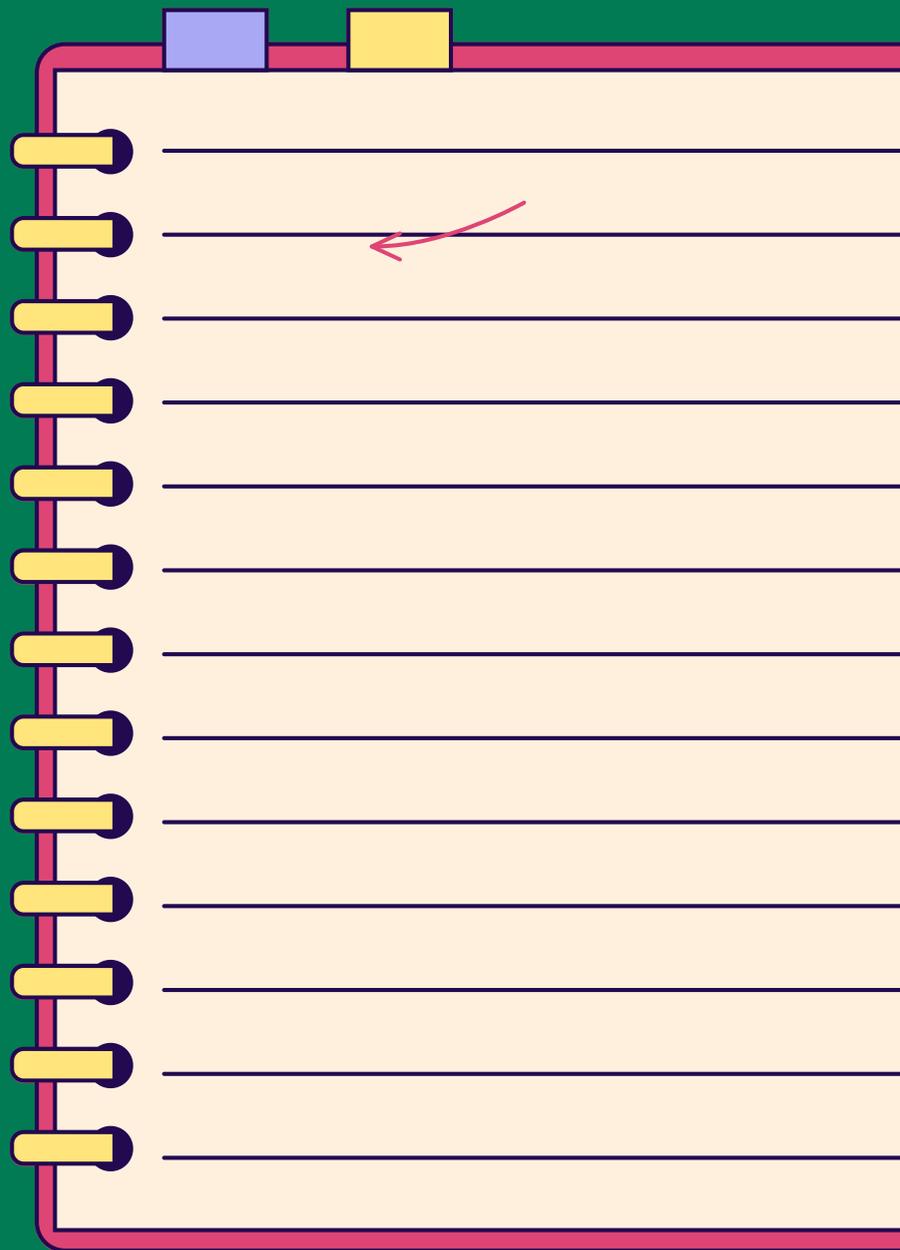


MODULE 10 - ONLINE SHOPPING

CHAPTER 2

OTHER TYPES OF ONLINE PAYMENTS



INTRODUCTION

In this chapter, you will learn about various online payment methods, such as PayPal, Payconiq, Apple Pay, and Google Wallet. Each of these options offers a secure alternative to making transactions without directly sharing your banking information. This chapter also introduces you to the use of QR codes and fraud precautions for safe payments.

1 THE DIFFERENT METHODS OF ONLINE PAYMENT

PAYPAL

WHAT IS PAYPAL?

PayPal is an online payment platform that allows you to make transactions without sharing your bank details directly with the seller.

HOW TO USE PAYPAL?

1. Create a PayPal account and add your credit card or bank account to it.
2. When purchasing online, select PayPal as your payment method.
3. Log in to your PayPal account to access your information.
4. Check the transaction details and confirm the payment.
5. PayPal makes the transfer without sharing your banking details with the seller.



Click on the logo to access the PayPal platform



Here is a tutorial that explains step by step how to create a PayPal account.

1 THE DIFFERENT MEANS OF ONLINE PAYMENT

PAYCONIQ



Payconiq is only available in Belgium!

WHAT IS PAYCONIQ?

Payconiq is a simple and convenient mobile payment application. It allows you to pay directly from your smartphone, without the need for a bank card or cash. Just like PayPal, Payconiq links directly to your bank account and banking application, it's like a wallet, but digital!

HOW TO INSTALL PAYCONIQ?

1. Download the app:

- On your smartphone, go to the Google Play Store (for Android) or the App Store (for iPhone).
- Search for Payconiq and click "Install".

2. Create your account:

- Open the app after installation.
- Enter your personal information (name, email address, etc.).

3. Connect your bank account:

- Link Payconiq to your bank account by following the secure steps provided in the application (authentication via your bank).

4. Secure your account:

- Set up a PIN code or use your fingerprint to protect access to the app.



Click on the logo to access the Payconiq platform



Here is a tutorial that explains step by step how to use the Payconiq application to make online purchases!

1 THE DIFFERENT MEANS OF ONLINE PAYMENT

CHALLENGE

France and EU

What is Wero?

Wero is an instant mobile payment solution that allows you to send and receive money in less than 10 seconds, from one bank account to another.

Paylib was until now widely used in France, but this application has now been replaced by Wero (**application developed on a European scale**). Its operation remains identical.

How does it work?

1. **Download the app:** Find Wero in your banking app or app store.
2. **Choose your account:** Once logged in, choose the bank account you wish to pay with.
3. **Choose someone to pay:** Enter your contact's mobile number. You can send money to anyone you know and trust with an account at our partner banks in France, Germany and Belgium.
4. **Enter the amount:** Enter the amount, write a personalized message and press send. That's it, your money is sent!

1 THE DIFFERENT MEANS OF ONLINE PAYMENT

OH MY GOD



MBWAY is only available in Portugal!

WHAT IS MBWAY?

MBWAY is an application from SIBS (the company that manages the Multibanco network) that offers an interbank solution for purchases and immediate transfers via smartphone or tablet.



Click on the logo to access the MBWAY platform

HOW TO JOIN MBWAY?

Membership can be done directly through the app, available on the usual digital platforms for downloading apps, but also through ATMs (Multibanco) or the online banking service (bank websites). To activate the tool, simply associate a bank card with a mobile phone number and create a six-digit code (PIN). MB Way does not require top-ups, has no membership fees and allows you to use any debit card.

Click on the logo for the explanatory video



In addition to MB WAY and PayPal, the most common online payment methods in Portugal are:

- bank or credit card
- bank transfer

1 THE DIFFERENT MEANS OF ONLINE PAYMENT

PAY USING A QR CODE

WHAT IS A QR CODE?

A QR code is a kind of square barcode that can be scanned with your smartphone. When used for a payment, the QR code contains all the information needed to complete a transaction, such as the seller's bank details or the amount to be paid.

It's simple, fast and secure, and there's no need to touch anything or use cash. You scan the code with your phone, confirm the details, and the payment is made.



HOW TO PAY WITH A QR CODE

1. Open the app payment or your bank app:
 - Make sure you have a compatible app on your smartphone, such as a banking app or a payment app (eg PayPal, Payconiq, Lydia, etc.).
2. Scan the QR code:
 - In your app, look for the option to "Scan a QR code" or "Pay with a QR code". Point your phone's camera at the QR code to scan it.
3. Check the information:
 - Once the QR code is scanned, the application will display the transaction details: amount, seller name, etc. Double-check that everything is correct.
4. Confirm payment:
 - Click on "Confirm" or "Pay". Sometimes you will be asked to enter a password, fingerprint or code to validate the transaction. And there you have it, the payment is made!

1

THE DIFFERENT MEANS OF ONLINE PAYMENT

PAY WITH APPLE PAY OR GOOGLE WALLET

WHAT IS A PAYMENT WITH APPLE PAY OR GOOGLE WALLET?

Apple Pay and Google Wallet are digital payment methods that allow you to pay for your purchases with your smartphone or smartwatch. These apps use secure technologies like NFC (Near Field Communication) to enable contactless payment. They work by associating your bank cards with the app, making it convenient and quick to pay without having to take out a physical card.

HOW TO PAY WITH APPLE PAY

Set up Apple Pay (if you haven't already):

- Open the Wallet app on your iPhone.
- Add your bank card by following the instructions (scan the card or enter it manually).

Double-click the side button:

- Before paying, double-click the side button on your iPhone or Apple Watch.
- Authenticate with Face ID, Touch ID, or your passcode.

Bring your device close to the terminal:

- Hold your iPhone or Apple Watch near the contactless payment terminal (recognizable by the contactless payment logo).

Receive payment confirmation:

- A beep, vibration or check mark appearing on the screen confirms that the payment was successful.

If you have an iPhone

HOW TO PAY WITH GOOGLE WALLET

Set up Google Wallet (if not already done):

- Open the Google Wallet app on your Android smartphone.
- Add your bank card by pressing "Add a card" and following the instructions (scan or manual entry).

Unlock your phone:

- Before you pay, unlock your phone using your fingerprint, facial recognition, or passcode.

Bring your phone close to the terminal:

- Place your smartphone near the contactless payment terminal, which should display the NFC or contactless payment logo.

Receive payment confirmation:

- A vibration, beep or on-screen notification will indicate that the payment has been made.

If you have an Android