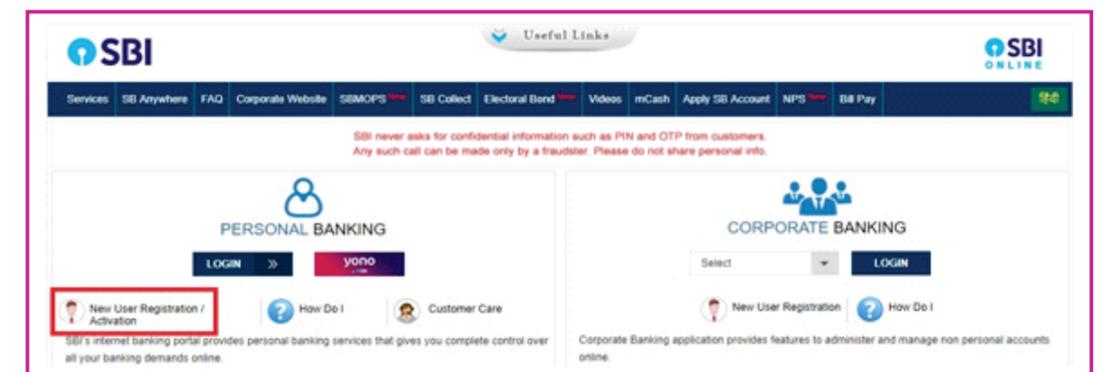
Steps to Register for Online Banking

You can register for online banking using these 4 modes.



Now the steps

1. Go to the homepage of SBI net banking, onlinesbi.com
2. Click on “New User Registration/Activation” link.



3. Enter Account Number, CIF number, branch code, country, registered mobile number, the facility required and click on the "Submit" button.

The screenshot shows the SBI Online registration page for new users. It includes the SBI Online logo and the title "User Driven Registration - New User (For Retail customers only)". Below the title, there is a note: "Mandatory fields are marked with an asterisk (*)". The form contains several input fields: "Account Number *", "CIF Number *", "Branch Code *", "Country" (a dropdown menu with "-- Select Country --" and a note "For Canada, choose USA/CANADA"), "Registered mobile Number *", "Facility Required *", and "Enter the text as shown in the image *". A "Get Branch Name" button is located next to the Branch Code field. A "Submit" button is at the bottom right. A small box displays the text "6536D" for the image verification field.

4. Enter OTP (One Time Password) received on your registered mobile number.

The screenshot shows the SBI Online OTP verification screen. It features the SBI Online logo and the heading "Enter the one time password sent to your mobile number." Below this, there is a note: "Mandatory fields are marked with an asterisk (*)". The main input field is labeled "Enter the one time password (OTP) *". A "Confirm" button is located below the input field. At the bottom, there is a light blue banner with a smartphone icon and the text: "If you did not receive the High Security Password on SMS, you can Click here to resend the OTP".

5. Select ATM card to proceed for activation of the services. If you don't have an ATM card, your branch will complete the registration process for you.

The screenshot shows the SBI Online Debit Card registration form. It includes the SBI Online logo and the title "Debit Card". Below the title, there is a "Billing Information" section with a table:

Merchant	SBI Internet Banking	Website	https://inb.sbi.co.in
Track Id	0019439628		

 Below this is a "Pay by" section. The main form fields include: "Card Number", "Valid Thru/Expiry Date" (with MM / YYYY dropdowns), "Card Holders Name", "ATM PIN", and "Type the characters you see in the picture below" (with a CAPTCHA image showing "2G 7 2 G"). "Proceed" and "Cancel" buttons are at the bottom right.

6. Note the temporary username and create login password (the password should be eight characters long, a combination of upper and lower-case letters, at least one number and one special character) and re-enter the password and click submit to complete the registration process.

The screenshot shows the SBI Online "Internet Banking Registration : Create Own Password" screen. It includes the SBI Online logo and the title "Internet Banking Registration : Create Own Password". Below the title, there is a section for "Temporary Username for Internet Banking is" with the value "42258588425". Below this are two input fields: "Enter New Login Password *" and "Confirm New Login Password *". "Submit" and "Reset" buttons are at the bottom right.

