

## TOOL: Training on how to operate a mobile phone and use a mobile money account

### KEY ACTIONS

Many cash recipients are first-time users of mobile phones and mobile money accounts. If they are not confident in how to use these tools, they might think that the phone or account doesn't work, and they might rely on someone else to operate the phone and risk losing part of their cash entitlement in the process. They might even prefer to sell the phone and accessories to get at least some cash.



To avoid this, your team should organise training sessions on how to operate the mobile phone and the mobile money account. Building familiarity is important to ensure they feel confident enough with the device and service to cash out their entitlement or pay with their mobile phone independently and they are able to notice any irregularities in their interactions with mobile money agents.

You will need to adapt the content of the below training sessions to match your operational context and the specificities offered by the mobile phone/mobile money operator you are planning to use.

Please also check as a complement the [digital](#) literacy training guide from GSMA for private sector agents, which can reinforce the same messages.



### TRAINING: How to operate a mobile phone, select a PIN and keep it safe!

<b>Welcome and introduction</b>	<b>5 mins</b>
<p>→ <b>Welcome</b> the group and share the <b>objectives of the training</b>, which are:</p> <ul style="list-style-type: none"> <li>• Knowing how to switch a phone on and off, charge it and check if the SIM card is activated</li> <li>• Understanding why it is important to keep the phone safe</li> <li>• Choosing and securing a PIN</li> </ul>	<b>Method:</b> 
<b>Understanding how to switch a phone on and off, charge it and check if the SIM card is activated</b>	<b>40 mins</b>
<p>→ <b>Choose 3 participants</b> and give each a phone that has been switched off. Then ask them to turn it on and off and to explain what they are doing to other participants. Ask them if the phone is charged, how they can be sure, and to demonstrate how to charge it.</p> <p>→ <b>Take 2 telephones</b>, one with an activated SIM card and another with a non-activated SIM card. Both phones are turned off. Ask two participants to turn on the phones and say which one has an active SIM and which one doesn't.</p> <p>→ <b>Use visual messages</b>, for example 3 flip charts:</p> <ol style="list-style-type: none"> <li>1. A drawing showing the on and off button of a cell phone with a finger pressing on it.</li> <li>2. A drawing showing the signs of an activated SIM card: name of the mobile phone network and network signal, highlighted by a green circle. A drawing showing the signs of a non-activated SIM card: for instance, network signal missing. This drawing will be crossed out in red.</li> <li>3. A charger being plugged into the phone, with an arrow pointing to the charging cable. The other end of the charger plugged into an electrical outlet. The battery indicator showing a full mobile phone battery.</li> </ol> <p>→ <b>Explain:</b></p> <ul style="list-style-type: none"> <li>• The phone must be well protected and won't be replaced if lost or stolen.</li> <li>• Don't remove the SIM card from the phone except when taking it to a private provider to charge the battery. There's a risk that the SIM card will get damaged if removed and inserted frequently.</li> </ul>	
<b>Understanding why it is important to keep the phone safe</b>	<b>20 mins</b>

**Short story**

Rabiyatou is a mother of 3 children. She just got a phone from a humanitarian agency to receive cash assistance. One day she is very happy to read a message on her phone: her cash entitlement has arrived in her account. She leaves the phone on a small bench in the corner of her room and goes to see her neighbour Amina to plan to go to the market together and buy food on the next day. While she is discussing with her neighbour, her young boy grabs the phone and starts playing with it. He presses many digits until the phone turns off: he puts the phone back in its place.

On the next day, Amina comes to pick up Rabiyatou to go buy food for their families. Rabiyatou takes her phone without even checking if it is working properly and she leaves the house.

In the market, she hands the phone over to the agent who is helping her with the payment but realises that the phone is turned off. She turns it on and sees a message telling her that her phone is blocked. Rabiyatou is panicked and doesn't know what to do. The agent explains she should visit the store of the mobile money operator to unblock her SIM. Rabiyatou is so sad since she knows it will cost her money to travel to the next town and visit the agent. She also needs to postpone the grocery shopping she had joyfully planned. She really hopes the agent will find a solution to the problem.



**Note to trainer: You may change the names of the characters to suit your cultural context.**

→ **After listening to the story, ask participants:**

- What happened to Rabiyatou?
  - Expected answers: her cell phone has been tampered with and her code is blocked.
- What was the problem?
  - Expected answers: She didn't protect her phone well, she didn't keep her phone safe from children, she didn't check her cell phone before heading to the market.
- What advice would you give Rabiyatou to avoid such problems?
- Summarise the key messages



**Choosing a PIN**

30 mins

→ **Distribute to each participant** a table with pictures corresponding to digits. You can adapt the [template](#) with locally adapted pictures if the ones suggested below are not appropriate.





				
<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
				
<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>

→ **Explain to participants:**

- To be able to receive cash, deposit cash or pay in shops with your mobile phone, you must choose a 4-digit code that no one else knows. This password is composed of numbers only. You should NOT write it down and keep it along with your phone.
- Avoid choosing a predictable password such as your birth date, successive numbers like 1234 or similar numbers 1111. A good password, for example, may be the year of your wedding or the birth year of your first child.
- Whatever your password is, just make sure it reminds you of something personal that you will not forget. You can also use the images to remember it.



**Exercise 1:** Let's say your PIN is 2350. What is the combination of images you can use to remember it?

			
<b>2</b>	<b>3</b>	<b>5</b>	<b>0</b>

→ Give participants **other possible PIN combinations** and ask them what the corresponding images are.

**Exercise 2:** Say a combination of words to participants such as: “bananas, eggs, car and palm tree” and they have to say the corresponding PIN (4951). Repeat several times to ensure participants have understood.

After listening to a few responses, say that everyone is now able to choose and memorise their PIN code.

→ Then **ask each participant to decide their PIN** in their head and individually look at the images to better remember their PIN.


→ **End the session by asking:** What did you take away from the session?


→ **Encourage participants** to continue practicing with the code they have selected in their head, so that it becomes easier for them to remember their code.

**Note to the trainer:**

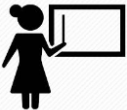
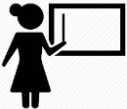
- You can create a small version of the above table with the numbers and images and print it on cardboard so that cash recipients can keep it with them.
- You can also print the table and ask the mobile money agents in the area of the cash transfer to display it at their shops/stalls.

If you have equipment to show videos in the area where you conduct awareness raising activities, click [here](#) to access a video by UNCDF on the importance of a PIN (the video is in Swahili with English subtitles).



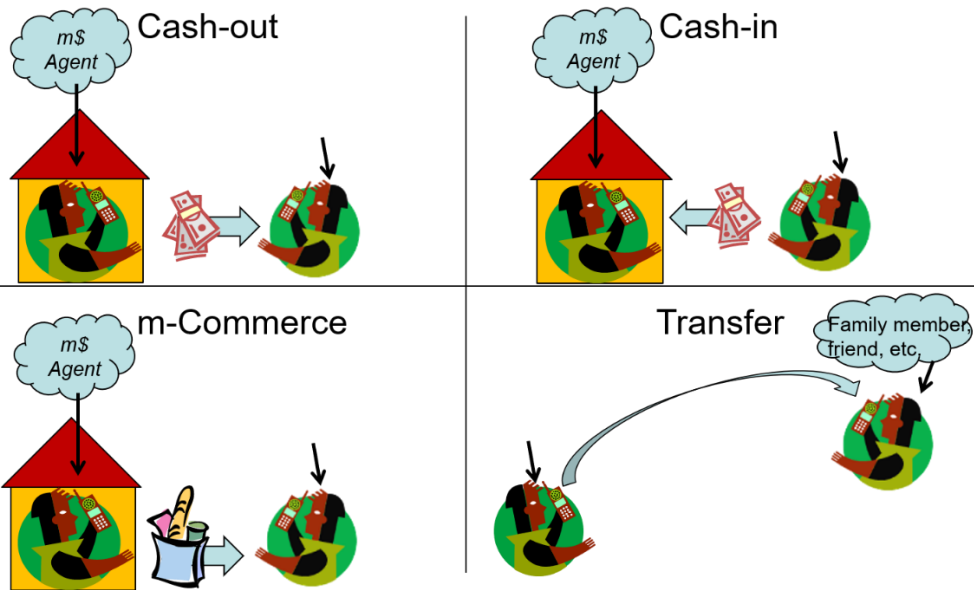


**TRAINING:** How to use a mobile money account?

<b>Welcome and introduction</b>	<b>5 mins</b>
<p>→ <b>Welcome</b> the group and share the <b>objectives of the training</b>, which are:</p> <ul style="list-style-type: none"> <li>Understanding what a mobile money account is and what it can be used for</li> <li>Understanding how to cash money out</li> </ul>	<p>Method:</p> 
<b>What is a mobile money account? What can it be used for?</b>	<b>40 mins</b>
<p>→ <b>Ask participants:</b></p> <ul style="list-style-type: none"> <li><i>What is mobile money?</i> Listen to their answers.</li> <li><i>Have any of you ever used mobile money? Can you describe your experience?</i></li> </ul> <p>→ <b>Thank participants and explain:</b></p> <ul style="list-style-type: none"> <li>A mobile wallet is a virtual account that holds your money and that you can access through your mobile phone.</li> </ul>	

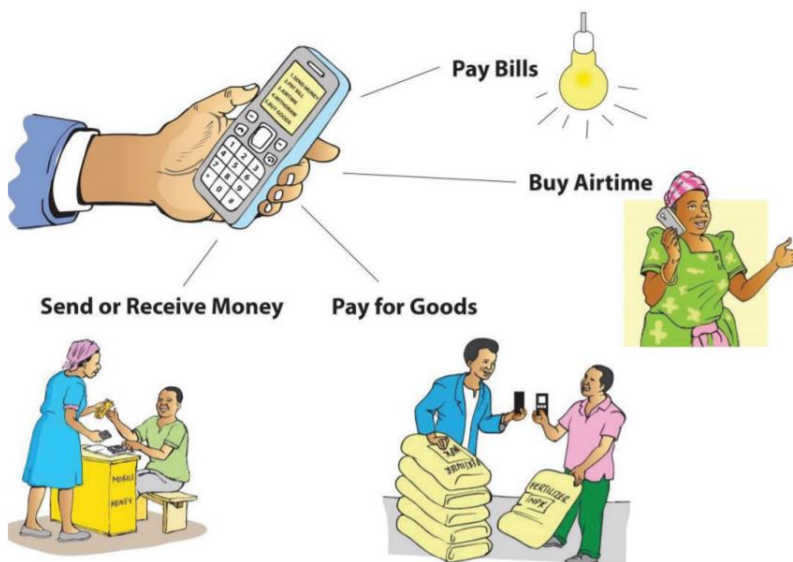
- The money in your mobile wallet is secured at a bank and linked to your phone number. Access to your mobile wallet is secured by a PIN. This is a secret code that only you know.
- You can only use the money that you have on your account.

A mobile wallet offers many functionalities. Let's have a look!



- You will receive your cash assistance directly into your mobile wallet.
- You can then withdraw your cash assistance from your mobile wallet. You can do the withdrawal through your phone by visiting a mobile money agent.
- You can also keep the money in your mobile wallet and pay bills directly through your phone. There's no need to travel to a branch to pay your water and electricity bills – you can do it directly from anywhere through your mobile phone.
- You can also send money to other people. If your spouse is the one doing your family's grocery shopping, for example, you send transfer money from your account to her account. Just make sure your spouse also signs up for a mobile wallet.
- Also, you can receive money into your mobile wallet from anyone who owns a mobile wallet. All they need to send the money is your phone number.
- Finally, a mobile wallet also allows you to deposit money you receive from other sources. You can use your mobile wallet to save funds.
- The cash assistance you receive does not expire! You can keep the money you don't need in your wallet – nobody can take it away from you.

Remember that this is **YOUR** mobile wallet account. You decide how to use it best according to your needs.



→ **Ask participants:**

- *Do you think mobile money could be useful to you in your life?*
  - *Do you think it is safe?*
- Listen to their answers and tell them other sessions will follow to build their understanding of mobile money and their capacity to use it independently. Thank participants and wrap up the session. (You can use the drawing on the left from the WFP financial literacy training kit, Uganda)

→ **Ask participants:** *What are the pieces of information you need to know **before you withdraw cash** from your mobile money account?* Let them come up with answers and complement if needed/as appropriate:

- PIN code: Without your PIN code, you cannot access your money.
- Mobile Money account balance.
- Service fees: You need to know the fees that you have to pay for the withdrawal to avoid paying more than what is expected.
- You should know the exchange rate to decide whether to withdraw the money in US Dollars or in local currency in order to benefit from a more favourable exchange rate.
- Don't forget to bring your ID with you!



→ Explore with participants the different steps of the **withdrawal process**. You can use a visual inspired by what UNHCR and Lumicash developed in Burundi as displayed below. Make sure the graph shows:

- A person in front of a mobile money agent. The agent registration number is clearly visible. From the mouth of the person draw a bubble in which we can read a phone number and the amount to withdraw.
- The mobile money agent asks in a bubble the "PIN code". The person is pressing their phone keypad.
- The mobile money agent hands banknotes to the person who takes them with a smile.

#### Short skit

Edouard just cashed out money from his mobile money account in US Dollars. But he can't use the money because of the poor quality of the notes, some are cut in the corners, other have marks written on them, which leads many shops in his town to refuse them.



→ **Ask participants:**

*What should Edouard have done to avoid such a disappointment?*

*What could he do to correct the situation?*

→ **Expected responses:**

o Edward should have checked each US Dollar bill to ensure its quality upon withdrawal.

o Edouard must file a complaint at the level of the mobile operator or the humanitarian agency and its partners against the mobile money agent who gave him poor quality banknotes.

→ **Confirm with participants what they need to verify after collecting their money:**

- They need to check that the amount received corresponds to what is written on the paper receipt or in the SMS they receive after the withdrawal.
- They need to check the quality of the banknotes received to make sure they can use them in the market.

→ Finally, remind participants that they can also keep their money in their mobile money account. The money they save does not expire, unlike their call credit.

**VISUAL SUPPORT:** example visuals to explain how to operate the phone and the mobile money account (Burundi and Jordan)



**Accueil**



Bienvenue  
Kaze

**Prise de photo**



Montrer votre pièce d'identité. Nous allons vous faire une photo  
Erekana karangamuntu yanyu  
Tugufotore

**Enregistrement**



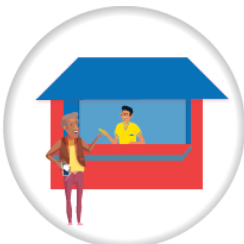
Vous allez recevoir une carte SIM et qui va être enregistrée sur le réseau Lumitel  
Ronka ikarata SIMU ya Lumitel

**Activation du compte Lumicash**



Bienvenu chez Lumicash. N'oubliez pas de changer le code PIN par défaut avant d'effectuer le premier retrait. Personne d'autre ne doit connaître votre code PIN  
Kaze muri Lumicash. Nimuhindure code PIN Imbere yo kubikura amafaranga. Iyo code ni akabanga kawe.

**Retrait d'argent**



Munissez-vous de votre téléphone et de votre pièce d'identité pour faire le retrait. Entrez-vous-même votre Code PIN pour valider les transactions.

N'imwitwaze telephone yanyu na karangamuntu mukubikura amafaranga. n'imwinjize code PIN mwebwe nyene.

**Perte de téléphone et/ou de carte SIM**



Lorsque vous perdez votre téléphone d'une quelconque manière que ce soit, malheureusement le HCR, Lumitel ne peuvent pas vous en donner un nouveau. Si vous perdez votre carte SIM, soyez rassuré, votre argent n'est pas perdu. Rapprochez-vous d'un Agent de Lumicash ou appelez le 163. Vous allez bénéficier d'une aide pour avoir une nouvelle carte SIM, réactivez votre compte Lumicash et ainsi accéder à votre argent.

N'imwitwaze telephone yanyu na karangamuntu mukubikura amafaranga. n'imwinjize code PIN mwebwe nyene.

**Perte de téléphone et/ou de carte SIM**



Un portable bien chargé est l'assurance d'être joignable à tout moment, d'une utilisation régulière et de ne pas manquer des appels et messages importants. Il est donc important d'avoir son portable toujours bien chargé. Si vous n'avez pas d'électricité chez vous, regardez autour de vous, il doit avoir forcément un kiosque de recharge ou un voisin avec un panneau solaire ou groupe électrogène où vous pouvez recharger votre téléphone.



**CHOIX DU CODE PIN**

**A NE PAS FAIRE**

- 2005 1980 0510**  
Date et année de naissance
- 1234,4321 0000,5443**  
Des chiffres qui se suivent, ou se répètent
- Noter le Code PIN sur un papier, ou un mur. Partager son code PIN avec ses proches.**

**A PRENDRE EN CONSIDERATION**

- Etre le seul à connaître son code PIN**  
**Secret**
- Une combinaison de chiffres qui fait référence à votre quotidien, à un événement dont vous êtes le seul à connaître**  
**Facile à retenir**
- Appeler le 163 pour se faire aider en cas d'oubli du code PIN**  
**163**

**RETRAIT D'ARGENT**

1 Composez



Donner votre téléphone à l'Agent de Lumicash pour qu'il initie l'opération de retrait. Vous pouvez aussi le faire en composant 163.

2 Entrez le montant



Après avoir initié l'opération, l'Agent Lumicash va vous remettre le téléphone pour que vous mettiez le montant que vous voulez retirer. Si vous ne pouvez pas le faire, communiquer le montant à l'Agent de Lumicash pour qu'il le fasse pour vous.

3 Entrez le code PIN



C'est à vous seul qu'il revient de mettre le Code PIN. L'Agent de Lumicash ne doit en aucun cas mettre le Code PIN à votre place. Si vous faites trois (03) tentatives avec des Codes PIN erronés, votre compte sera bloqué et vous ne pouvez plus continuer l'opération. Appelez alors le 163.

4 Confirmez



Lorsque votre code PIN a été accepté, vous devriez appuyer sur le chiffre 1 du clavier de votre téléphone pour valider l'opération de retrait.

5 Notification



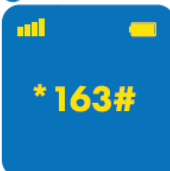
Une fois que vous avez validé l'opération, vous allez recevoir un message qui vous notifie que votre opération de retrait s'est déroulée avec succès.

L'Agent de Lumicash vous remettra alors le montant que vous avez retiré. N'oubliez pas de compter le montant qu'il vous a remis et de vous assurer que les billets sont valides.



**CHANGER LE CODE PIN**

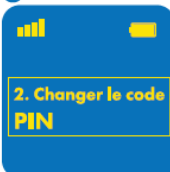
1 Composez



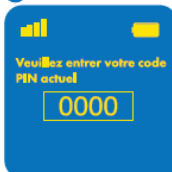
2 Choisissez 10



3 Choisissez 2



4 Entrez votre code PIN



5 Entrez nouveau code PIN



6 Réentrez code PIN



6 Notification



**CONSULTER LE SOLDE**

1 Composez



2 Choisissez 10



3 Choisissez 1



4 Entrez le code PIN



5 Notification



**CHANGER LA LANGUE**

1 Composez



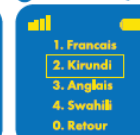
2 Choisissez 10



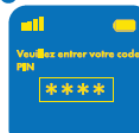
3 Choisissez 3



4 Choisissez la langue



5 Entrez le code PIN

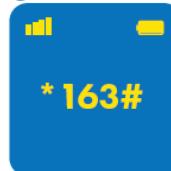


6 Notification



**RETRAIT D'ARGENT**

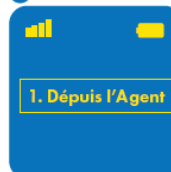
1 Composez



2 Choisissez 2



3 Choisissez 1



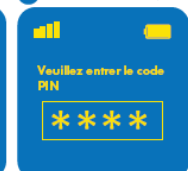
4 Entrez le code d'Agent



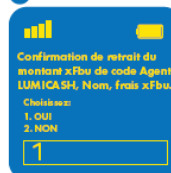
5 Entrez le montant



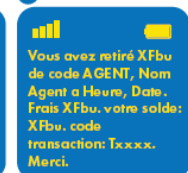
6 Entrez le code PIN



7 Confirmer le retrait



8 Notification



Pour plus d'infos  
**163**



**giz**

**للإستئانة والمساعدة:**

تتطلب أي مساعدة أو تقديم شكوى يمكن الاتصال مع مركز لخدمة الزبائن لمزود الخدمة أو زيارة موقعه الإلكتروني أو زيارة أقرب وكيل له.

يمكن أيضا الاتصال مع خط المساعدة لبرنامج الأغذية العالمي (على الأرقام: 0797778841 / 0797778851) وذلك ضمن ساعات الدوام الرسمي (من الأحد حتى الخميس ، من الساعة 8:00 صباحا وحتى الساعة 8:00 مساء).

خارج ساعات الدوام يمكن الاتصال عبر صفحة البرنامج على موقع التواصل الاجتماعي فيسبوك المساعدات الغذائية لللاجئين المسجلين في الأردن وسنوف يتم الدخلة على أي استفسار في اليوم التالي.

**٢ تأكد من الرصيد**

عبر التطبيق في هاتفك تأكد من وصول مبلغ المساعدة التقية إلى محفظتك

اتصل مع خط المساعدة للبرنامج في حال واجهت أي مشكلة

**٣ ابدأ معاملتك**

فور وصول المبلغ إلى محفظتك يمكنك البدء استخدامه

**تسجيل معلومات محفظتك الإلكترونية مع برنامج الأغذية العالمي**

تسجيل معلومات المحفظة ورقم الهاتف واسم مزود الخدمة لدى مكتب المساعدة

ابتداء من شهر / أغسطس لن تتمكن من الحصول على المساعدة الشهرية إذا لم تكن لديك محفظة إلكترونية، لذلك احرص على إنجاز عملية فتح المحفظة وتسجيل معلوماتها اليوم

**بعد التدريب: تحويل المساعدات الشهرية: استقبال رسالة نصية**

ستتلقى رسالة نصية عبر الهاتف من برنامج الأغذية العالمي في بداية شهر أغسطس/ آب

الرسالة تتضمن قيمة المبلغ الذي تم تحويله وتاريخ التحويل

**إجراءات**

**فتح المحفظة الإلكترونية وتحويل الدفعات المالية**

خلال التدريب فتح المحفظة

**حضور جلسة التدريب**

حضور جلسة المعلومات التعرف على مزودي الخدمة وخدماتهم

تذكر: عليك أن تحضر معك اليوم شهادة الموضوعية الخاصة باللاجئين، والهوية الأمنية الصادرة من وزارة الداخلية، وأن يكون معك هاتف طوي ولديك رقم هاتف فعال

**فتح حساب محفظة الكترونية**

فتح حساب المحفظة اختيار مزود الخدمة

**ما هي المحفظة الإلكترونية؟**

حساب افتراضي يتم فتحه لدى إحدى مزودي خدمة الدفع المرخصين من البنك المركزي لتمكين العملاء من القيام بالمعاملات المالية، ويمكن الوصول إلى الحساب عن طريق تطبيق يتم تحميله على الهاتف الخليوي أو أي من القنوات التي يوفرها مزود الخدمة.

**ما الفرق بين البطاقة الإلكترونية الخاصة بالمساعدات المقدمة من برنامج الأغذية العالمي وبين المحفظة الإلكترونية؟**

تتيح المحفظة الإلكترونية لك خيارات متعددة لاستخدام المساعدات المالية المقدمة من خلال البرنامج

استخدام البطاقة الإلكترونية	استخدام المحفظة الإلكترونية
استلام المساعدات الغذائية	استلام المساعدات الغذائية
شراء المواد الغذائية وحاجيات أخرى	شراء المواد الغذائية فقط
سحب أموال تقفا من الرصيد عبر وكلاء المعتمدين	توفير وحفظ الأموال بأمان
دفع فواتير الماء والكهرباء وفواتير أخرى	دفع فواتير الماء والكهرباء وفواتير أخرى
إرسال واستقبال الأموال وللمصنف	إرسال واستقبال الأموال وللمصنف



