

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?’

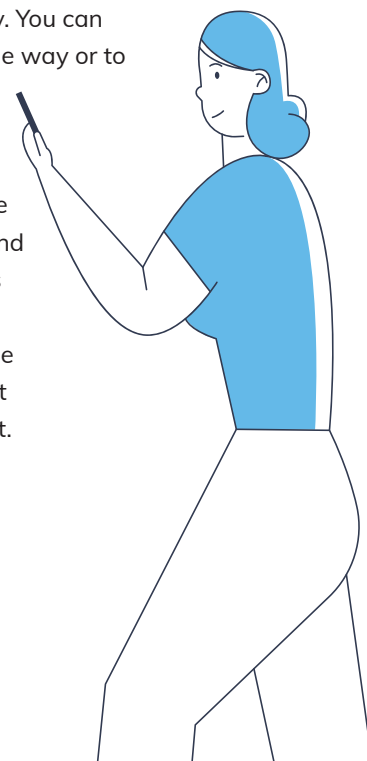
With this document, we aim to provide help and guidance. It’s a handy guide to everything you need to make seamless and secure digital payments and to manage your money online. From phishing to money mules and many

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.

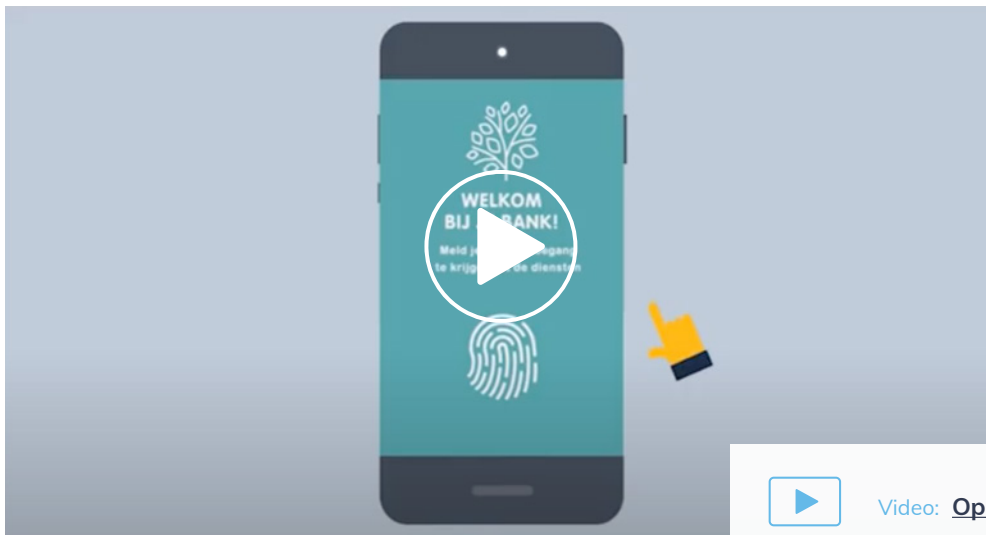
Would you like an info session on secure online banking in your city or municipality? That's an option! Read on to find out more about Febelfin's free info sessions.

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 digital banking' with videos](#)



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



Video: [Checking your account](#)



Video: [Making a transfer](#)



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



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

For the digital tutor

'123 Digit' platform

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.



Module: **Banking with my smartphone**

E-learning 'Digicoach'

In early 2023, Febelfin launched a brand new e-learning for digicoaches. These are volunteers or professionals who help others improve their digital skills.

This e-learning aims to provide digicoaches with tools to help people who are less familiar with the digital world to (safely) bank and transfer money online.

It provides an overview of existing tools through concrete examples, videos and exercises. It is also possible to view specific sections in more detail. The content is thus dynamic and is always kept up-to-date.

Do you need more info? Send an e-mail to digicoach@febelfin.be.



Info sessions on online banking, payments and security

'I bank digitally' in Brussels and Wallonia

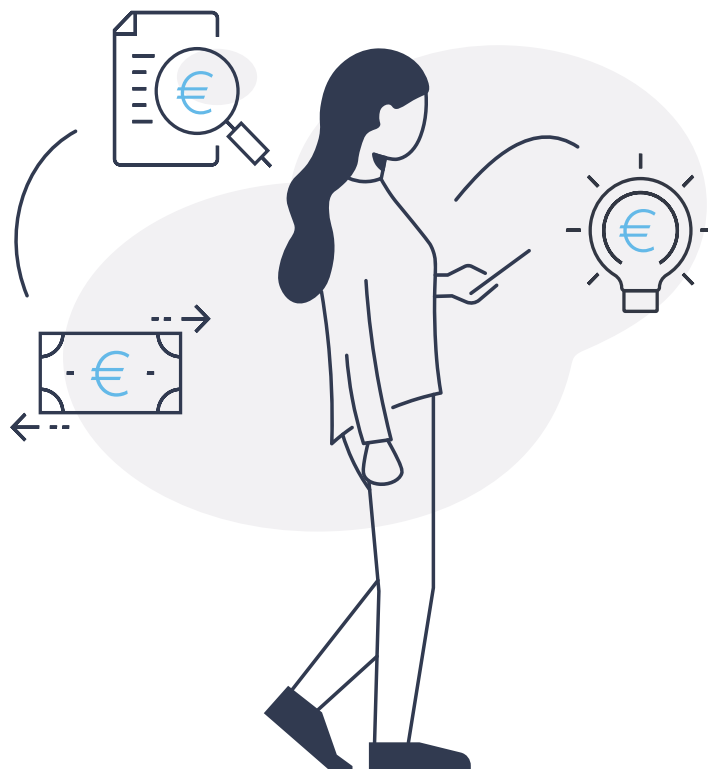
Since September 2022, the Brussels Capital Region - represented by the 'Centrum voor Informatica voor het Brusselse Gewest (CIBG)/ Centre d'Informatique pour la Région Bruxelloise (CIRB)' - and Febelfin have been organising information sessions for all Brussels residents. Since 8 November 2023, these info sessions have also been offered in Wallonia. In this context, Febelfin will visit more than 35 Walloon Digital Public Spaces (EPN).

The info sessions will cover digital banking and the various forms of online fraud and will be mainly aimed at senior citizens. Indeed, they are particularly affected by the digital divide.

Representatives of the major Belgian banks will also be present to offer personal support, including answering more specific questions about the online banking services.

Would you like to organise a free information session on online banking and/or security in your town or city?

Then send an email to 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'**.



Bank card phishing

In bank card phishing, fraudsters try to obtain your bank card and associated codes directly. They do this by claiming that your debit card needs to be replaced. They ask you via e-mail, phone or text message to send your bank card by post to a certain address. At the same time, they also send you a link to an insecure website, where you are asked to enter your personal codes. This is how the fraudsters try to get all your bank details and personal codes.



Article: [Bank card phishing](#)

Campaign: 'Phishing, the devil's in the details'

In October 2023, the Centre for Cybersecurity Belgium (CCB), Febelfin and the Cyber Security Coalition launched an impactful awareness campaign with the slogan: 'Phishing, the devil's in the details!' This form of online scam still makes countless victims, among individuals, as well as companies and organisations. New tools were developed to be better armed against this form of fraud: the browser extension Safeonweb and the 'Safe surfing' e-learning modules.



CAMPAIGN MATERIALS

The campaign material is free of charge and available in Dutch, French, English and German.

Campaign website with info on phishing and tips not to fall into the trap as well as what to do if you are a victim of phishing. You will also find campaign materials such as posters, banners brochures, e-mail signatures, videos, etc.

'Surf without worries': currently offers 2 training modules on online safety. The first explains how to avoid fake messages you receive in your mailbox or via text message. The second deals with the most common forms of online scams.

Safeonweb browser extension:

As reading and understanding URLs correctly remains a big challenge for many people, this tool was developed to help users verify a website's reliability. When you browse to a website, the Safeonweb extension displays a reliability index - green, orange or red - which is assigned to the website.

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.



Phishing & other lurking dangers

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 or find more information on page 6.

E-learning for digital coaches

In early 2023, Febelfin launched a brand new e-learning meant for digicoaches. These are the volunteers or experts who help others strengthen their digital skills.

See page 5 for more info.

E-LEARNING 'DIGICOACHES':

Febelfin: digitaal bankieren zit in de lift



Digitaal bankieren is heel populair en valt niet meer weg te denken uit ons dagelijks leven.

Dat zorgt voor wat **vragen** bij digistarters:

- Hoe ga ik ermee aan de slag?
- Wat kan je er allemaal mee doen?
- Waar moet je op letten?
- Hoe ga je veilig online?

Febelfin biedt een **nieuwe e-learning** voor **digicoaches of digibegeleiders**, d.w.z. vrijwilligers of professionelen die mensen begeleiden bij het ontwikkelen van meer digitale vaardigheden.

De e-learning reikt digicoaches de nodige **tools** aan die zij kunnen gebruiken bij het coachen van digistarters bij (**veilig**) **online bankieren en betalen**.

De E-learning is opgebouwd uit 4 hoofdstukken:

- Hoe omgaan met een digistarter
- Online bankieren
- Veilig online bankieren
- Digitaal betalen

Meer info op www.febelfin.be of via digicoach@febelfin.be



FORMATION EN LIGNE « COACHS NUMÉRIQUES »

Febelfin : la banque numérique en marche



La banque numérique est devenue très populaire et il n'est plus possible d'imaginer vivre sans elle au quotidien.

Les débutant-e-s numériques s'interrogent face à cette évolution :

- Comment dois-je m'y prendre ?
- Pourquoi est-ce utile ?
- À quoi faut-il faire attention ?
- Comment naviguer en ligne en toute sécurité ?

Febelfin propose une nouvelle formation en ligne pour les **coachs et accompagnateurs-ri-ce-s numériques**, c'est-à-dire les bénévoles ou les professionnel-le-s qui guident les personnes dans le développement de leurs compétences numériques.

L'apprentissage en ligne fournit aux coachs numériques les **outils** qui leur sont nécessaires pour accompagner les débutants dans leurs **opérations bancaires et paiements en ligne (en toute sécurité)**.

La formation en ligne comporte 4 chapitres :

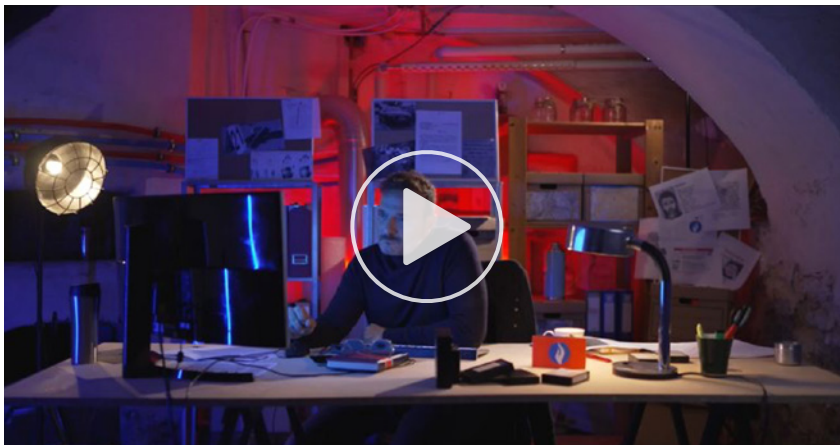
- Approche à adopter avec un-e débutant-e numérique
- Utilisation des services bancaires en ligne
- Service bancaires en ligne sécurisés
- Paiements numériques

Plus d'infos sur www.febelfin.be ou via digicoach@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.

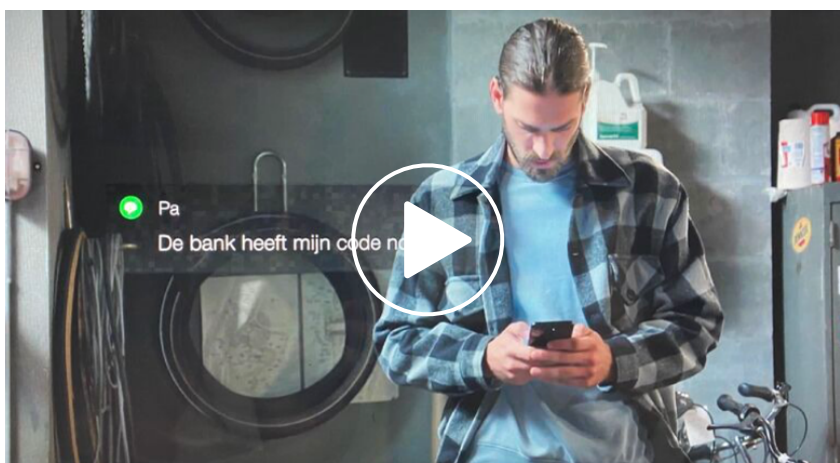


Explainer video with Inspector Sam Leroy of *Unité 42*
French videos with Dutch subtitles:

-  [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.

More info can be found on the website of Febelfin in the file about '[Money mules](#)'.

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)

Furthermore, Febelfin collaborated with ED TV, a platform for young people and teachers that uses videos to discuss difficult topics. ED TV has released online episodes with accompanying worksheets that highlight the phenomenon of money mules and facilitate discussion. This material meets the need to address financial education in the classroom.



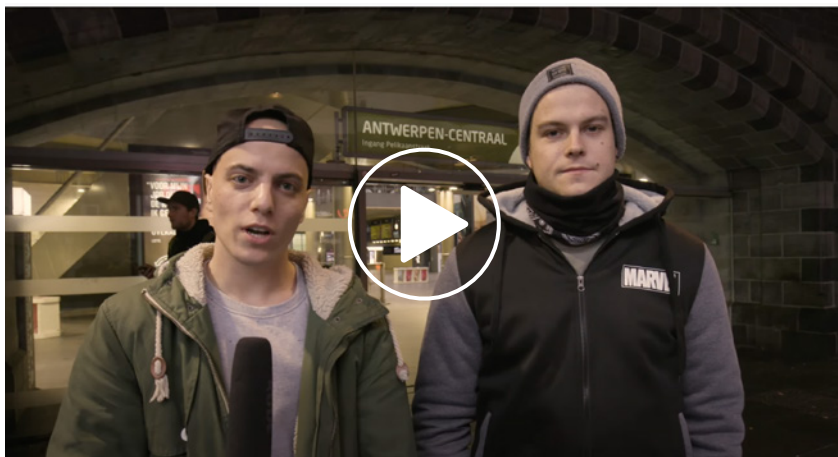
[Episodes C\(r\)ash \(in Dutch\)](#)



[Fiches \(only in Dutch/French\)](#)

In order to disseminate educational materials on money mules and phishing in the French-speaking region, Febelfin also collaborated with [Enseignons.be](#), the main Belgian platform for educational materials and online courses.

Videos



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.



Safe deposit box 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 deposit box fraud work?](#)



Video: [How does safe deposit box 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?](#)



Bank helpdesk fraud

In bank help desk fraud, scammers pretend to be employees of your bank and call you. They ask you to share your computer screen and pass on personal codes because suspicious transactions were supposedly found on your bank account. This is how they manage to make transfers with your account and steal a lot of money.



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



Fake card collectors at home

"Employees of a bank's fraud service", "employees of Card Stop" or "police" contact elderly people by phone to inform them that fraud has been detected on their account. The fraudsters suggest visiting the victim's home to supposedly resolve the situation. They have only one goal in mind: get the bank card and PIN number and steal as much as possible (cash, jewellery, etc.).



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 does CEO fraud work?](#)



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



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: [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 deposit box 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 (in Dutch or French) can be requested from info@febelfin.be.

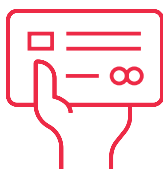


Our anti-fraud poster is now available in **Dutch**, **French** and **English**, also in **Turkish** and **Arabic**. In this way, we hope to reach even more consumers to warn them in the best possible way about the dangers of online fraud.

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.





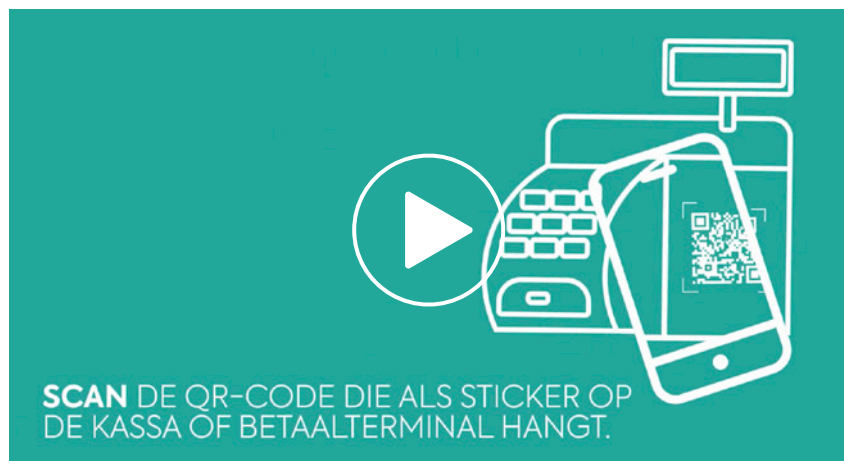
Paying by QR code



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](#)

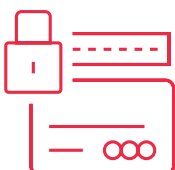
Instant payments



Article: [Instant payments](#)



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



Security of digital payments

How secure are digital payments?



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

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 \(Dutch version\)](#)

Educational material

Febelfin, in collaboration with ED TV, has developed educational material for young people on various topics to provide them with maximum support in the field of financial education.



Cryptocoins

Cryptocurrencies and crypto-assets are gaining popularity. Many young people are investing in virtual currencies today. However, it is crucial that they have good knowledge before venturing into the world of cryptocurrencies.

Febelfin, in collaboration with ED TV and Hogeschool Gent, has created new educational material on cryptocurrencies. The material consists, on the one hand, of a three-part soap opera 'Bits of Coins' and, on the other hand, lesson sheets for teachers. The target group for this learning material is students in the 3rd cycle of secondary education.



 [Episodes: Bits of Coins \(Dutch version\)](#)

 [Worksheets](#)



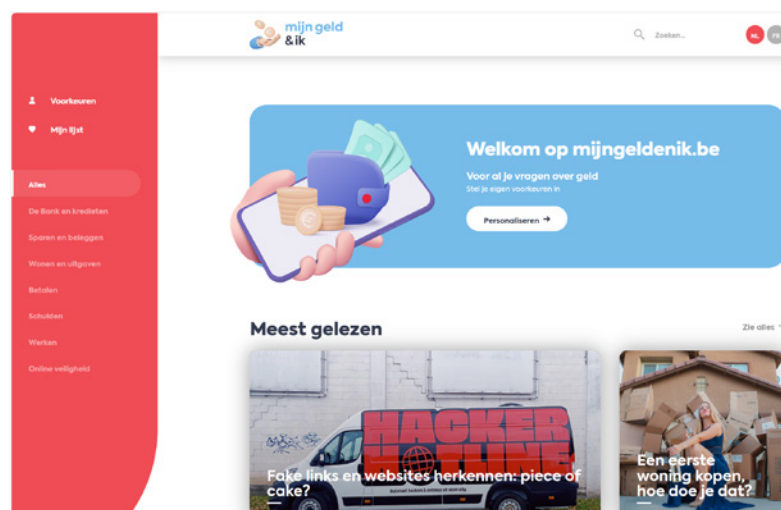
Interest, inflation, savings

Febelfin, again in collaboration with ED TV, has developed 'workshops' in which economic and banking concepts are explained in simple terms. The first workshops deal with interest rates, inflation and savings. The format consists of a video in which a situation recognisable to young people is shown, followed by an explanation of the concepts. Lesson sheets are also available for teachers to use in the classroom.

All the educational material can be found on the platform of ED TV and on **Febelfin's website** (only in [Dutch/French](#)).

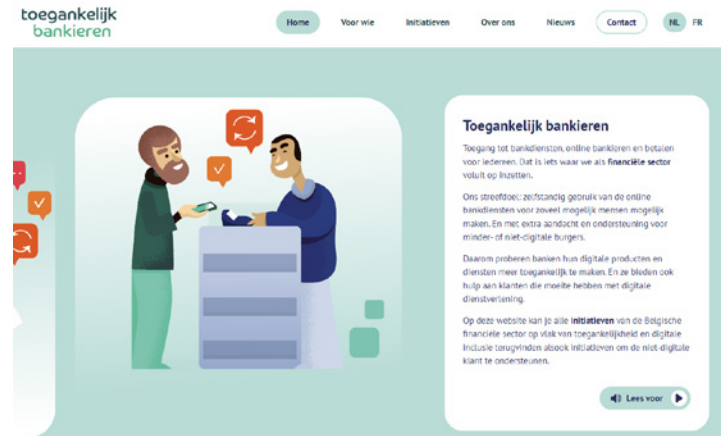
The mijngeldenik.be website

Febelfin has completely revamped its '[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.



Website about accessible banking

Febelfin is committed to making banking services, online banking and payments accessible to all. In this context, the website toegankelijkbankieren.be/banqueaccessible.be (only in Dutch/French) was developed. The website provides an overview of the existing offerings for non-digital customers and also lists all initiatives of the Belgian financial sector regarding accessibility and digital inclusion



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**, one is available in **Dutch** and one in **French**.

The Hacker Hotline

With the 'Hacker Hotline', Febelfin wants to raise awareness among young people about the dangers of online fraud in a fun way. It is a free mobile escape game aimed at young people starting from the 5th year of high school. In this way, we also want to arm them against these forms of fraud. The players have to fight cyber criminals and outsmart them. This game is the ideal addition to the new national awareness campaign, because you can only win the game by paying attention to the smallest details. More info at thehackerhotline@febelfin.be



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



Responsible publisher: Belgian Financial Sector Federation
Avenue du Roi Albert II/Koning Albert II-laan 19, 1210 Brussels

www.febelfin.be