7. Login with a temporary username and newly created password
 8. Create a username of your choice that will be your permanent username
 9. Accept terms and conditions and set the login password and profile password and select

hint questions and create answers for hint questions

10. Enter the date of birth, place of birth and registered mobile number

11. Click on "Account Summary" link to view all account mapped with your account.

Activity 4 : Opening an Account

Trainer will either open their own bank account or shall open a bank account of ne of the participant

Steps to Register for Online Banking

Various electronic devices today are connected to mobiles or computers; your mobile is connected to another computer anywhere in the world, and this way multiple devices are connected to multiple devices all over the world through some invisible signals.

Notes to trainer: Show the video to the participants and share it with them.



Internet Banking

https://www.youtube.com/watch?v=a-kvfaY0lkM&ab_channel=StateBankofIndia

Applying for ATM Cum Debit Card Online

Notes to trainer: Show the video to the participants and share it with them.



ATM Card Online

https://www.youtube.com/watch?v=GZxj6Vo9ud4&ab_channel=StateBankofIndia

Using your ATM Card

Step 1: Insert ATM Card

Step 2: Select Language

Step 3: Enter 4-Digit ATM Pin

Step 4: Select the Type of Transaction

Step 5: Select the Type of Account

Step 6: Enter the withdrawal amount



UNIT 3

Mobile Banking

UNIT 3: MOBILE BANKING

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet. Unlike the related internet banking it uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is usually available on a 24-hour basis.



Mobile Banking

The bank will provide you with a set of credentials that you can use to log into your account and make transactions.

Most banks allow you to activate two-step verification where you can only make bank transactions if you enter the enter the one-time password(OTP) sent to your registered mobile phone number.



ADVANTAGES OF MOBILE BANKING



One of the main benefits of mobile banking is the convenience of having banking services close at hand.



Mobile Banking is cost-effective, and Banks offer this service at less cost to the customers.



Mobile Banking is said to be more secure and risk-free than online Internet Banking.



It is available for 24 hours and easy and convenient mode for many Mobile users in the rural areas.



With the help of Mobile, Banking user can transfer funds, and pay bills, checking account balance, study your recent transaction, block your ATM card, etc.

DISADVANTAGES OF MOBILE BANKING



Mobile Banking is not available on all mobile phone.



Features phones have limited banking options



Mobile banking users are at risk of getting fake SMS messages and scams.



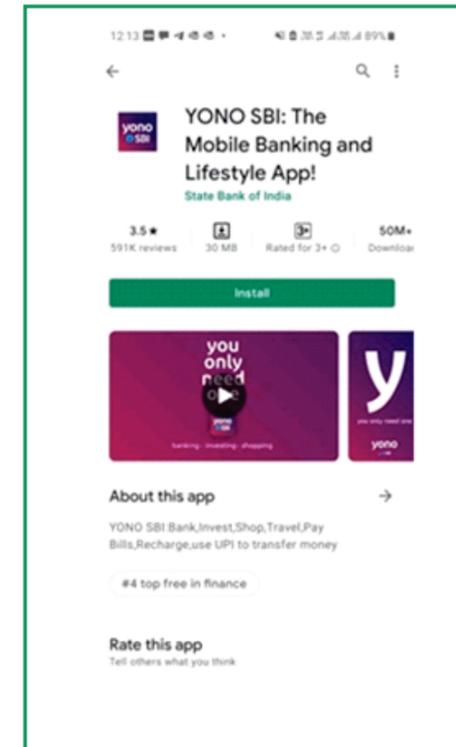
The loss of a mobile customer device often means that criminals can gain access to your mobile banking PIN and other sensitive information.



A transaction like transfer of funds is only available on high-end phones. Regular use of Mobile Banking may lead to extra charges levied by the bank for providing the service.

Setting up Mobile Banking App on phone

Notes to trainer: Put participants in the group. Ask one person in each group to follow the steps you are showing for using installing and using their bank's mobile app.



Mobile Banking App

The customer is required to download the bank's mobile banking application from the Play Store



Activation Process

Set a mobile banking PIN, others send a default MPIN as an SMS. The mobile banking PIN must be entered each time.



Login

After activation and entering the mobile banking PIN, the customer needs to use his net banking login ID and password to access the account. Once you register for and mobile banking, you get a 4 to 6 digit MPIN which is required to login in for mobile banking. Second option is to login using your Online banking user ID and password.

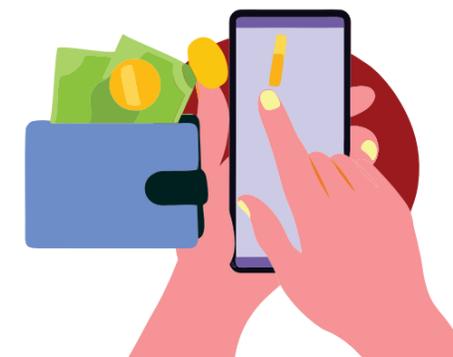


https://www.youtube.com/watch?v=LDm-4TatGwl&ab_channel=StateBankofIndia

Do you know Kamla can now replace her wallet from Mobile Banking and payment wallet apps. Let us know how

Digital Wallets

Digital wallet are technologies that electronically stores credit card number, debit card numbers, loyalty card numbers, etc. on the cloud. Your money still stays in your bank or credit card account. Digital wallet basically keeps your details to make transactions easier. Examples of digital wallet are Google Pay, Masterpass & Visa Checkout. With digital wallets, we can not only go cashless, but we can also go cardless.



Types of Digital Wallets



Google Pay



Yono by SBI



PayTM



Amazon Pay



PhonePe



BHIM

Activity 5 : Use the images as coasters and ask participants to identify the apps.

Notes to trainer: Explain the steps practically on the mobile phone

GOOGLE PAY



With Google Pay can send money to friends, pay bills and buy online, recharge your phone - all via UPI and directly from your bank account.

Since Google Pay works with your existing bank account, which means your money is safe with your bank.

There's no need to worry about reloading wallets and you don't need to do additional KYC - which is required for all the other apps.

You can also earn scratch cards and other rewards, with the cashback directly being transferred into your bank account.

Steps to use GOOGLE PAY

Step 1: Open the app store and type Google Play

Step 2: Download the app

Step 3: Enter your phone number

Step 4: Sign in with your Google account

Step 5: Follow the given instructions to secure your Google Pay app

Step 6: Verify your phone number

Step 7: Add your bank account

Step 8: You are ready to use the Google Pay app, your phone number



https://www.youtube.com/watch?v=C_VRKK6ovoQ&list=PL-kIBfSqQg3vRtpnSZ6BGEvYdEdJu77BG&ab_channel=GoogleIndia

Understanding UPI



https://www.youtube.com/watch?v=d0cq91qxQb4&ab_channel=BusinessStandard

Activity 6 : Creating Google Pay Account

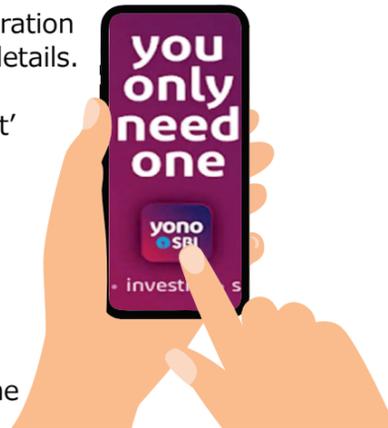
- Ask participants to download and install google pay account
- Now ask them to create their accounts on Google Pay and add a UPI Id

Once done, ask one of the participant to make their UPI transaction of Rs 1 only to one of their batch mate using UPI in Google Pay

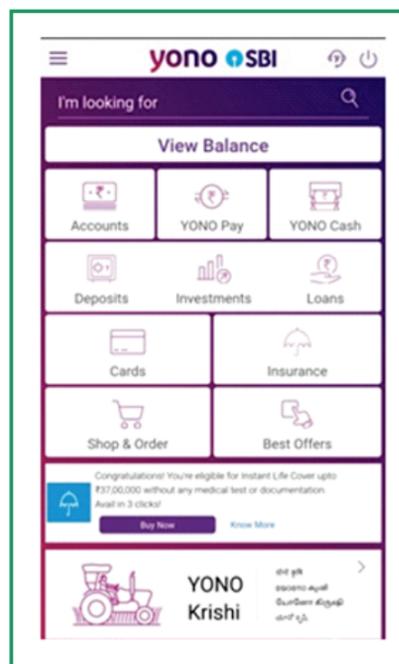
Services Provided by Mobile Banking

Steps to use SBI YONO

- Step 1:** Download SBI YONO app from Play Store and log into SBI YONO app using your email ID
- Step 2:** Now use the internet banking option for the registration process or the user can even enter their account details.
- Step 3:** Enter the account details including your ATM card number, followed by ATM PIN and click on 'Submit' button. If the user has opted for internet banking, then they will have to enter their internet banking username followed by password.
- Step 4:** Now give consent to use MPIN by accepting the given terms and conditions, proceed further and click on 'Next'
- Step 5:** Choose an MPIN and enter the same. An OTP will be sent to your mobile number now enter the same and click 'Next'.
- Step 6:** The user has now successfully registered and can now explore and use the SBI's YONO app.

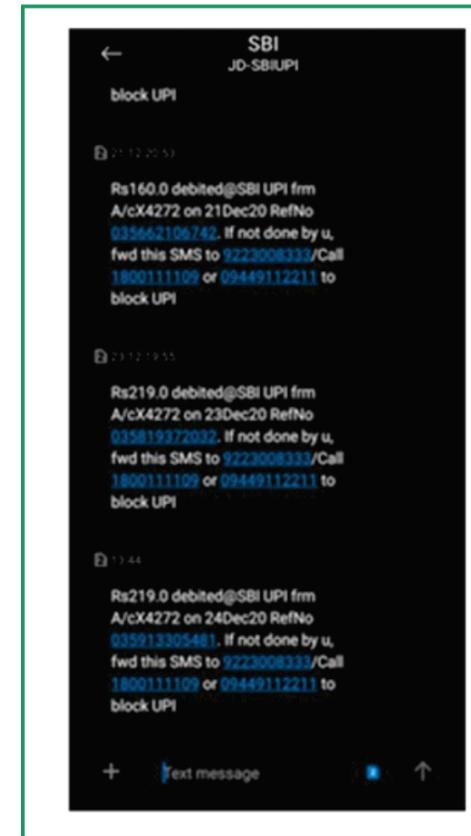


Notes to trainer: Show the participants how to do Account Balance Enquiry



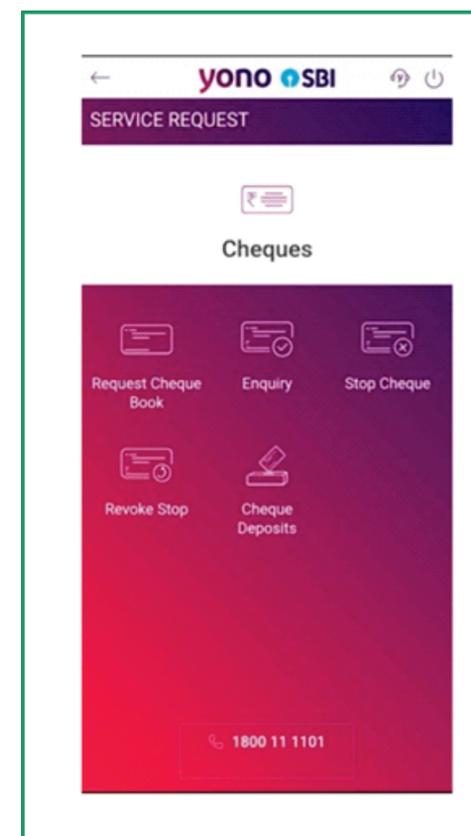
Account Balance Enquiry

This is the homepage of the app, here I can check the account balance, loans, deposits and several services



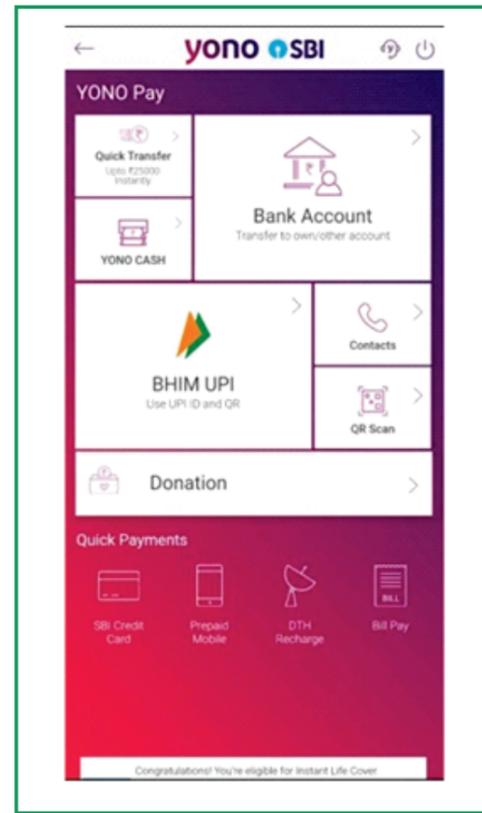
Account Statement Enquiries

Once registered on Mobile banking, you will get SMS alerts of all the transactions



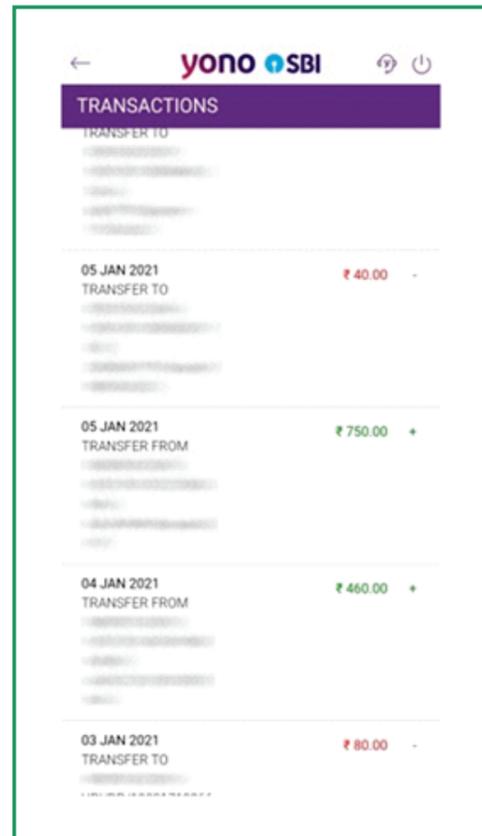
Cheque Status Enquiry & Cheque Book Requests

Without going to bank or filling any form, I can put request for new



Fund Transfer Between Accounts

I can send money to any account as well do payments such as Mobile or DTH recharge, electricity bill payments



Transaction Details

Using the transaction section of mobile banking, we can see the latest transactions. One in red denotes debit and one in green denotes credit.

UNIT 4

Insurance

UNIT 4: INSURANCE

Insurance is an agreement between an individual, where he/ she pay some premium to insurance company to insure their health, vehicle, etc. for a certain period.

Insurance saves you from expenses in future and also provides financial security to your family.

A policy is considered as lapsed, if the policyholder failed to pay premium before or on due date.

Four Common types of Insurance



Life insurance- This policy protects and financially support your family in case of untimely demise



Health insurance- This policy covers medical treatments, hospitalization and medical cost in exchange of monthly or yearly premiums



Home insurance- this insurance helps insurer to get financially compensated in an event of any accidental damage caused to his/her property.



Vehicle Insurance- This insurance policy is availed to insure car, bike, etc., against any unwanted incident like theft or accidents.

Best Insurance Providing Companies



Life Insurance Corporation of India (LIC)



Tata AIA Life Insurance Company



National Insurance Company Limited



Aditya Birla Health Insurance



Kotak Mahindra General Insurance



Bajaj Allianz General Insurance

UNIT 5

Awareness of schemes on Financial Inclusion

UNIT 5: AWARENESS OF SCHEMES ON FINANCIAL INCLUSION

Financial inclusion is the process of ensuring access to financial products and services needed by vulnerable groups at an affordable cost in a transparent manner by institutional players.

Financial inclusion is a method of offering banking and financial services to all individuals.

Objectives of Financial Inclusion

A basic no-frills banking account for making and receiving payments.

Saving products (including investment and pension)

Simple credit products and overdrafts linked with no-frills accounts.

Remittance, or money transfer facilities

Micro insurance (life) and non-micro insurance (life and non-life)

Micro pension

Awareness of schemes for Financial Inclusion

S.No	Government Schemes (Individual)	Government Schemes (Business)
1	Pradhan Mantri Jan Dhan Yojana	Stabd up India Scheme
2	Atal Pension Yojana	Venture Capital Funds
3	Pradhan Mantri Suraksha Bima Yojana	Pradhan Mantri MUDRA Yojana
4	Pradhan Mantri Vaya Vandana Yojana	Credit Enhancement Guarantee Scheme
5	Sukanya Yojana Samridhi Yojana	
6	Pradhan Mantri Jeevan Jyoti Bima Yojana	
7	Varishtha Pention Bima Yojana	

Notes to trainer: Share the document on Government Financial Schemes. Explain them those schemes.

Give them a days' time to read about those schemes and next day, conduct a discussion on the schemes.

UNIT 6

Online Safety Tips

UNIT 6: ONLINE SAFETY TIPS

The standard definition of online security calls it the mix of rules that are followed and actions that are taken to make sure online user data and privacy aren't compromised by cybercriminals. Online security can be something as complex as a system that's designed to prevent credit card theft, or something as simple as you using an antivirus software to protect your device from malware and viruses.

Biggest Threats to Your Online Security

Malware is malicious software that has been programmed to infect any device it comes in contact with. Example: Adware or Spyware that shows unwanted ads or steal the private information

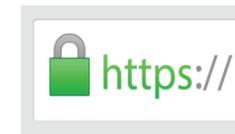
Phishing generally involves cybercriminals trying to deceive you into revealing personal and financial information by either pretending to be a legitimate business or by trying to threaten you with legal repercussions if you don't comply. Example: Fake links, lucrative emails or SMS

Pharming is a method cybercriminal might use to directly redirect user connection requests to malicious websites.

Scammers will employ all sorts of tactics to deceive online users and trick them into revealing sensitive information (like their Social Security Number, credit card details, bank account details, email login credentials, etc.) so that they can either steal their money or their identity.

Spamming can be defined as the mass distribution of unsolicited messages on the Internet. The messages can contain anything from simple ads to pornography. The messages can be sent through email, on social media, blog comments, or messaging apps.

Some Online Security Tips



Always check for the PADLOCK icon in th browser for secure transactions



Do not share your Login Password & OTP



Register for email alerts and mobile alerts



Never reveal your Internet Banking passwords with others



Change your password frequently, make your password strong by using the set of numbers and symbols
Example: Zxc12&34



Always remember to log out



Avoid financial transactions from cybercafe or shared computer



Never leave the PC unattended when using Internet banking in a public place

Bank Account Safety Tips

1 Do not give out account information over the phone

Your bank will not call requesting your account numbers, PINs or passwords. You should be automatically suspicious of unexpected calls. If you have any doubts about the caller, hang up and call your bank

2 Be aware of your surroundings at ATMs

Make sure no one is standing too close. It is absolutely imperative that you keep your PIN a secret and close your transaction Completely before walking away from the machine.

3 Take your receipt

At the ATM wait for your receipt to print and take it with you

4 Report lost cards immediately

Act fast and Prevent fraud before it can happen. Don't procrastinate. As soon as you realize your card is missing, call the bank and have them send you new one.

5 Ensure that your KYC process is completed

KYC is one such method, which ensure that banks are not used for carrying out money laundering activities. This is a safety procedure for the banks. However, without a KYC you will not be able to make an account or any transactions.



https://www.youtube.com/watch?v=AIMfG9rcmO8&ab_channel=BNMOfficial

Tips to ensure safe online transactions

1 Avoid using public computers or wifi for online transactions

Never attempt an online transaction on a public Wi-Fi. They often have fewer security features than a private network. So always switch to your phone data. If you do use a public device, remember to log out.

2 Use private browsing tabs

Browse in Incognito mode on google chrome. Private browsing doesn't save password or create history and it clears all the cookies and cache data from your device.

3 Install advanced anti-malware programme on your pc or mobile

It is important to protect your computer and mobile from viruses. Install a paid anti-virus and anti-malware application.

4 Use only well-known and credible websites

It is important to check the website address to confirm that it is the original website and not a fake website. Many website scam customers through cheap offers and exciting deals. Use amazon, flipkart, nykaa, ajio website that are popular and used by the masses.

5 Never reply to fraud emails and texts

Phishing or the attempt to gain your personal information generally over email or text is rampant. Your inbox is probably full of emails, claiming that you've won a contest or you've been credited a certain amount of money. Never open these emails. Never reply to them. Learn to identify such spam mail and ignore them or if you have the time delete them.

6 Use Virtual keyboard

There are malware and viruses that can keep a track of what you type on your keyboard. So it's advisable to use a virtual keyboard when doing an online transaction. Banks have an option for a virtual keyboard on their login pages. Use it.

7 Enable two-step verification

Two-step verification involves passing two security walls to perform an operation on your phone . For eg. Google's two -step verification ask you to verify yourself by asking your password, pattern or fingerprint first and then they divert you to your bank's website .

8 Check if the connection is secure

Always check for the lock symbol on the address bar and check if 'https://' uis in green. It means that the connection is secure. If it's yellow or red, never attempt on online transaction as it might make your information vulnerable.

9 Always track your online spending

Keep track of your bank balance and how much you spend online. This makes tracking your online spending easier. If you find any suspicious behaviour, check with your bank immediately.

10 Always protect your password

Always check the lock symbol on the address bar and check if 'gttps:/' is in green. It means that the connection is secure. If it's yellow or red, never attempt an online transaction as it might make your information vulnerable.

Activity 7 : MCQs

Ask participants to attempt the MCQs given