



VERSION 2021

DIGITAL DELIVERY IN THE NEW NORMAL

Digital Financial Literacy Program –
Trainer Manual
Online and classroom training

Other Training of Trainer (ToT) Publications in the Series

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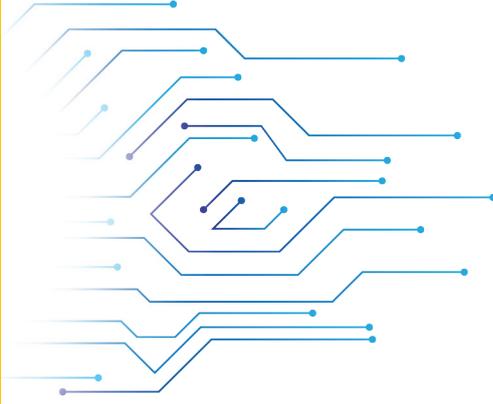
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- Digital Financial Literacy Program (2021)
- Financial Literacy Program (2021)



A JOINT PUBLICATION BY CENTRAL BANK OF SRI LANKA (CBSL) AND THE INTERNATIONAL FINANCE CORPORATION (IFC)

The National Financial Inclusion Strategy of Sri Lanka was led by the CBSL with technical and financial assistance from the International Finance Corporation in partnership with the Government of Australia. Strategy identified digital finance and payments as an important area of focus.

Given the low usage of digital finance and payment, this module was developed to improve digital finance awareness and uptake among the public.

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BACKGROUND

In 2021, Sri Lanka launched its first National Financial Inclusion Strategy (NFIS) with the aim of promoting a more effective and efficient process to improve financial inclusion across Sri Lanka. Creating this national strategy was a multi-stakeholder effort led by the Central Bank of Sri Lanka (CBSL), with technical assistance from the International Finance Corporation (IFC), under the IFC-DFAT Women in Work Program, Sri Lanka.

The NFIS is based on a national survey for financial inclusion, in 2018/19 (NFI Survey). The survey paid specific attention to understanding the different financial inclusion opportunities and barriers for women and men. This was invaluable in NFIS formulation.

Four key financial inclusion pillars for Sri Lanka were identified:

- Digital finance and payments
- MSME finance
- Consumer protection
- Financial Literacy

The NFIS Survey provided sex disaggregated data to better understand gender differences across these pillars. While account ownership levels are high in Sri Lanka, usage is low, and women access informal sources of finance more than men. Fostering financial literacy and strengthening consumer protection are both necessary to deepen public trust in formal financial services and increase their usage. The NFI Survey results reinforce the need to strengthen both these core components.

In response, a Financial Literacy Program was designed by IFC to support the CBSL's efforts to improve financial inclusion in Sri Lanka.

This trainer manual captures experience from pilot trainings as well as expert feedback from CBSL and the financial sector.

Development Facilitators Pvt Ltd was contracted by IFC as part of this effort and provided inputs for same.

Given the backdrop of COVID-19, the program has been refined to suit virtual delivery mechanisms with innovative digital tools.

The trainer guide contains course descriptions and outlines for every course offered through the program. It includes modules for financial literacy and digital financial literacy, incorporating consumer protection, with guidance for both face to face and virtual delivery formats.

The modules can be customized to meet the needs of different audiences, with flexibility in language, scheduling needs and education levels. The trainer guide is also one of Sri Lanka's first attempts in the area of financial inclusion to include guidance on gender sensitive delivery.



OBJECTIVES OF THE PROGRAM

- Update knowledge on new financial services available to consumers.
- Understand the differences in delivering virtual and face to face participatory training for adult learners.
- Appreciate the importance of delivering the training in a gender sensitive manner.



PRE-REQUISITES FOR TRAINERS

- Trainers should have a background in business and finance.
- Trainers should also be confident in using online platforms to deliver the virtual version of the training.

BACKGROUND...



DETAILS OF THE TRAINING OF TRAINERS (TOT) PROGRAM

- This ToT is an interactive learning experience for those engaged in delivering adult learning programs on financial topics.
- Trainers will learn how to deliver targeted training in a classroom setting and online.
- In particular, trainers will become capable in managing a virtual learning environment, guiding group discussions, and giving effective feedback.
- Special attention will be given to ensuring trainers are aware of gender sensitive delivery.
- The trainers will also engage in participatory activities, roleplays, and interactive games when delivering the program.
- During the ToT Program, the trainers will be informed about the need to be flexible in the delivery of the training, for instance, teaching the content over consecutive sessions throughout a single day or in separate workshops spread over days or weeks. The trainer should gauge the setting and absorption capacity of the learners in deciding on the length of the session.
- Trainers will learn to deliver the training in a meaningful way, which can lead to behavioral change for the learners.

GENDER INCLUSIVE APPROACH IN TRAINING

The term “gender-inclusive” refers to programs that are open to both men and women but are designed to overcome any barriers to women’s full participation. Implementing gender-inclusive skills building programs is a powerful way to promote gender equality and eradicate gender bias.¹

- This section aims to support trainers to guide the training in a gender-inclusive manner. This does not mean the training is on a ‘gender approach’ or addresses gender issues or equality. Instead it is about delivering the training in such a way that encourages equitable participation.
- Gender inclusive training requires an appreciation of gender relations and potential barriers to active participation in the training faced by some women and men. The barriers could be related to religion, caste, age, ethnicity, disability, and sexual orientation.
- The ToT program will open the minds of trainers to adopt training and facilitation methods that can overcome these barriers and encourage learning by all participants.
- The requirement to address gender inclusiveness was highlighted by the gender disparities in financial inclusion in the NFI Survey results. For instance, while both men and women lacked knowledge on their rights pertaining to financial services and mechanisms for recourse (Financial Consumer Protection)², in areas like digital financial services there is a gender gap.³ Aspects of financial consumer protection and digital financial literacy have accordingly been included in the training.

HOW CAN TRAINERS EFFECTIVELY ADOPT GENDER SENSITIVE TRAINING ?

- Facilitating learning can range in scope from coaching a few people to leading a webinar with hundreds or thousands of participants (IFC, 2020).
- As a reminder, the main objectives of facilitating learning are to:
 - Create an environment that is conducive to learning.
 - Provide an engaging learning experience for all participants.
 - Keep participants on task and accountable for their learning.
 - Optimize opportunities for participants to interact and practice.
 - Tailor learning experiences to the specific needs of individuals and groups.
 - Help participants efficiently achieve the set learning objectives.
- Good training facilitation is important to ensure participants feel confident and at ease to speak about their experiences in dealing with financial matters. This is especially important to be able to make smart financial decisions in the future and to improve knowledge in new areas like digital finance and recourse mechanisms.

BACKGROUND...

- The first step is for a trainer to be aware of their own prejudices or biases. These unconscious biases will influence how a trainer facilitates the training and uses language, humor and examples. They are an important consideration in an Asian patriarchal context, where most trainers are men, and women participants could be selfconscious, limiting their participation in the training.
- Time poverty is also a factor to consider. For women participants, this means the training should not be scheduled when it could coincide with other responsibilities as this could discourage effective participation. In general, the training schedule should take religious observances and community festivals into account. With this in mind, the training program has been developed in a flexible way allowing trainers to deliver the training in flexible modules, spanning a few days if necessary.

A PRACTICAL GUIDE TO CREATING AN INCLUSIVE TRAINING ENVIRONMENT

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
SOCIAL AND CULTURAL NORMS		
Use appropriate language and examples	1 Is the language used during facilitation appropriate for the target group?	<ul style="list-style-type: none"> ● Use relevant examples or analogies to respond to questions or illustrate concepts. ● Make sure examples and analogies are sensitive to local gender, political, and religious norms. ● Talk at a level equal to the average educational level of the target audience. ● Remind facilitators and trainers to use a balanced mix of male and female pronouns.
Create a gender inclusive learning environment	2 How can you make participants in the program feel more comfortable with the learning environment?	<ul style="list-style-type: none"> ● Consider gender-balanced facilitation when offering programs targeted to women.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
	<p>3 How can you mitigate disruptive behaviors (of participants or family members) during facilitation?</p> <p>4 What actions need to be taken to create a respectful environment free from bullying and sexual harassment?</p> <p>5 What actions would need to be taken if bullying or sexual harassment occurs?</p>	<ul style="list-style-type: none"> ● Communicate that this is a respectful training environment at the beginning of the course.⁴ ● Ask participants for suggestions on how to prevent or resolve disruptive behaviors. ● Take action against disrespectful behavior.

