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MOBILE MONEY

Module 1

Basic digital literacy skills



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Modules

1. Basic digital literacy skills

2. Security & Prevention

3. Managing a bank account online

4.. Online solutions for receiving and sending money

5. Using a Credit Card to Purchase from Online Goods and Services

6. Processing online payments for taxes and bills



Unit 1

Introduction

Objectives

On completion of this unit, you will be informed about

- ✓ The learning objectives and training content of this module
- ✓ The training methodology used and the duration of this module





Competences

After completing this module, you will:

- Acquire necessary skills to use mobile money solutions safely and with confidence:
 - ✓ Using ICT devices and keep them up to date
 - ✓ Managing an email account: sending, receiving, replying to, organizing emails, attaching files and managing contacts
 - ✓ Navigating online
 - ✓ Basic file management (creating, saving, organizing files and folders)
 - ✓ Setting privacy parameters
- Becoming familiar with smartphones:
 - ✓ Understanding basic terminology
 - ✓ Navigating mobile interfaces and menus
 - ✓ Using touchscreen and buttons
 - ✓ Being able to download and update mobile apps
 - ✓ Explore different features of the mobile app



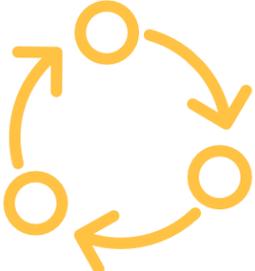
Training content



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1. Introduction of the session: duration, objectives, content, and methodology
2. Basic terminology of smartphones
3. Basic settings
4. Navigating interfaces and menus
5. Navigation & search online
6. Managing an email account
7. Searching and Downloading apps
8. Keeping ICT devices up to date
9. Quiz: Check your knowledge





Unit 1 Training methodology and duration

Duration: 4 hours (indicative)

- Face to face session: 2 hours
- Online training: 2 hours

Methodology

- Active and participative
- Face to face training:
 - ✓ Dialogue
 - ✓ Role playing or Stimulation
 - ✓ Teamwork
- Online training:
 - ✓ Selected videos
 - ✓ Practical implementation of the tips agreed in the classroom
 - ✓ Some collaborative work
 - ✓ Simulation

Unit 2

Basic terminology

Objectives

On completion of this unit, you will be able to:

- ✓ Know the different types of digital equipment
- ✓ Choose the right type of device according to your needs
- ✓ Use with confidence your device

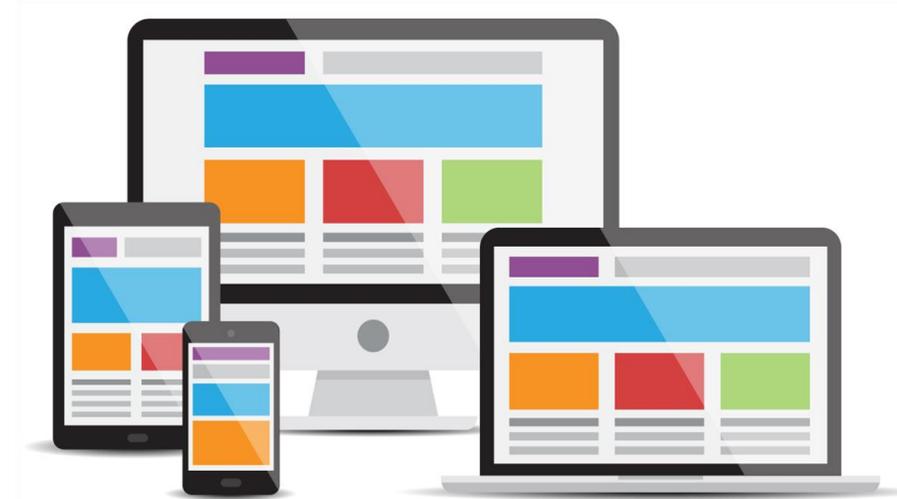


Digital Devices

To work in the digital environment, you need a digital device. There are many **different types** of digital devices.

Each device has its pros and cons.

Therefore, we will discuss which device is useful for which specific activity and how we should protect it.



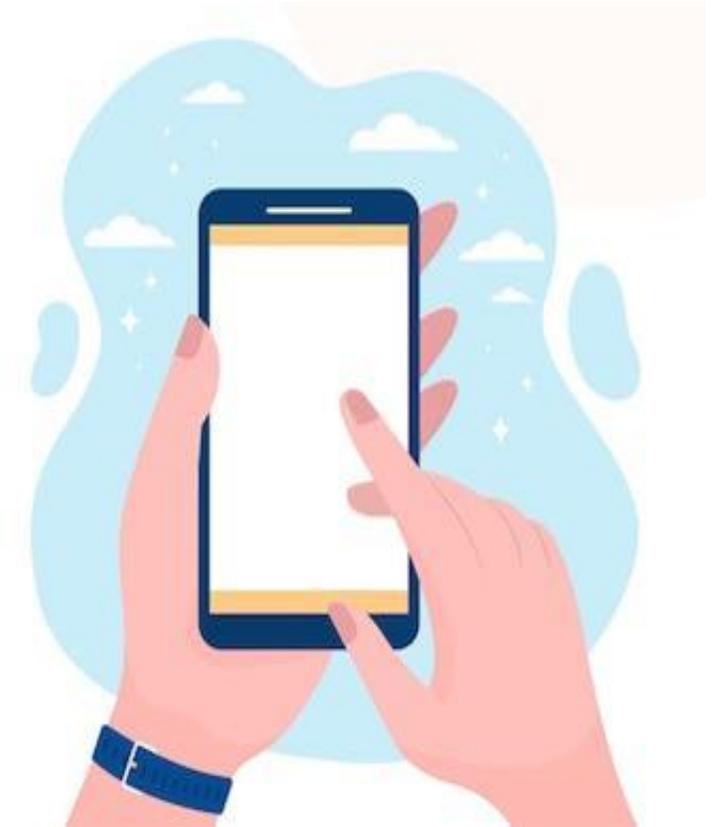
Personal Computer

- **Description:** A Personal Computer (PC), desktop or laptop, is an electronic device used for a variety of purposes, such as, browsing the Internet, writing documents, playing video games, etc.
- **Useful for:** Advanced web research, writing long texts, writing emails, shopping online goods, e-banking.
- **Not useful for:** Internet research or writing short texts on the move.



Smartphone

- **Description:** A smartphone is a mobile phone that can do much more than just make phone calls. For example, smartphones can connect to the Internet, and can take photos or videos. It can also be thought of as a small computer. The screen on a smartphone is a touch screen.
- **Useful for:** Writing short messages, doing a little internet research, using social media like WhatsApp, Instagram, checking emails, e-banking, shopping online etc.
- **Not useful for:** Writing long texts or doing extensive internet research.



Tablet

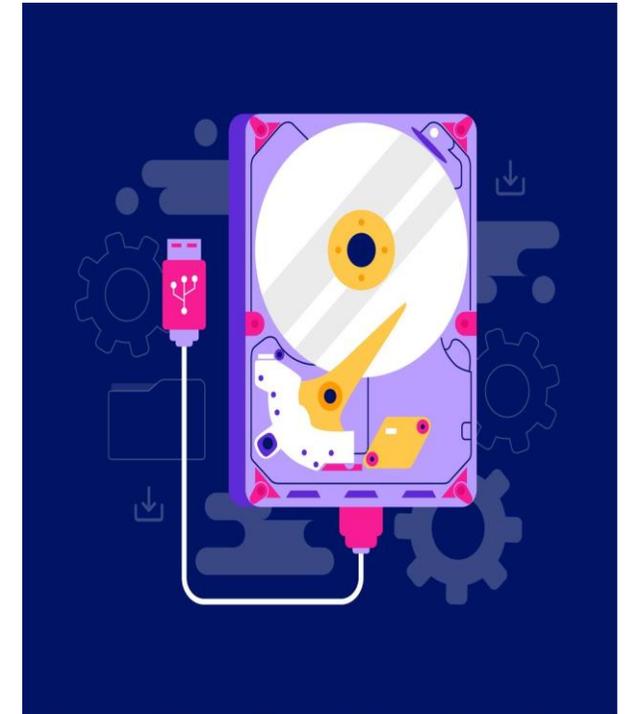
- **Description:** A tablet is smaller than a computer or laptop but larger than a smartphone. It has a touch screen but, unlike a laptop, no keyboard.
- **Useful for:** Doing light search activities, downloading and reading books, playing games, watching videos, checking emails, e-banking, shopping online.
- **Not useful for:** Writing long emails or other texts, extensive searching activities.



Memory & Storage: what is the difference?

Imagine your computer is like a desk you use for work.

- **Memory (RAM)** is like the top of your desk where you temporarily place papers and tools you're working with. When you clean it up, elements disappear. Memory is temporary and works fast, but it doesn't keep things forever.
- **Storage (Hard Drive or SSD)** is like a filing cabinet near your desk. This is where you keep your papers, photos, and important documents when you're not using them. The filing cabinet keeps everything safe until you need it again.
- So, **memory** is for "right now" tasks, and **storage** is for "long-term" keeping. Both are important, but they do different jobs.



Fingerprint and facial recognition : what is the difference?

Fingerprint Recognition

- Imagine your fingerprint is like a unique stamp that only you have.
- You place your finger on a special sensor, and the device checks the pattern of lines and ridges on your fingertip.
- It's like the device saying, "Ah, yes, this is your unique stamp. You're allowed in!"

Facial Recognition

- This works like the device "looking" at your face, much like a friend recognizing you when they see you.
- It uses the camera to scan the shape of your face, including features like your nose, eyes, and jawline.
- The device then says, "Yes, this is your face! Welcome!"



Unit 3

Basic Settings

Objectives

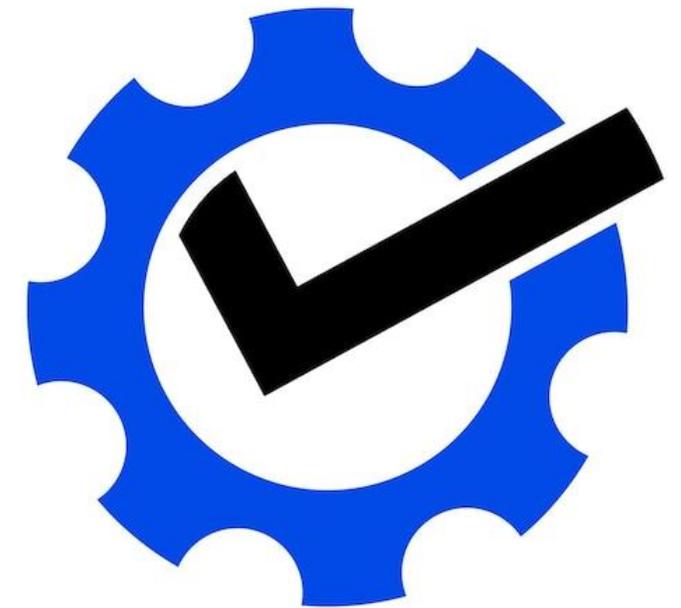
On completion of this unit you will be able to:

- ✓ Know what are the different settings you can adjust
- ✓ Recognize the different setting buttons
- ✓ Adapt the settings of your devices to your needs



What are settings?

- Think of the settings button like the control panel for your device, just like the dials on your washing machine or TV remote. It's where you go to adjust how things work to suit your needs.
- **How to Recognize the Settings Button** : Look for a symbol that looks like a **gear** (⚙️).
- What can you adjust in settings?
 - **Brightness**: Adjust the screen brightness
 - **Volume**: Turn the sound up or down
 - **Wi-Fi**: Connect to the internet
 - **Language**: Change the language if you prefer reading things in another language.



Unit 4

Navigating interfaces and menus

Objectives

On completion of this unit you will be able to:

- ✓ Recognize the main functionalities symbols
- ✓ Master different gestures on tactile devices
- ✓ Be confident in using different interfaces by recognizing common patterns.



Functionalities & Symbols (1/2)

Home Button

- Symbol: ○ or a square/line at the bottom of the screen.
- **What it does:** Takes you back to the main screen.

Back Button

- Symbol: ◀ or an arrow pointing left.
- **What it does:** Goes back to the previous screen.

Wi-Fi

- Symbol: 📶 or curved lines.
- **What it means:** Shows if you're connected to the internet.

Battery

- Symbol: 🔋
- **What it means:** Displays how much charge is left. A lightning bolt (⚡) shows it's charging.



Functionalities & Symbols (2/2)

Camera

- Symbol: 📷 or a camera icon.
- **What it does:** Opens the camera to take pictures or videos.

Gallery/Photos

- Symbol: 🖼️ or a colorful flower/icon.
- **What it does:** Lets you view your saved pictures.

Internet/Browser

- Symbol: 🌐 or a compass/blue circle.
- **What it does:** Opens a web browser to access the internet.

Email

- Symbol: ✉️
- **What it does:** Opens your email to read or send messages.

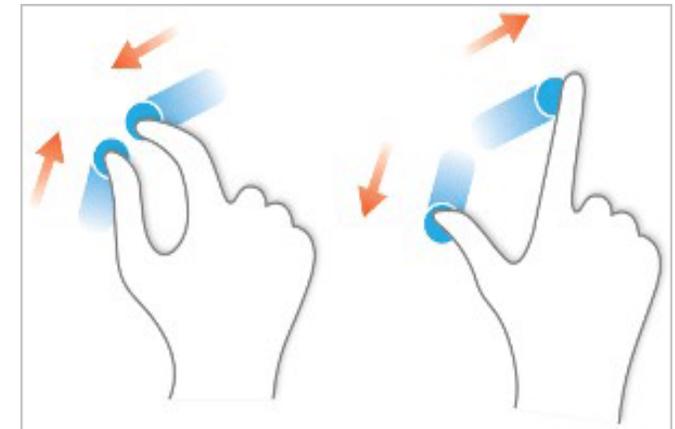
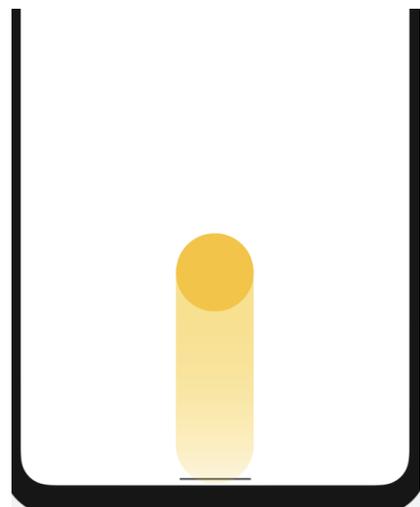
Volume/Sound

- Symbol: 🔊, 🔊, 🔊), or 🔊🔇
- **What it means:** Adjust or mute sound levels.



Gestures

- **Swipe Up:** Go to the home screen.
- **Swipe Down:** See notifications or quick settings.
- **Pinch to Zoom:** Use two fingers to zoom in or out on pictures or text.



Unit 5

Navigation & search online

Objectives

On completion of this unit you will know:

- ✓ What is the difference between a browser and a search engine
- ✓ How to use search engines to find websites and information about them
- ✓ When a website is safe and secure to visit



Web browsers

To search for information on the Web, you need to open a web browser (step 1). A web browser is usually already available on your device.

Some of the most popular web browsers include

- Google Chrome
- Mozilla Firefox
- Microsoft Edge
- Apple Safari
- Opera



Finding the right websites

All the information on the Web is available on websites. So, the next step is to connect to the appropriate website that contains the information you are looking for.

To connect to a website, you need to know its domain name, e.g.,

elderlymobilemoney.eu



Domain names

To begin with, we have somehow been informed about a domain name by :

- reading it somewhere,
- being told by someone,
- finding it on another website with related content, or
- using a search engine to find the domain name of the website.

Tips:

- If you already know the domain name, you may type it directly into your browser and connect to the website;
- Otherwise, use a **search engine** to find it.



Search engine

A **search engine** is a service for finding websites. It collects websites available on the Web and associates them with various tags, which are keywords related to the main category of information of the website.

Steps:

1. Enter the URL of the search engine
2. Enters the keywords
3. The search engine returns a list of websites related to the keywords
4. The user chooses to visit one or more of the websites





Activity: Finding information about "Paying online"

1. *Open your browser and connect to one of the following search engines:*
 - *Yahoo.com*
 - *Bing.com*
 - *Google.com*
2. *Enter your keywords: **Paying online***
3. *The search results are displayed as a list of links, accompanied by a title and a paragraph, divided into several pages.*
4. *View the results on the first page, then browse through the following pages of results. