

DIGITAL INCLUSION



Febelfin provides information and raises awareness

This document contains the material that Febelfin – the financial sector’s umbrella organisation – makes available with a view to increasing digital inclusion and online security. It’s a handy guide to everything you need to make seamless and secure digital payments and to manage your money online. Enhanced digital skills for everyone helps our society move forward. And we want to contribute to that. You can use this material to introduce others to the digital world or to improve your own knowledge and skills.



A huge part of our lives takes place online or happens digitally. Shopping, reading the newspaper, applying for a job or a new ID card; it’s all just a few clicks away. Making payments and doing your banking also belong on that list. Online shopping, checking your balance and transferring money on your PC or smartphone, paying with your card in a store... more and more people are doing it. The reason is simple: it’s seamless and fast.

But while many of us are quickly finding our way in this new digital world, sadly this is not the case for everyone.

A question we regularly hear, for example, is ‘How secure is this?’ And: ‘How do I avoid falling prey to scammers?’

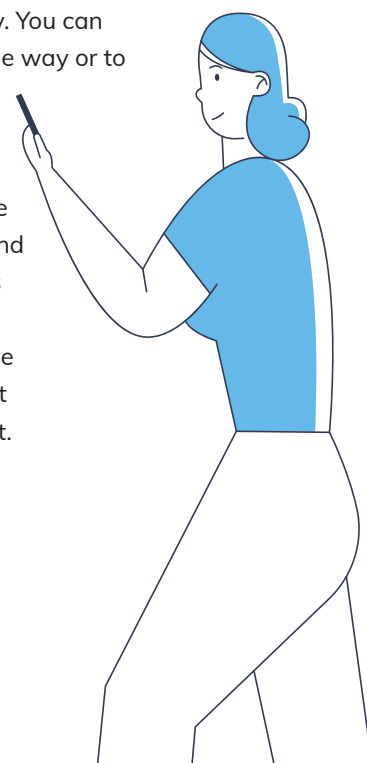
With this document, we aim to provide help and guidance. It’s a handy guide to everything you need to make seamless and secure digital payments and to manage your money online. From phishing to money mules and many

other forms of fraud, it covers the trends and principles of digital payments and online banking.

This document contains the material that Febelfin – the financial sector’s umbrella organisation – makes available with a view to digital inclusion and online security. You can use this material to show others the way or to better equip yourself against potential dangers.

Enhanced digital skills for everyone helps our society move forward. And we want to contribute to that. This is fully in keeping with our social commitment: to create a safe online environment and to make sure that everyone knows how to navigate it.

If you have any questions or suggestions after reading this document, please let us know.



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1. Online banking



Online banking is banking through your computer, tablet or smartphone. But how do you get started and is it secure? How do you install your bank's app? How do you do a transfer? Febelfin helps with your first steps. Whether you are a consumer or a tutor, the material below will get you started in no time.

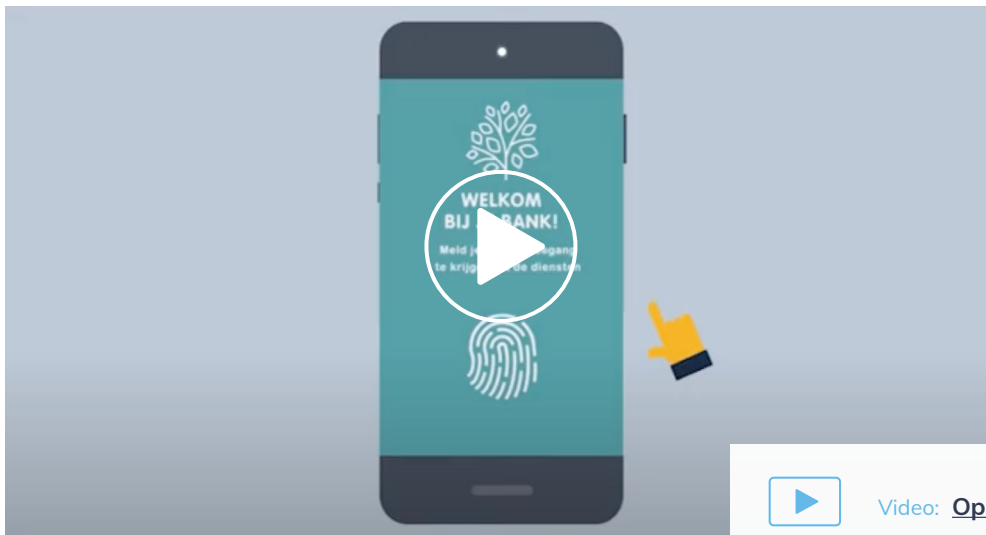
Would you like an info session on secure online banking in your city or municipality? That's an option! Read on to find out more about Febelfin's free info sessions.

For the consumer

This information is a practical guide to online banking for consumers. Short, clear videos explaining the basics accompany the articles.



Article: ['Here's how you get started with online banking' with videos](#)



Video: [Opening your bank's app](#)



Video: [Checking your account](#)



Video: [Making a transfer](#)



Article: [Here's how to install your bank's app](#)



Article: [How do I reach my bank?](#)



Article: [Is online banking safe?](#)

For the tutor

In 2020, Febelfin launched the module '**Do your banking with your smartphone**' on its '123 Digit' platform. The module is designed for tutors of people who have little or no knowledge of online banking.

Although the module is primarily aimed at tutors who provide training or information sessions on mobile banking, anyone who wants to help someone else do mobile banking can use it. Through interactive exercises, learners gain knowledge about mobile banking and by the end of the course can do mobile banking themselves completely unassisted. The module is available for free to anyone who wants to use it.



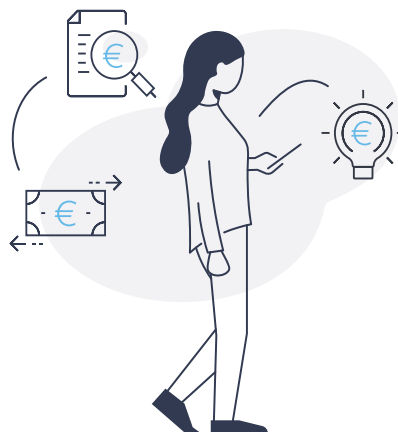
Module: **Banking with my smartphone**

Info sessions on online banking, payments and security

Febelfin offers free information sessions to groups on online banking and payments, supplemented where needed by an explanation of the various forms of fraud, such as phishing or friendship fraud. If you'd like to organise such an information session in your city or municipality, contact info@febelfin.be.

'I bank online'

Since September 2022, the Brussels Capital Region – represented by the Centre for Information Technology for the Brussels Region (CIBG-CIRB) – and Febelfin have been organising information sessions on online banking and the various forms of fraud for all residents of Brussels. These sessions are mainly for senior citizens: after all, they are the ones most affected by the digital divide. Representatives of the major Belgian banks are present to answer questions about the specifics of their online banking services and to help their clients install or use their app. Would you like more information? If so, contact info@febelfin.be.



2. Secure online banking

Phishing, money mules and other forms of fraud

Phishing



Febelfin website

Febelfin's website www.febelfin.be provides information about the latest fraud techniques, the measures that banks take to spot suspicious transactions in time and keep criminals out. You'll find all kinds of articles, tips and advice under the **theme 'Fraud & Security'**.

Campaign: 'Outsmart a phisher'

In November 2021, the Centre for Cyber Security Belgium (CCB), Febelfin and the Cyber Security Coalition launched a high-profile awareness campaign on the dangers of phishing: Outsmart a phisher. As this form of online fraud is growing and continues to claim countless victims, including individuals, businesses and organisations, it remains vital to make people aware of this.



CAMPAIGN MATERIALS

The campaign materials are free and available in Dutch, French, English and German.

Campaign website with info on phishing, tips to avoid falling into the trap, and what to do if you're a victim. Phishing (safeonweb.be)

Campaign materials

Poster, banner, leaflet, email signature, video

Safeonweb app: This application alerts you to cyber threats and online scams. The Safeonweb app sends two types of alerts: 'Threats' if an infection on your registered home network has been reported to Safeonweb, and 'News', which is about the general cyber threat in Belgium.

And there are other forms of fraud besides phishing. Read more about them on page 11.

Storytelling documents about phishing



Online fraud is everywhere. Anyone can fall into a trap set by cybercriminals. Where do we stand now? How is online fraud evolving and what are the current forms of fraud? Find out more in Febelfin's storytelling documents.



2022: [Don't feed the phish](#)



2021: [There are plenty of phish in the sea](#)

Info session on cybercrime

Phishing, smishing, money mule, friendship fraud, investment fraud and so on. How can we recognise all these forms of fraud and avoid falling into the traps?

Would you like to team up with Febelfin and organise such an info session in your organisation? If so, contact info@febelfin.be.

E-Learning (launch: spring 2023)

In 2023, Febelfin will launch a free e-learning course on secure online banking for professionals and volunteers working in online security. At the end of the course, participants will receive a certificate from Febelfin Academy.

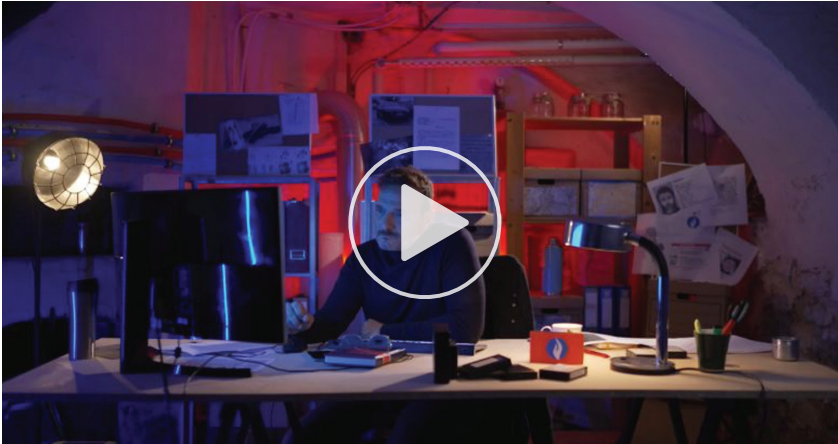
Contents

- How to get started with online banking and payments
- The most relevant and current forms of fraud
- Summary of all existing tools and awareness materials
- Guidelines for dealing with digistarters
- Tips and tricks for secure banking
- and so forth






For more information, contact info@febelfin.be

Explainer videos

Patrick Ridremont stars as Inspector Sam Leroy from the crime series *Unité 42* and answers viewers' questions. In five videos, he explains and gives tips on phishing, smishing, bank card fraud, money mules and fraud on sales websites.

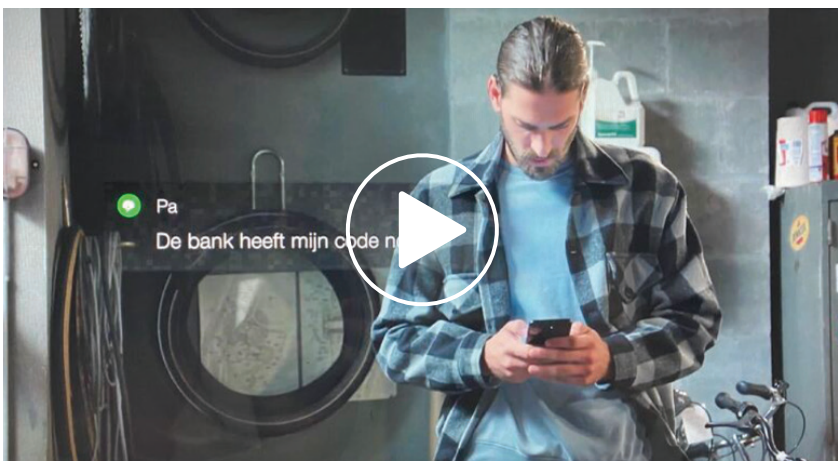


Explainer video with Inspector Sam Leroy of *Unité 42*
French videos with Dutch subtitles:

-  [Phishing](#)
-  [Smishing](#)
-  [Bank card phishing](#)
-  [Money mules](#)
-  [Fraud on sales websites](#)

To highlight these issues for Dutch speakers, Febelfin co-wrote the script for the soap opera 'Familie'. The character Jan Van den Bossche receives a suspicious call from a purported bank teller. Is someone emptying his account? And how can he better protect himself? Find out in the free episodes through VTM GO.

-  ['Familie' S31 Episode 83](#)



'Familie' episode on phishing

Money mules

Money mules lend their bank account and/or bank card and PIN code to criminals for a fee, thus helping, perhaps unwittingly, to launder money. And that is punishable.

No fewer than 16% of young people would be willing to lend their bank card in exchange for money. This is a worrying trend and needs to change. To publicise and raise awareness of the phenomenon, Febelfin produced posters and two information brochures: one for tutors and one for young people. They contain all the necessary information, explained in a clear way, and can be used in lessons, activities, workshops, information or discussion sessions. Influencer videos are also available.

Brochures

These brochures are easy to print. They're available in Dutch, French and English.



[Brochure for tutors](#)

[Brochure for young people](#)



Posters



The 'Don't become a money mule' posters are free and easy to print in A3 format. They're available in Dutch, French and English.



[Poster](#)

Educational material (login required)

Febelfin continued to work with ED TV, a platform for young people and teachers that uses videos to discuss difficult topics. ED TV has created online episodes with accompanying worksheets that highlight the phenomenon of the money mule and get the conversation started. As a bonus, this material aligns with educational outcomes and the need to address financial literacy in the classroom. This material is only available in Dutch.



[Episodes C\(r\)ash](#)



[Worksheet 1 - General reading](#)



[Worksheet 2 - Teaser sheet](#)

Videos

Dutch video featuring influencer duo Kurkdroog:



Article

File with several articles containing info on the 'money mules' phenomenon:

[Thinking about becoming a money mule? It's not as harmless as you think.](#)

Other forms of fraud

It's impossible to imagine your daily life without the internet these days. You read the latest news there, search for train times, follow your friends' antics and more. But you come across less pleasant things online too. Sometimes you encounter scammers who abuse your trust, defraud you and rob your bank account. Here you can read about the most common scams where the scammer convinces you to do a money transfer yourself.



Bank card phishing

In bank card phishing, fraudsters try to directly take your bank card and the associated codes. They do this by claiming that your card needs replacing, asking you by email, phone or text message to post your bank card to a certain address. At the same time, they give you a link to an insecure website, where you have to enter your personal codes. This is how fraudsters try to harvest your bank details and personal codes.



Article: [How does bank card phishing work?](#)



Safe account fraud

Scammers pose as a bank employee, calling you to inform you of suspicious movements on your bank account. They then suggest you move your money to safety, by transferring your money to a new, supposedly safe account.



Article: [How does safe account fraud work?](#)



Video: [How does safe account fraud work?](#)



Help request fraud

Fraudsters pretend to be one of your loved ones by email, text or app messages. Alternatively, they write to your loved ones in your name. They urgently need financial help and ask you to help them. Then they provide fraudulent account numbers and you end up transferring your money to a fraudster's account.



Article: [What is help request fraud?](#)



Video: [What is help request fraud?](#)



Friendship fraud

In friendship fraud, scammers try to contact potential victims through a fake online profile. They make them believe they want to be their friend and build a relationship of trust with them. After a while, they ask for financial help.



Article: [How does friendship fraud work?](#)



Computer helpdesk fraud

In computer helpdesk fraud, scammers call you pretending to be from the help desk of a computer company. They make you think that there's something wrong with your computer and ask you to turn on your computer and follow their instructions. Actually, they hack you and take over your computer to empty your accounts.



Article: [How does computer helpdesk fraud work?](#)



Search engine fraud

If you use a search engine (Google, Bing, Ecosia, etc.) to look up a customer service phone number, for example, there's a chance you'll end up on a fake website. If you call the number listed, you'll be greeted by a fraudster posing as a trusted employee.



Article: [How does search engine fraud work?](#)



CEO fraud

In CEO fraud, fraudsters impersonate a company's CEO (or other internal or external person of trust) and instruct an employee of that company to transfer large sums of money. The instruction is explicitly presented as very confidential, so the employee will not check it with their managers.



Article: [How do you prevent CEO fraud?](#)



Video: [How do you prevent CEO fraud?](#)



Malware

Malware is an umbrella term for various types of malicious and harmful software. It is able to install itself on your computer without your permission or knowledge.



Article: [How does malware work?](#)



Invoice fraud

Invoice fraud involves scammers intercepting a genuine invoice, changing the account number and sending the altered invoice. Both individuals and businesses can become victims.



Article: [How do you protect yourself or your business from invoice fraud?](#)



Video: [How to prevent invoice fraud?](#)



Boiler room fraud

Boiler room fraud is a type of scam in which fraudsters offer you fake or worthless shares or financial products.



Article: [What is boiler room fraud?](#)



Recovery room fraud

In recovery room fraud, investors who have previously been defrauded (e.g. through boiler room fraud) are contacted unsolicited and offered assistance in recovering their money.



Article: [What is recovery room fraud?](#)



Card and cash trapping

Fraudsters make sure your payment card gets stuck in an ATM. When you leave to get help, they swoop in and steal your card. By now, they've looked over your shoulder and know your secret code.



Article: [Don't allow someone to trap your card and run off with your money! All about card and cash trapping](#)



Shoulder surfing

Shoulder surfing involves a fraudster looking over your shoulder while you're busy with a transaction at an ATM or checkout. The fraudster then tries to take your bank card. Once they've harvested your personal details, codes and card, they empty your account.



Article: [What is shoulder surfing?](#)

Visual material

Febelfin has designed a poster and stickers to make seniors citizens and others aware of the current forms of fraud: phishing, safe account fraud, investment fraud, help request fraud and so forth. The aim is to make those forms of fraud a little less abstract and more recognisable. The source files of the poster and stickers can be requested from info@febelfin.be.



Poster

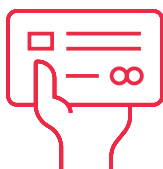


Stickers

3. Digital payments



We are all making increasing digital payments. Shopping in a store? We pay for this by card, contactless or with our smartphone. For some, this is already second nature, for others a lot less so. We're well aware of that. The financial sector therefore wants to guide everyone to develop skills they need to make digital payments. The videos below clearly explain how to pay digitally.



Paying by card



Video: [Paying by card](#)



Contactless payment



Article: [Contactless payment by card](#)




Video: [How do I make a contactless payment?](#)

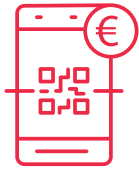
WAT HEB JE NODIG?

EEN BANKKAART
MET HET CONTACTLOZE SYMBOOL

+

EEN BETAALTERMINAL IN DE WINKEL
MET DATZELFDE SYMBOOL.





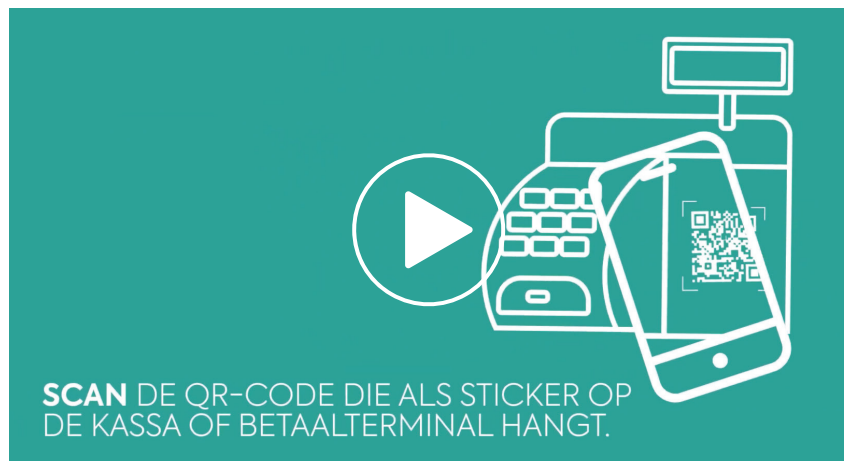
Paying by QR code



Article: [Paying with your smartphone](#)



Video: [How to pay with a QR code](#)



Bank transfers, direct debits and instant payments

Pay by **direct debit**:



Article: [How does a direct debit work?](#)

Pay by **bank transfer**:



Article: [This is how to do a bank transfer](#)

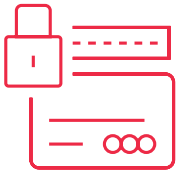
Instant payment: transfers in seconds:



Article: [Why you also favour instant transfers](#)



Video: [Instant Payments: what are they?](#)



Security of digital payments

How secure are digital payments?



Article: [How safe is contactless payment?](#)



Article: [Here's what you need to know about PSD II](#)

4. Additional content and tools

to promote digital inclusion

Play book: 'The Finfun Games'



Too much online fraud is making the rounds. Febelfin has produced a play book on safe digital payments and online banking that allows you to test your knowledge in a playful way. You can also find some useful tips and tricks in it.



[The Finfun Games](#)

New: Educational material on cryptos

Cryptos, also known as crypto coins or cryptocurrencies, are clearly in favour. Many young people today are investing in virtual currencies. But building a good understanding of crypto is essential before they enter that market.

In cooperation with ED TV and Hogent (Ghent University of Applied Sciences), Febelfin has developed new teaching material on cryptos. The material consists of a three-part soap opera 'Bits of Coins' and lesson sheets for teachers. The target audience of this educational material is young people in the third cycle of secondary education. Although this educational material currently exists only in Dutch, it will soon be translated into French.



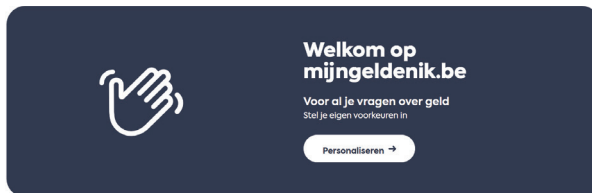
[Episodes: Bits of Coins](#)



[Worksheets](#)

The mijn geldenik.be website

Febelfin has completely revamped its '[Mijngeldenik.be](https://mijngeldenik.be)' website with UX students from the Karel De Grote University of Applied Sciences. It's a personalised website by young people for young people. It includes all kinds of information and tips relating to everyday financial life: payment methods, the bank and loans, saving and borrowing, buying a first home, crypto talk, and so forth. The website is thus a handy information portal to develop young people's financial knowledge.



TikTok



Febelfin has been active on TikTok since late 2022, providing more information on varied topics such as online fraud, digital payments and cryptos. All kinds of #FinTok that you can use to sharpen your financial knowledge and digital skills. Take a quick look at our [TikTok account](#).

Our set of initiatives for greater digital inclusion is always evolving. A Febelfin team is constantly working on projects to improve digital skills for all. These include partnerships under various subsidised projects and with individual organisations committed to digital inclusion. Because we believe strongly in a broad and structural approach to including everyone in our digital society, your ideas and suggestions are always welcome. You can also always contact us for more information about our projects.

Contact us at info@febelfin.be



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