CONFIDENCE AND LEADERSHIP

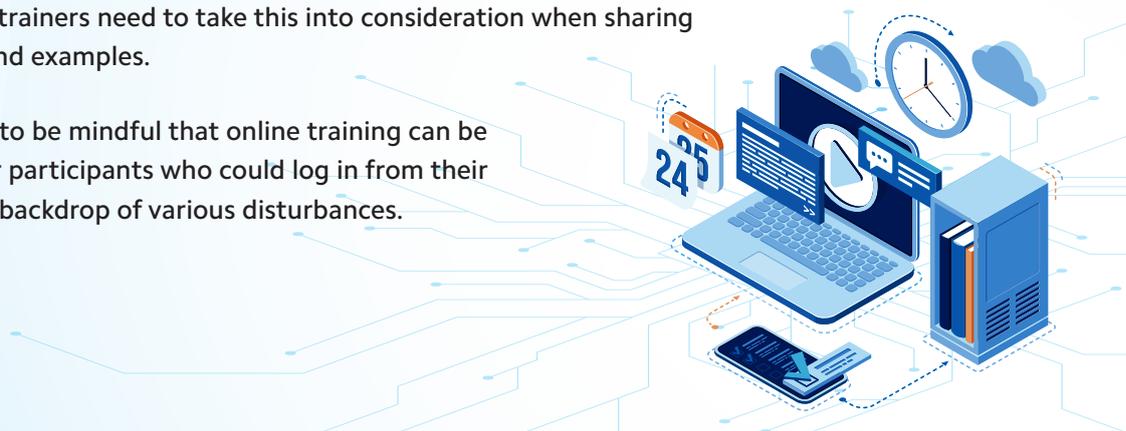
<p>Foster self-confidence and leadership skills into learning as needed</p>	<p>1 How can you reinforce aspects of self-confidence, self-efficacy and error competency as you facilitate learning?</p> <p>2 How can you reinforce aspects of leadership, assertiveness, self advocacy, and resilience as you facilitate learning?</p>	<ul style="list-style-type: none"> ● In mixed classes, assign both men and women participants to leadership roles in small group activities so they gain experience and confidence in leading groups. ● In mixed classes, assign men as scribes or other “traditional female roles” to break stereotypes. ● Encourage open discussion of “appropriateness” of self-confidence and self-efficacy during debriefs and when discussing activities or topics. ● Make an extra effort to encourage both men and women to participate in group discussions or to lead their teams. ● Strengthen self-efficacy by asking participants to present during class and engage them in peer-to-peer learning activities. ● Develop error competency skills by engaging participants in activities where they can safely make mistakes and learn from them.
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BACKGROUND...

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
NETS		
Include peer-to-peer learning	1 How can you facilitate activities to encourage peer-to-peer learning?	<ul style="list-style-type: none"> Encourage participants to collaborate by creating training assignments that require working in pairs or trios, and to provide peer support and mutual technical support.^{5,6}

IMPORTANT CONSIDERATIONS FOR ONLINE TRAINING

- It is important to be considerate of participants’ different familiarities and access to technology when conducting online training, particularly for adult participants who may not be tech savvy.
- Trainers should be patient when onboarding participants, be prepared to simplify instructions and help to guide participants so they get the most out of the online training. Often these include guiding participants in using ‘show of hands’, chat functions, break out rooms, polls, screen sharing and breaks.
- In virtual training, the participants will connect from geographically dispersed locations and trainers need to take this into consideration when sharing experiences and examples.
- Trainers need to be mindful that online training can be distracting for participants who could log in from their homes with a backdrop of various disturbances.



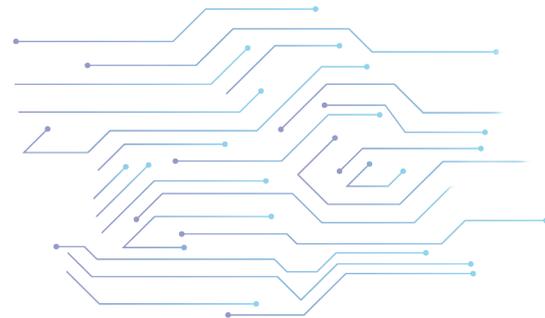
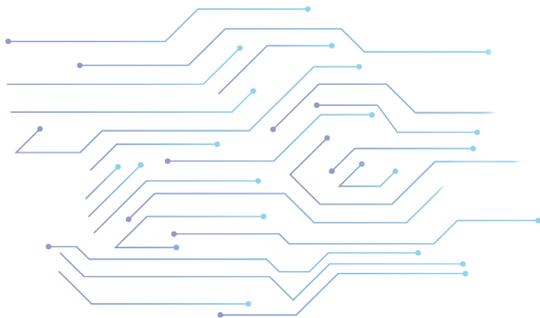
GENERAL CONSIDERATIONS AND REQUIREMENTS

The trainer or training organizer needs to be aware of the facilities required by participants with special needs, including pregnant women, the physically challenged, those with a different first language, and single parents without additional childcare.

Trainers should make conscious efforts to stick to ground rules themselves and limit distractions such as incoming emails and phone calls.

Trainers will need;

- Training module in the interactive presentation format
- Trainer manual
- Internet connection
- Computer and required hardware such as speakers for playing the videos and audio file



Online Training

Instructions for using the guide:

This trainer manual is organised to ensure step by step guidance for the trainer with emphasis on how to conduct online training:

- The first column explains in detail and provides guidance for delivery of each section of the training module.
- The second column "Reference materials and instructions" specify the relevant section in the PPT training tool.
- In order to get participants attention, the trainer should use functions such as "Poll, Shared White board, Highlighter, Pointer" available in the selected online platform.
- Apart from this trainer guide, the trainer should familiarize themselves with features, transaction limits, regulations etc, related to new payment methods like JustPay and LankaQR. While the manual provides the information as at the date of publication, there could be updates introduced per market requirements.
(LankaClear - <https://www.lankaclear.com/>, CBSL - <https://www.cbsl.gov.lk/>).



Session One - Introduction to Digital Financial Transactions and Online Payments

Session Timetable:

Duration - 70 minutes

	Session Topics	Duration (mins)	Page No.
A	Welcome and introduction	5	13
B	Introduction to digital financial transactions	15	14
C	Online payments	5	15
D	Internet banking	10	15
E	Mobile banking applications	10	16
F	Mobile banking payment applications	15	16
G	How to make secure digital financial transactions	10	18



A. Welcome and introduction (5 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Trainers should join the meeting via the online platform at least 10 minutes prior to the training start time. Trainers must allow participants to access the online meeting.</p>	Reference PPT: DFS 1-01
<p>➤ Start the session when the minimum required number of participants have joined the meeting.</p>	
<p>➤ Mention that the online training will be a different experience compared to the usual classroom learning environment.</p>	
<p>➤ Ask all participants to ensure their name is on the screen as this makes it easier to get to know one another online.</p>	
<p>➤ Mention that in order to obtain maximum benefits of the session, the participants are encouraged to actively engage in discussions. Lack of familiarity with technology should not be a barrier and the trainer should make the participants feel comfortable.</p>	
<p>➤ Briefly explain some of the features of the online platform. Whilst different platforms offer varied functions, the guidance below pertains to common features found in most online platforms:</p>	The trainer will be visible to the participants.
<p>a. The program coordinator might have already provided the participants with an initial introduction to the platform and how it operates, so this will be a reminder about a few useful features that will help to maintain an interactive training session.</p>	
<p>b. Ask the participants to bring their cursor onto the screen.</p>	
<p>c. Bring the attention to the strip of icons which includes key functionalities of the platform, and ask the participants to carefully look at those.</p>	
	
<p>d. For example, using the figure of the microphone  you can mute or unmute your voice. Through this option, one can speak to share ideas with the group. It is also important to mute it when one has finished speaking, so as not to disturb the class.</p>	
<p>e. If a participant uses this feature they must click on the microphone icon once they finish speaking, to disable the microphone and keep themselves on mute. Mention that when the participants are not asking questions or expressing their ideas, they must keep themselves on mute (i.e. microphone has a line through it), so as not to disturb the class.</p>	

Step by step guidance for training delivery	Reference materials and with / instructions
f. Highlight the sign similar to two human figures  on the same bar. This represents the participants and ask the trainees to click on it to see who else is in the class.	
g. Familiarise the participants with the sign of the hand  and ask them to click on it.	
h. Explain that when participants want to speak, they can click on this sign to get permission to speak during the session.	
i. Once they have spoken, they should click on the icon again and the hand sign will disappear.	
j. Ask the participants to use the square shaped sign  on the top left corner to activate 'Speaker View'.	
k. Ask everyone to use the raise hand option to show that they have understood how to use the platform.	
l. Once all participants have successfully demonstrated the use of the hand raise function, the lesson can start.	



B. Introduction to digital financial transactions (15 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
➤ Show the slide on the screen and briefly introduce today's training topic.	Reference PPT: DFS 1-2
➤ To emphasize the importance of the topic, play the short video from the CBSL "Cash Wade" campaign. It talks about the burden of using/ handling cash by consumers.	Reference PPT: DFS 1-3
➤ When the video ends, switch back to speaker mode and randomly select two participants to very briefly discuss the video. You can talk about what they saw and whether they had similar experience. Do not go into an in-depth discussion.	The trainer must be visible on screen.
➤ Play the video in the next slide which demonstrates the difficulties faced by a businessman due to issues in using Cash ("Cash Wade") and at the end of the video engage in a similar discussion. Trainers are encouraged to ask the entrepreneurs from among the participants (if any) to share their experience.	Reference PPT: DFS 1-4 At the end of this video the trainer must be visible on screen.
➤ Summarize the different issues faced by consumers and entrepreneurs when using cash as depicted through the videos .	Reference PPT: DFS 1-5

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Show the slide and briefly mention that these issues can be overcome with simple, secure and instant ways to make payments as an alternative to cash payments. 	Reference PPT: DFS 1-6
<ul style="list-style-type: none"> ➤ Use the slides to briefly mention the different devices used in carrying out digital transactions. Inform the participants that these will be covered in detail as the session progresses. 	Reference PPT: DFS 1-7
<ul style="list-style-type: none"> ➤ Briefly mention the drive for digital finance by the Central Bank of Sri Lanka and the financial sector as per the slide. 	Reference PPT: DFS 1-8



C. Online Payments (5 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ The first part of the training will be about ways to transact online. 	Reference PPT: DFS 1-9
<ul style="list-style-type: none"> ➤ Briefly mention the three methods for payments referring to the slide. 	Reference PPT: DFS 1-10



D. Internet Banking (10 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Introduce internet banking. Describe it as a simple, secure and instant way to complete digital financial transactions. Participants can use it to access the money in their current or savings accounts without visiting a bank or financial institution. 	Reference PPT: DFS 1-11
<ul style="list-style-type: none"> ➤ Mention the financial transactions business owners and consumers can conduct through internet banking using any device with internet connection for example, smartphone, laptops, desktop computers and tablets. 	
<ul style="list-style-type: none"> ➤ Consumers and businesses can access their accounts and transact via their financial institution's secure website. Using the slide, explain the different types of transactions participants can conduct via internet banking. You can link the discussion to one of the hassles of using cash that have been previously mentioned, such as queueing or safety risks. 	
<ul style="list-style-type: none"> ➤ Mention the list of banks and financial institutions that offer internet banking to their customers. Remind participants that this list can change regularly. 	Reference PPT: DFS 1-12 The trainer must be visible on screen



E. Mobile Banking Applications /Apps (10 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Introduce another alternative digital payment method - mobile banking applications (apps) which can be downloaded to a smartphone or tablet with a wifi connection.</p>	Reference PPT: DFS 1-13
<p>➤ The slide depicts some examples from the market.</p>	Reference PPT: DFS 1-14
<p>➤ Mention the types of transactions that can be done using these apps as depicted in the slide.</p>	Reference PPT: DFS 1-15
<p>➤ Play the video on how bills can be easily paid through mobile phone apps without wasting hours in queues. At the end of the video ask the participants how easy they think it would be to make payments via apps.</p>	Reference PPT: DFS 1-16
<p>➤ Remind participants about the hassle of using cash (“Cash Wade”) when having to use notes and coins and that mobile banking applications will help avoid such difficulties.</p>	
<p>➤ End by mentioning that online banking services can make our life simpler and encourage the participants to try them. However, mention that we must use them responsibly, and that this aspect will also be covered in the training.</p>	Reference PPT: DFS 1-17



F. Mobile Payment Applications (15 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Mention that there is also a simple and secure way to pay for goods and services in the market by using specific apps which you can download on a smartphone. Explain the importance of such services for small value transactions. For instance, digital financial services are now inclusive, and not limited to large value transactions. Even small vendors like fish mongers to thambili sellers, can now be paid conveniently via these digital finance services. Even the issue of not having enough small change often faced by shopkeepers can be addressed as consumers can now make the exact payment without having the exact amount of cash in hand.</p>	The trainer should be visible to the participants.
<p>➤ Mention the two main applications we will discuss here are:</p> <ul style="list-style-type: none"> • JustPay • LANKAQR 	Reference PPT: DFS 1-18

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Mention that Justpay is the infrastructure that works behind your mobile application to create interoperability. With this facility, just like you can use your ATM card at different banks' ATMs you can use your mobile banking app to transact with any merchant linked to any bank. The current limit enabled by JustPay is Rs. 50,000 per transaction. (The trainer should check the latest rules in the LankaClear website as informed in the preparatory instructions above.) Inform the participants to check with their banks about the relevant mobile banking app offered to download and use this service.</p> <p>Now direct the attention of the audience to the video on the reference slide.</p> <p>Explain that for merchants to enjoy this facility, they simply need to connect with their bank and register for this service. Once registered, their bank will issue a Merchant ID (Number) which they can then display to customers.</p> <p>To be able to receive the money a business person does not have to use any applications – it is enough to have registered only for the SMS facility, so they can be notified when payments occur.</p>	<p>Reference PPT: DFS 1-19 and 20</p>
<p>➤ Show the picture of the QR code on the slide and ask the participants if they have ever seen one.</p>	<p>Reference PPT: DFS 1-21</p>
<p>➤ If there is anyone who has seen a QR code, ask them to raise their hand online.</p>	
<p>➤ If there are one or more participants who have seen a QR code, engage in a brief conversation with one of them, asking them where they have seen one and what their purpose is.</p>	
<p>➤ Ask participants who own a business whether they have heard of this code. Or if not, ask them whether they have been invited by a financial institution to use it.</p>	
<p>➤ If there is anyone who uses such a code, ask them for what they use it for.</p>	
<p>➤ Following this discussion, explain QR codes which customers can use for purchases instead of cash and businesses can use to obtain payment for their goods and services.</p>	<p>Reference PPT: DFS 1-22</p>
<p>➤ Inform the participants about payments that can be made using QR codes and how to obtain a LANKAQR code.</p>	
<p>➤ The requirements are that consumers need a smartphone to make payments using QR codes, but businesses just need a QR code from their bank to receive payments which are made directly to the business bank account. This QR code needs to be displayed at the business premises.</p>	

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ The facility to engage in transactions using LANKAQR is provided by banks, non-banking financial institutions, mobile based digital payments gateway providers and Fintech based mobile payment gateway providers that have received approval from the Central Bank to provide this QR code service. They are given in the relevant slides. 	Reference PPT: DFS 1-23 to 1-26
<ul style="list-style-type: none"> ➤ Businesses can activate the SMS facility to receive updates about transactions when obtaining a QR code. 	
<ul style="list-style-type: none"> ➤ The trainer can use this as an opportunity to demonstrate how the QR code is used. For example, using their phone app and scanning a sample QR code. The trainer can ask the audience to watch this via video. 	Reference PPT: DFS 1-27
<ul style="list-style-type: none"> ➤ End the session by encouraging the audience to try these services for themselves. 	Reference PPT: DFS 1-28



G. How to make secure digital financial transactions (10 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Discuss that it is always important to be safe and cautious, especially when dealing with money. 	The trainer should be visible to the participants.
<ul style="list-style-type: none"> ➤ Just like we are careful when using cash, we should be careful when transacting digitally. Inform that we will next learn some good practices for same. 	
<ul style="list-style-type: none"> ➤ Pose the questions on those slides to the participants. 	Activity - Reference PPT: DFS 1-29 to 1-32
<ul style="list-style-type: none"> ➤ Use the 'Poll' feature so the participants can answer 'yes' or 'no'. 	
<ul style="list-style-type: none"> ➤ Give participants the opportunity to answer each question using the 'Poll' option. For each question ask the participants to click on the 'Submit' button when they have selected their answer. 	
<ul style="list-style-type: none"> ➤ Once everyone has answered the question, share the percentage of the responses received for that question on the screen. 	
<ul style="list-style-type: none"> ➤ Repeat this exercise for each question. 	

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Do not provide an explanation regarding the answers but let participants know there will be a discussion later on about these questions. 	
<ul style="list-style-type: none"> ➤ Having asked all the questions, summarize that there are five good habits and three bad habits which will be discussed next. 	Reference PPT: DFS 1-33
<ul style="list-style-type: none"> ➤ Explain the five Good Habits. Link your explanation to the previous questions asked. 	Reference PPT: DFS 1-34
<ul style="list-style-type: none"> ➤ Explain the three Bad Habits. Link your explanation to the previous questions asked. 	Reference PPT: DFS 1-35
<ul style="list-style-type: none"> ➤ Briefly summarize the session that whilst using digital payments is fast and secure, it is important to ensure that we are aware of what we use and stick to the good habits. 	The trainer must be visible on screen.
<ul style="list-style-type: none"> ➤ Invite the participants to opt for digital financial services as soon as possible by reaching out to their banks and financial institutions to put this knowledge into practice. 	
<ul style="list-style-type: none"> ➤ Mention that although this session did not discuss card-based transactions which are also a category that falls under digital financial transactions, they will be covered in the next session. Invite the participants to join that session (when scheduled) and end the session by wishing them all the best. 	



Session Two - Card - Based Transactions

Session Timetable:

Duration - 55 minutes

	Session Topics	Duration (mins)	Page No.
A	Welcome, introduction and debrief of the previous session (if same participants)	10	21
B	Introduction to card payments	20	23
C	Introducing the advantages of using cards	5	24
D	Identifying the characteristics of cards	10	24
E	Safe usage of cards	10	25



A. Welcome, introduction and debrief of the previous session (10 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Trainers should join the online platform for the session at least 10 minutes prior to the training start time. Trainers must admit the participants into the meeting.</p>	<p>Reference PPT: DFS 2-1</p>
<p>➤ Start the session when the minimum required number of participants have joined.</p>	<p>The trainer should be visible on the screen.</p>
<p>Attention :</p> <ul style="list-style-type: none"> • If there is a new trainer for this second session, they should introduce themselves before starting the training. • If this second session is done on a separate day or to a new audience, the trainer is required to take the trainees through the instructions on how to use the online platform as given under 'Welcome and Introduction'. If not, as a "test" ask the participants to raise hand via the platform. If most of the trainees raise their hands correctly, appreciate their efforts and instruct them to use the raise hand function only to share ideas. 	
<p>➤ Recap the topics discussed during the previous session/day Display the topics and explain that today's program is an extension the previous session. Provide a brief summary of what was discussed in the previous session.</p>	<p>Reference PPT: DFS 2-2</p>
<p>➤ If the participants have not gone through the session on "introduction to digital payments", then play the 'Cash Wade' video.</p>	<p>Reference PPT: DFS 2-3</p>
<p>➤ Depending on the audience, the trainer must be selective when repeating slides which were shown in Session 1. If both sessions are within a short period of time, showing the same slides may not be required. Show the slide which summarizes the issues faced by consumers and business owners when using cash for transactions and explain them briefly.</p>	<p>Reference PPT: DFS 2-4</p>
<p>➤ The trainer can mention that, in the previous session too, we learnt that to avoid the hassle of using cash (Cash Wade) there are simple, secure and instant ways to transact.</p>	<p>Reference PPT : DFS 2-5</p>
<p>➤ Mention that the best alternatives to cash are 'digital financial payment methods'.</p>	
<p>➤ Remind the participants that there are two primary modes of making digital financial transactions - online payments and 2. by using card-based payments.</p>	<p>Reference PPT : DFS 2-6</p>

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Remind the participants (if it is the same group of participants) that online payments were covered in the previous session. 	<p>The trainer should be visible on screen.</p>
<ul style="list-style-type: none"> ➤ Ask from the participants how many of them have inquired about those services from their respective banks or done further research on what was discussed on the previous day. Ask the participants to raise their hand using the online platform if they have. 	
<ul style="list-style-type: none"> ➤ Even though they might not have discussed with their respective banks or financial institutions, ask the participants if they have discussed about these with their family members to lay the basic foundation for opting in to digital financial services and identify them as per the previous question. 	
<ul style="list-style-type: none"> ➤ Identify a few participants who have done so and engage in a short discussion with them about what they have done so far. 	
<ul style="list-style-type: none"> ➤ If none of the participants have taken any such initial steps, mention that they might not have had adequate time to do so and ask them to find some time after today's session to talk to their family and bank. 	
<ul style="list-style-type: none"> ➤ Display the slide on screen and begin the discussion. 	<p>Reference PPT : DFS 2-6</p>
<ul style="list-style-type: none"> ➤ Just like the online payments that were previously discussed, cards are another simple, secure and instant mode of digital transactions. 	
<ul style="list-style-type: none"> ➤ Explain that today's session will focus on card-based transactions. 	<p>Reference PPT : DFS 2-7</p>
<ul style="list-style-type: none"> ➤ Describe the three types of cards shown in the slide as the most commonly used cards. 	<p>Reference PPT : DFS 2-8</p>
<ul style="list-style-type: none"> ➤ Introduce the stored value card and mention that its functionality is similar to a debit card. However, unlike a debit card, the stored value card needs to be topped up as the value of the card is pre-set. 	
<ul style="list-style-type: none"> ➤ As the value of the card is loaded upfront, the account holder has a control over the transaction limit. Therefore, the card is useful for children's expenses under parents' control and perform online transactions. This card is also used when travelling abroad. However, in such cases, continuous top up facilities will not be available. 	



B. Introduction to card payments (20 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Explain the difference between credit cards and debit cards.</p>	Reference PPT : DFS 2-9
<p>➤ Highlight the fact that debit cards are used to spend money in a person's own account and credit cards are a loan facility which must be paid back within the stipulated period of time.</p>	
<p>➤ Always explain debit cards first.</p>	
<p>➤ Although in the past we believed that this facility could only be used by the rich, now almost anyone can use cards.</p>	
<p>➤ Mention in an encouraging manner that today's session will provide the participants with knowledge about cards and how they might be able to use them.</p>	Reference PPT : DFS 2-10
<p>➤ Different institutions can issue credit cards. In Sri Lanka, the institutions that can issue credit cards are as shown in the slide.</p>	Reference PPT : DFS 2-11
<p>➤ The trainer should explain that the basic requirement to be eligible for a credit card in Sri Lanka is as per the slide.</p>	Reference PPT : DFS 2-12
<p>➤ Additionally, the trainer should explain that a primary card holder can, under their card limit, obtain supplementary cards on behalf of others, as detailed in the slide.</p>	Reference PPT : DFS 2-13
<p>➤ The trainer should emphasize, a person with this minimum eligibility would have to prove their credit worthiness to the credit card issuing financial institution. The credit worthiness of an individual will decide the limit in the credit card, authorized by the issuing financial institution. The trainer should mention that here, the individual's credit history and gross annual income level will be key factors considered.</p>	
<p>➤ The trainer can then explain the benefits of using credit cards.</p>	Reference PPT : DFS 2-14
<p>➤ Bringing the attention to the slide, ask the participants to mention how much was settled per month. Next, explain the interest computation for late payments, as per formula in the slide.</p> <p>Emphasize to the participants to:</p> <ul style="list-style-type: none"> • Pay your bill in full every month, if possible, to avoid interest. • Make more than the minimum payment, if you can't pay your bill in full. • Make payments more than once a month to shrink your average daily balance. • If you can't pay off your full balance, consider paying off as much as you can to avoid late fees and reduce the overall balance that's subject to interest. 	Reference PPT : DFS 2-15 to DFS 2-17



C. Introducing the advantages of using cards (5 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ The trainer should briefly explain the instances where card based transactions can be used, using examples. An example is given below: 	Reference PPT : DFS 2-18
<p>Example:</p> <p>Imagine a highly stressful situation, where you or a family member needs to visit a private hospital. During these situations you could be distracted by whatever the medical emergency is and you're unlikely to be focused on much else. Even if you forget to bring cash, or cannot access an ATM in a hurry, you can use your card to make payments. If you have a credit card, you can make the payment on credit and settle your bank on a later date, even if you don't have cash in your account.</p>	
<ul style="list-style-type: none"> ➤ Point out that businesses can also easily receive payments from customers who use cards. 	
<ul style="list-style-type: none"> ➤ Business owners should discuss with their bank about how to obtain a POS machine which is required to receive card payments. 	
<ul style="list-style-type: none"> ➤ If obtaining a standard POS machine is difficult, you must check with your bank on the new alternatives available, such as the POS device which can be attached to the mobile phone. Of course, alternatives such as QR codes are also now possible. 	



D. Identifying the characteristics of cards (10 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ When using cards, it's important to understand some key features in the appearance of debit and credit cards. 	Reference PPT : DFS 2-19
<ul style="list-style-type: none"> ➤ Briefly explain the features of the per relevant slide. The trainer should explain that while most features are the same, usually, credit cards carry an embossed number and the debit card has a printed number on it – making it easy to distinguish. 	Reference PPT : DFS 2-20 to DFS 2-29
<ul style="list-style-type: none"> ➤ The trainer should bring attention to the exact place on the card. (the front, the back) where each feature can be found. For example, CVS number is at the back of the card. The trainer should also explain how this information is useful when using a card. 	
<ul style="list-style-type: none"> ➤ Highlight the importance of the PIN. 	Reference PPT : DFS 2-30



E. Safe usage of card (10 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Begin this session by reminding participants that it is important for us to be safe when using cards to make payments. 	<p>The trainer must be visible on the screen.</p>
<ul style="list-style-type: none"> ➤ There are two areas that require attention: steps to be followed and things to be done. 	
<ul style="list-style-type: none"> ➤ Display the case study and give participants time to get their answers ready. 	<p>Reference PPT : DFS 2-31</p>
<ul style="list-style-type: none"> ➤ Trainers should engage in a short discussion with few of the trainees about the case study. The trainer should discuss that while this may be common to give one's card to others – it is ill advised. The trainer should explain that handing over the card is equal to handing over a key to the safety vault, or giving the PIN of the debit card. 	
<ul style="list-style-type: none"> ➤ Similarly, discuss the remaining case study. Here, the trainer should bring the attention of the trainee to the importance of credit management. As mentioned prior, just because you have a large credit limit, you should not spend using the credit card unless you have a clear plan of settlement. Here, attention should briefly be brought to late payment fees and very high interest rates charged against overdue balances. 	<p>Reference PPT : DFS 2-32 and DFS 2-33</p>
<ul style="list-style-type: none"> ➤ Drawing from the case studies, take the participants through the good habits to follow when using cards as mentioned in the slides. 	<p>Reference PPT : DFS 2-34 and DFS 2-35</p>
<ul style="list-style-type: none"> ➤ The trainer should recap on the alternatives to using cash-credit and debit cards. Briefly mention that cash comes at a cost to the economy, as it involves printing, cleaning and transporting. 	<p>The trainer should be visible on the screen.</p>
<ul style="list-style-type: none"> ➤ Digital payments methods are a good alternative here. Encourage participants to try out digital payments whilst being mindful of safety and security. 	

Classroom Training

Preparatory instructions and welcoming participants:

To ensure efficiency and time management during the training, please follow these guidelines.

- ▶ Apart from this trainer guide, the trainer should familiarize themselves with features, transaction limits, regulations etc, related to new payment methods like JustPay and LankaQR. While the manual provides the information as at the date of publication, there could be updates introduced per market requirements.
(LankaClear - <https://www.lankaclear.com/>, CBSL - <https://www.cbsl.gov.lk/>).
- ▶ The trainer should ensure that the necessary equipment/tools for the training are ready prior. Ensure the Ground Rules Poster and the Welcome slide of the PPT are on display.
- ▶ Prior to the participants' arrival, the trainer should ensure the seating is arranged in groups. The groups should display a number, say from 1 to 5.
- ▶ As the participants arrive, the trainer should assign each to a separate group.
- ▶ If refreshments have been arranged, the trainer should inform the participants they are available.
- ▶ The trainer should manage the breaks between sessions as well as timing of refreshment breaks in consultation with the training organizer. If the day's program commences with refreshments, this should be passed on to the trainees, to ensure the session starts on time.



Session One – Introduction to ‘Cash Hassles’ (Cash Wade) and Digital Solutions

Session Timetable:

Duration - 27 minutes

	Session Topics	Duration (mins)	Page No.
A	Introduction	7	29
B	Introduction to digital finance	20	31

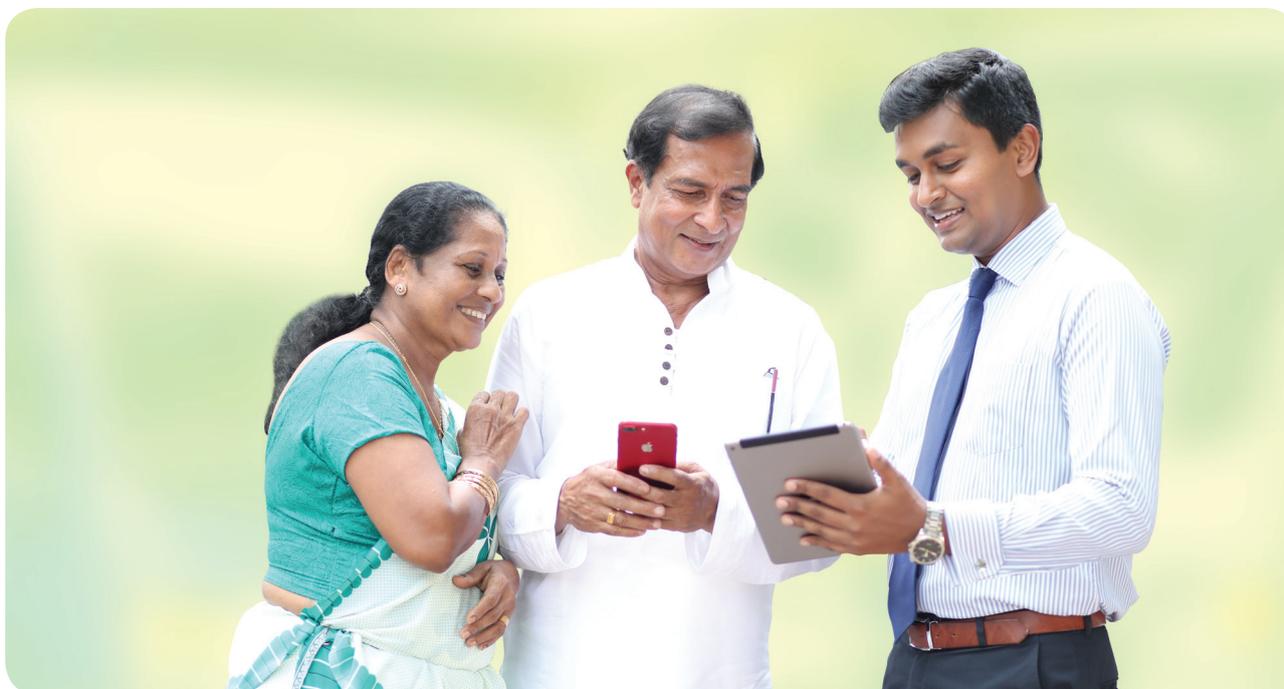


IFC CBSL led national digital finance awareness campaign logo



A. Introduction (7 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Commence the training by welcoming the participants. The trainer should introduce himself/herself briefly.</p>	
<p>➤ Tell the participants that this is a safe environment where no answer is wrong and they can feel free to clarify anything they don't understand in today's session.</p>	Reference PPT: DF CS 1-1
<p>➤ Play the video on the 'Cash hassles' from the "Cash Wade" campaign (a national campaign to promote digital finance), that depicts the hassle of cash-based transactions. Simply play the video without any explanation.</p>	Reference PPT: DF CS 1-2
<p>➤ Discuss whether the participants have experienced these kinds of hassles when dealing with cash in their day-to-day lives and ask them to reflect on these times silently (for about 10 seconds). The trainer should then encourage a discussion among the participants. A sample introduction to this discussion is could be:</p> <p>"Think back to when banks were closed during the curfew. There was no way of withdrawing money. Because of that many people faced difficulties and couldn't even buy the goods that could be delivered to their doorstep.</p> <p>Those with an ATM card could withdraw money. However, there were also concerns that COVID-19 could spread when handling cash. We were all a little hesitant to touch money... weren't we?</p> <p>At the time did it cross your mind that it would have been better to have another way to access money without having to physically handle it?</p> <p>Innovations across many industries accelerated to keep people safe during COVID-19. If we had a solution to the problem of handling cash, it would have been so useful."</p> <p>"Banks and financial institutions actually created alternatives to cash well before the COVID-19 outbreak. The problem is that we were not aware of them. We waste a lot of time and energy handling cash when we have more convenient alternatives.</p> <p>We will learn about these alternatives today."</p>	
<p>➤ Display the training topic as per reference slide and give few seconds for the trainees to think about the topic.</p>	Reference PPT: DF CS 1-3



Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Explain that the objective of the training is for participants to gain knowledge on the digital financial services available and how they can securely use them.</p>	<p>Reference PPT: DF CS 1-4 & 1-5</p>
<p>➤ The trainer should walk up to the poster on ground rules, which should be displayed throughout the training. Then, briefly take the participants through the ground rules to ensure an efficient session.</p>	<p>Poster 1</p>
<p>➤ At this point, the trainer should find out the background of the participants so that the training can be made more relevant to them, such as when using examples to explain certain points. The trainer is encouraged to ask the following two questions and briefly note the responses.</p> <p>I. Who among you are entrepreneurs?</p> <p>II. Who among you have ever carried out digital financial transactions/ payments?</p>	



B. Introduction to digital finance (20 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ To emphasize the importance of the topic, play the short video from the “Cash Wade” campaign. It talks about the hassle of using/ handling cash by consumers.</p>	<p>Reference PPT: DF CS 1-6</p>
<p>➤ When the video ends, randomly select two participants to very briefly discuss the video. You can talk about what they saw and whether they had similar experience. Do not go into an in-depth discussion.</p>	
<p>➤ Play the video in the next slide which demonstrates the hassle of using cash faced by a businessman and at the end of the video engage in a similar discussion. Trainers are encouraged to ask the entrepreneurs from among the participants (if any) to share their experience.</p>	<p>Reference PPT: DF CS 1-7</p>
<p>➤ The trainer should conclude this activity by drawing the attention of the trainees to the next slides which summarize the points discussed.</p>	<p>Reference PPT : DF CS 1-8</p>
<p>➤ Discuss the need for a simple, secure and instant way to make payments as an alternative to cash payments.</p>	<p>Reference PPT : DF CS 1-9 and DF CS 1-10</p>
<p>➤ Inform the audience that all the issues just discussed and potential solutions to those, can be broadly divided into two categories as per the slide i.e. – online payments and card payments.</p>	<p>Reference PPT : DF CS 1-11</p>
<p>➤ Use the slides to briefly mention the different devices used in carrying out digital transactions. Inform the participants that these will be covered in detail as the session progresses.</p>	<p>Reference PPT : DF CS 1-12 and DF CS 13</p>
<p>➤ Briefly mention the drive for digital finance by the Central Bank of Sri Lanka and the financial sector as per the slide.</p>	<p>Reference PPT : DF CS 1-14</p>
<p>➤ End by mentioning that the different payment methods will be discussed in detail in the next session which will commence in three minutes, allowing participants a mini break.</p>	

Session Two - Online Payments: Internet Banking and Mobile Banking Apps

Session Timetable:

Duration - 40 minutes

	Session Topics	Duration (mins)	Page No.
A	Online Payments	5	33
B	Internet banking	10	33
C	Mobile banking apps	25	34



A. Online payments (5 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Remind participants that using currency in circulation/cash notes and coins for payments creates difficulties for both consumers and businesses. 	
<ul style="list-style-type: none"> ➤ Introduce the session by mentioning that online payments are a solution that financial institutions have introduced as an alternative to cash-based transactions. 	Reference PPT : DF CS 2-1



B. Internet banking (15 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Mention that, internet banking is a service which can help you obtain most banking services without visiting a bank or financial institution. As the name suggests it can be accessed by any device that has access to the internet - smartphone, laptops, desktop computers and tablets. Do not spend more than 30 seconds on the slide as the participants may be familiar with this. 	Reference PPT : DF CS 2-2
<ul style="list-style-type: none"> ➤ Consumers and businesses can access their accounts and transact via their financial institution's secure website. Using the slide, explain the different types of transactions participants can conduct via internet banking. You can link the discussion to one of the hassles of using cash that have been previously mentioned, such as queueing or safety risks. 	Reference PPT : DF CS 2-3
<ul style="list-style-type: none"> ➤ Mention that the slide displays the names of financial institutions that offer internet banking and remind participants that if they hold an account at any of these institutions, they can use internet banking facilities. Remind participants that this list can change regularly. 	Reference PPT : DF CS 2-4



C. Mobile Banking Apps (20 Minutes)

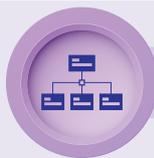
Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Quickly describe that the next type of online payment method we will look at are mobile banking apps. If required, the trainer can quickly show the participants slide DF CS 2-02 to reiterate. Highlight that through mobile apps, consumers and businesses can:</p> <ul style="list-style-type: none">• Manage their savings or current account• Make payments for goods and services	Reference PPT : DF CS 2-5
<p>➤ Explain that anyone can access this service by downloading a mobile banking app to their smartphone. The app must be linked to an account with a financial institution. Indicate via the reference slide the financial institutions that currently provide this facility.</p>	Reference PPT : DF CS 2-6
<p>➤ As per the slide, explain the types of services that can be obtained via mobile banking applications.</p>	Reference PPT : DF CS 2-7
<p>➤ Play the video in the reference slide. At the end of the video, have a short discussion with participants asking about their experiences in similar situations. Talk about online banking facilities – whether internet banking or mobile apps will help reduce the hassles of using cash.</p>	Reference PPT : DF CS 2-8
<p>➤ End by mentioning that online banking services can make our life simpler and encourage the participants to try them. However, mention that we must use them responsibly, and that this aspect will also be covered in the training.</p>	
<p>➤ Depending on the audience reaction, it might be appropriate to give a three minute break here before commencing the next session.</p>	

Session Three - Online Payments: Mobile Phone Applications (JustPay and LANKAQR)

Session Timetable:

Duration - 40 minutes

	Session Topics	Duration (mins)	Page No.
A	Introduction	5	36
B	JustPay	15	36
C	LANKAQR	20	37



A. Introduction (5 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ The trainer should commence this session by reminding the participants that the objective of this whole training is to introduce them to various methods of digital payments available.</p>	
<p>➤ As per reference slide, there are two more modes of online payments that can be used to overcome the hassle of cash, particularly when paying for goods and services. Explain the importance of such services for small value transactions. For instance, digital financial services are now inclusive, and not limited to large value transactions. Even small vendors like fish mongers to thambili sellers, can now be paid conveniently via these digital finance services. Even the issue of not having enough small change often faced by shopkeepers can be addressed as consumers can now make the exact payment without having the exact amount of cash in hand.</p> <p>Mention that the two methods we will discuss here – are Justpay and QR codes.</p>	Reference PPT : DF CS 3-1



B. JustPay (15 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Justpay is the infrastructure that works behind your mobile application to create interoperability. With this facility, just like you can use your ATM card at different banks ATM machines, you can use your mobile banking app to transact with any merchant linked to any bank. The current limit enabled by JustPay is Rs. 50,000 per transaction (The trainer should check the latest rules in the LankaClear website as informed in the preparatory instructions above.) Inform the participants to check with their banks about the relevant mobile banking app offered to download and use this service.</p>	Reference PPT : DF CS 3-2
<p>➤ Play the audience to the video on the reference slide.</p>	Reference PPT : DF CS 3-3

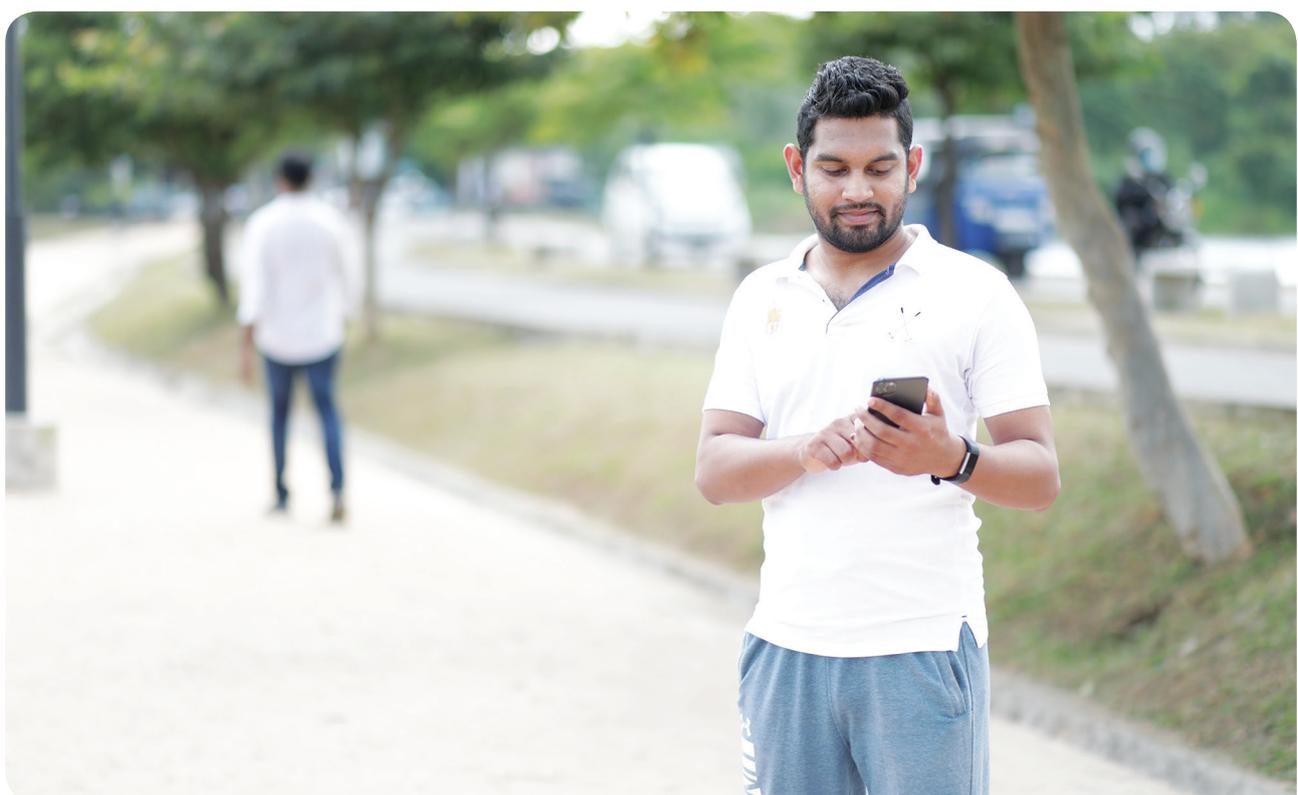
Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Explain that for merchants to enjoy this facility, they simply need to connect with their bank and register for this service. Once registered, their bank will issue a Merchant ID (Number) which they can then display to customers. 	
<ul style="list-style-type: none"> ➤ To be able to receive the money a business person does not have to use any applications – it is enough to have registered only for the SMS facility, so they can be notified when payments occur. 	



C. LANKAQR (20 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Commence this section by asking whether the participants have seen the icon depicted on the slide? Depending on the responses, probe further to ask whether they know what it is used for? Then explain that QR codes are now commonly used to store and share information. They have gained popularity recently, as an efficient way to share information – some examples include additional nutrition information on food products, or instruction manuals for electronic goods etc. 	Reference PPT : DF CS 3-4
<ul style="list-style-type: none"> ➤ Explain that QR Codes are also a method for making payments and this was recently introduced to the market as LANKAQR by the Central Bank of Sri Lanka. Emphasize that payments via QR code are particularly useful for small value transactions, even to pay for a loaf of bread. 	
<ul style="list-style-type: none"> ➤ Mention to the audience that they will see this in action in the video. 	Reference PPT : DF CS 3-5
<ul style="list-style-type: none"> ➤ At the end of the video mention that using QR codes is one of the easiest and most convenient ways to make and receive payments. This is because it only requires a scan – there is no need to type in numbers. 	
<ul style="list-style-type: none"> ➤ Inform participants that payments can be made when purchasing goods and services as well as paying bills. A customer needs to have a mobile banking app which allows payments via QR codes, whilst a merchant needs to have a QR code for their business. If the trainees need to obtain a QR code for their business, then they need to contact their bank to for a unique QR code. 	Reference PPT : DF CS 3-6

Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ Also mention that merchants should activate the SMS facility to receive updates about payments received when customers pay via QR code. Therefore, even without a smartphone merchants can enjoy the QR code facility. 	
<ul style="list-style-type: none"> ➤ Inform the participants that this service is available from the institutions shown on the slides. They range from banks and financial institutions, mobile wallet providers, and Fintech service providers. 	Reference PPT : DF CS 3-7 to DF CS 3-10
<ul style="list-style-type: none"> ➤ The current limit enabled by LankaQR is Rs. 50,000 per transaction. 	
<ul style="list-style-type: none"> ➤ The trainer is reminded to check the latest rules and regulations for LankaQR in the CBSL website as informed in the preparatory instructions above. 	
<ul style="list-style-type: none"> ➤ The trainer can use this as an opportunity to demonstrate how the QR code is used. For example, using their phone app and scanning a sample QR code. The trainer can ask the audience to watch this via video. 	
<ul style="list-style-type: none"> ➤ End the session by encouraging the audience to try these services for themselves. Give a three minute quick break and ask the participants to be back on time for the last two sessions. 	



Session Four - Using cards for transactions

Session Timetable:

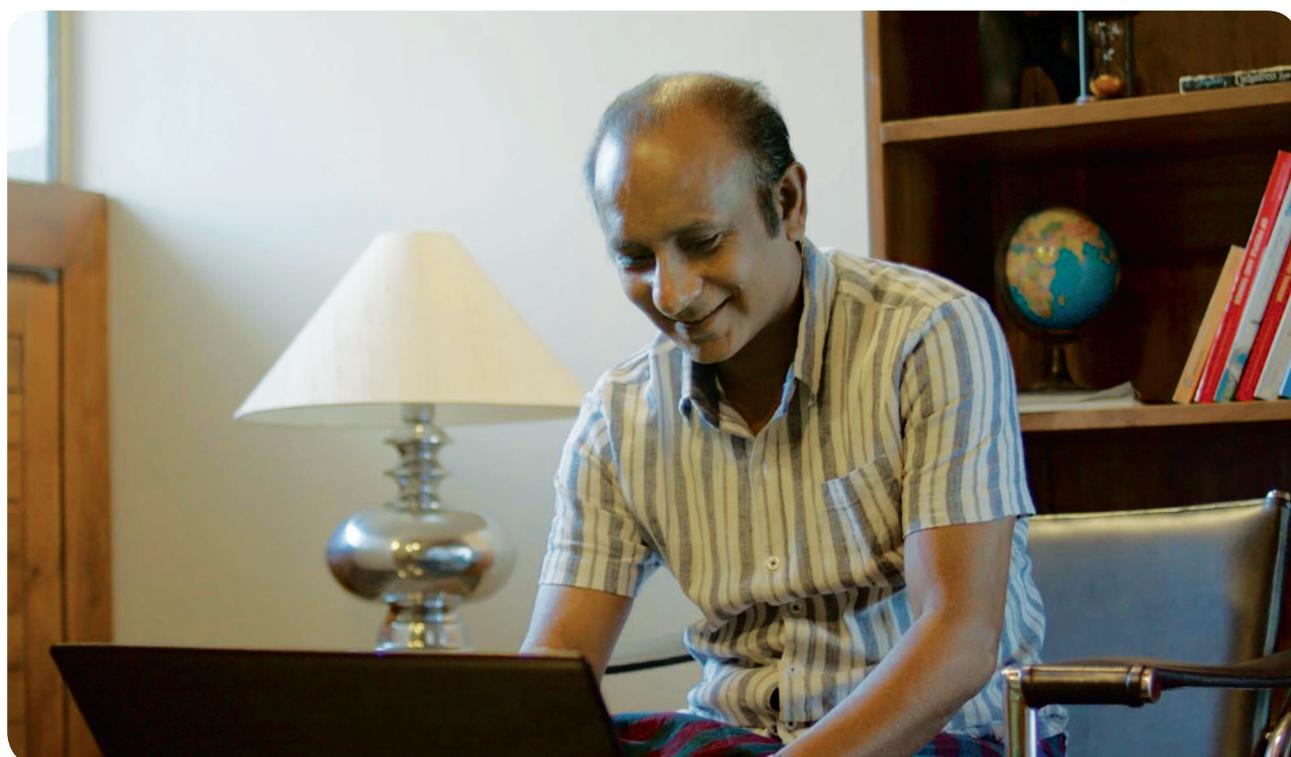
Duration - 40 minutes

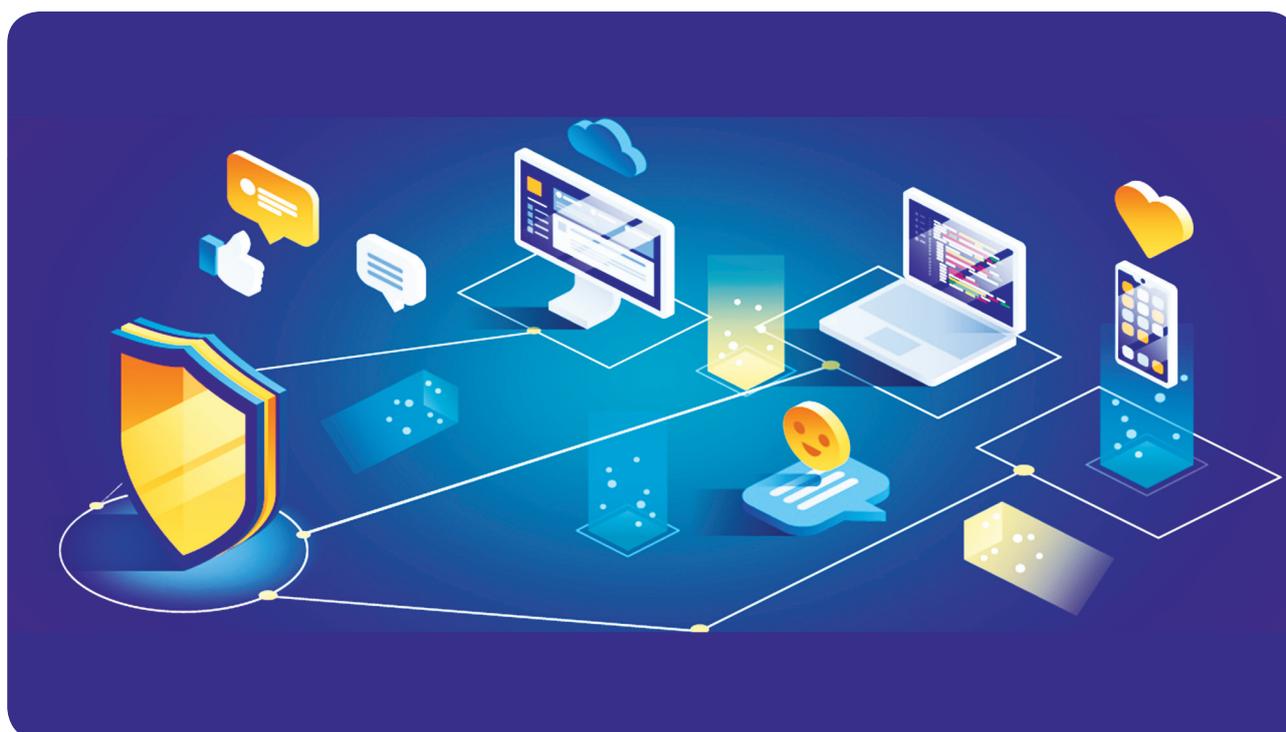
	Session Topics	Duration (mins)	Page No.
A	Introduction	5	40
B	Using payments cards	35	42



A. Introduction (5 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Display the reference slide. Introduce card payments as a cashless payment method the participants are probably familiar with. This session will cover how to securely transact using cards.</p>	Reference PPT : DF CS 4-1
<p>➤ Ask who among the participants uses cards. Select one or two respondents to talk about what they use their card for.</p>	
<p>➤ If they mention that they use their card only to withdraw money from their account, inform that there are many more transactions for which they can use their cards and this session will explain them. If someone mentions they use it to pay for things, acknowledge the answer and mention that we will discuss further uses.</p>	
<p>➤ Mention that although we used to believe that cards could only be used by the rich, now almost anyone can use them.</p>	
<p>➤ Mention in an encouraging manner that today's session will provide the participants with knowledge about cards and how they might be able to use them.</p>	





Step by step guidance for training delivery	Reference materials and with / instructions
<ul style="list-style-type: none"> ➤ As per reference slide, briefly explain the three types of cards currently used in the market. 	<p>Reference PPT : DF CS 4-2</p>
<ul style="list-style-type: none"> ➤ Introduce the stored value card and mention that its functionality is similar to a debit card. However, unlike a debit card, the stored value card needs to be topped up as the value of the card is pre-set. 	
<ul style="list-style-type: none"> ➤ As the value of the card is loaded upfront, the account holder has a control over the transaction limit. Therefore, the card is a useful for children's expenses under parent's control and perform online transactions. This card is also used when travelling abroad. However, in such cases, continuous top up facilities will not be available. 	
<ul style="list-style-type: none"> ➤ Next focus on the differences between debit and credit cards as per the slide and explain them to the audience. Highlight the fact that debit cards are used to spend money in a person's own account and credit cards are a loan facility which must be paid back within the stipulated period of time. 	<p>Reference PPT : DF CS 4-3</p>



B. Using payments cards (35 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Mention that it is important to be able to identify the two main types of payment cards.</p>	<p>Reference PPT : DF CS 4-4</p>
<p>➤ Introduce a short group activity:</p> <p>Provide each team with a card sample. When distributing, ensure half the teams have sample debit cards and the other half has sample credit cards, along with a question card from the list of questions below. If there are more questions than the groups, give more than one question per group.</p> <ol style="list-style-type: none"> 1. Are you holding a credit or debit card? How did you identify it? 2. What is the card number and how many digits are there? 3. Is there any information about the owner of the card? 4. What is the type of card given to you? (Visa, Master, Amex) 5. Is there an expiry date on the card? How is that indicated? 6. Where is the CVC number mentioned? How many digits does it contain? 7. Is there a place on the card to sign? 8. Does the card carry any contact information of the issuing financial institution? If so, what is it? 	
<p>➤ Provide two minutes for the groups to come up with answers.</p>	
<p>➤ Ask each group (in the order of the questions given) to mention their respective question and then explain their answer.</p>	
<p>➤ The trainer should click through the answer slides in the PowerPoint while this discussion is happening and show the relevant information on the slide.</p>	<p>Reference PPT : DF CS 4-5 to DF CS 4-14</p>
<p>➤ After all the groups have had a turn, explain the additional features such as the card chip, NFC and the magnetic strip as shown in the slide. Similarly explain the secret PIN and its importance.</p>	<p>Reference PPT : DF CS 4-15</p>
<p>➤ Next, mention that we will focus on credit cards for a few minutes. Again inform the trainees that this is because credit cards are a form of a loan and it is important to know more details about them.</p>	<p>Reference PPT : DF CS 4-16</p>
<p>➤ Different institutions can issue credit cards. In Sri Lanka, the institutions that can issue credit cards are shown on the slide.</p>	<p>Reference PPT : DF CS 4-17</p>

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ The trainer should explain the basic requirements to be eligible for a credit card in Sri Lanka (as per the slide).</p>	Reference PPT : DF CS 4-18
<p>➤ Also explain that the primary cardholder can, under their card limit, obtain supplementary cards on behalf of others, as detailed in the slide.</p>	Reference PPT : DF CS 4-19
<p>➤ Emphasize that a person with this minimum eligibility would have to prove their credit worthiness to the financial institution issuing the credit card. The credit worthiness of an individual will decide the limit of the credit card, and this is authorized by the issuing financial institution. Mention that here, the individual's credit history and gross annual income level will be key factors considered.</p>	
<p>➤ Then talk about the benefits of using credit cards.</p>	Reference PPT : DF CS 4-20
<p>➤ Bringing the attention to the slide, ask the participants to mention how much was settled per month. Usually, the maximum interest free credit period is 51 days with the minimum set as 21 days.</p>	
<p>➤ Next, explain the interest computation for late payments, as per formula in the slide.</p> <p>Emphasize to the participants to:</p> <ul style="list-style-type: none"> • Pay your bill in full every month, if possible, to avoid interest. • Make more than the minimum payment if you can't pay your bill in full. • Make payments more than once a month to reduce your average daily balance. • If you can't pay off your full balance, consider paying off as much as you can to avoid late fees and reduce the overall balance that's subject to interest. 	Reference PPT : DF CS 4-21 to DF CS 4-23
<p>➤ In an instance where, a cash advance is obtained, repayment for this will be a priority. For this the interest is calculated from the day of the withdrawal. Remind the trainees that the interest on cash advances are effective from the date of the withdrawal: there is no interest free period.</p>	

Step by step guidance for training delivery

Reference materials and with / instructions

➤ Introduce instalments-based payment schemes as a popular credit card usage mechanism. It can range from an interest free instalment plan (also without a handling fee) or instalment plan with interest component.

➤ Briefly explain the instances where card-based transactions can be used, giving examples.

Example:

Imagine a highly stressful situation, where you or a family member needs to visit a private hospital. During these situations you could be distracted by whatever the medical emergency is and you're unlikely to be focused on much else. Even if you forget to bring cash, or cannot access an ATM in a hurry, you can use your card to make payments. Particularly, with credit cards, since it's a type of loan, you can make the payment as per your ability to repay, and then settle the bank later – it's like an emergency loan, and very convenient.

Reference PPT : DF CS 4-24

➤ Point out that businesses can also easily receive payments from customers who use cards.

➤ Business owners should discuss with their bank about how to obtain a POS (Point of Sale) machine which is required to receive card payments.

➤ If obtaining a standard POS machine is difficult, you must check with your bank on the new alternatives available, such as a POS device which can be attached to a mobile phone. Of course, alternatives such as QR codes are also now possible.



Session Five - Being Safe

Session Timetable:

Duration - 40 minutes

	Session Topics	Duration (mins)	Page No.
A	How to be safe when using cards	25	46
B	How to be safe when transacting online	15	47



A. How to be safe when using cards (25 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
➤ How to be safe when using cards	
➤ Discuss that it is always important to be safe and cautious, especially when dealing with money.	
➤ Just like we are careful when using cash, we should be careful when transacting digitally. Inform participants that they will first learn some good practices when using payment cards followed by what to do when transacting online.	
➤ There are two areas that require attention: steps to be followed and things to be done	
➤ Introduce a short activity: <ul style="list-style-type: none">• Distribute the three case study scenarios among three randomly selected groups and give participants three minutes to get their answers ready.• Once they are ready, invite the group with case study one to present their answer whilst simultaneously displaying the reference slide on screen. Continue this for the next two case studies. Do not provide any explanations regarding the scenarios until all the groups have presented.	Reference PPT : DF CS 5-1 to DF CS 5-3



Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ As per the slides, explain the basic steps one can take to use cards safely and wisely. Stress that handing over your card to someone else is the same as handing over a key to your safety vault. Also warn the participants that just because they might have a large credit limit, they should not spend using the credit card unless they have a clear plan of how they will pay the money back. Draw attention to late payment fees and very high interest rates charged against overdue balances.</p>	Reference PPT : DF CS 5-4 and DF CS 5-5
<p>➤ Guide the participants through additional safety tips and tricks to ensure better management money and credit.</p>	
<p>➤ Here, highlight the importance of One Time Password (OTP) which is a secure way to complete an online payment. It is an additional layer of security for your online transactions. Inform the trainees, to ensure that their latest contact details are kept with banks to ensure smooth functionality of OTP.</p>	



B. How to be safe when transacting online (15 Minutes)

Step by step guidance for training delivery	Reference materials and with / instructions
<p>➤ Inform the trainees that they will now engage in an activity to better learn about how to be safe when transacting online.</p>	
<p>➤ Ask the questions on the slides and ask those who answer 'yes' to each question to raise their hands.</p>	Reference PPT : DF CS 5-6 to DF CS 5-9
<p>➤ Do not reveal the answers until you have asked all the questions and then begin a discussion/explanation about each question.</p>	
<p>➤ It is likely that based on the responses there are a few habits that the participants should adopt to make transacting online safer. Mention that for easy recall we have categorized them as five good habits and three bad habits.</p>	Reference PPT : DF CS 5-10
<p>➤ Discuss the good and bad habits in detail as per reference slides.</p>	Reference PPT : DF CS 5-11 and DF CS 5-12
<p>➤ Inform the participants that the training on digital finance is now concluded. Tell the participants that with so many benefits of digital finance, which they have just learned about, they are encouraged to meet with their bank or financial institution to access these services.</p>	
<p>➤ Thank everyone for taking part, the officers who coordinated the training and everyone who contributed to make it a success.</p>	

NOTES

End Notes

- ¹ IFC's GUIDE TO TRAINING Setting the standard for the design, delivery, and evaluation of learning programs in emerging markets, 2020.
- ² https://www.ifc.org/wps/wcm/connect/region__ext_content/ifc_external_corporate_site/south+asia/resources/women+matter+findings+from+sri+lankas+national+financial+inclusion+survey
- ³ <https://blogs.worldbank.org/psd/more-time-idiyappam-building-appetite-digital-financial-inclusion-sri-lanka>
- ⁴ International Finance Corporation and the DaNa Facility, (2019), "Respectful Workplaces: Exploring the Costs of Bullying and Sexual Harassment to Businesses in Myanmar" Available at https://www.ifc.org/wps/wcm/connect/region__ext_content/ifc_external_corporate_site/east+asia+and+the+pacific/resources/respectful+workplaces-myanmar
- ⁵ Kelley, Donna, Candida Brush, Patricia Greene, Mike Herrington, Abdul Ali, and Penny Kew, (2015), Special Report: Women's Entrepreneurship 2015. Global Entrepreneurship Monitor (GEM). Available at: <http://www.babson.edu/Academics/center/blankcenter/global-research/gem/Documents/GEM%202015%20Womens%20Report.pdf>
- ⁶ Training that includes soft skills, including social support and confidence building, is more effective, especially for women with lower self-efficacy and should be a core element of high-quality training programs. Training with peer or group-based training can provide social support and boost self-confidence. Mayra Buvinic and Megan O'Donnell, (2019), Center for Global Development Blog: Women's Economic Empowerment: Some Tips for Informed Investments (2019) Available at: <https://www.cgdev.org/blog/womens-economic-empowerment-some-tips-informed-investments>

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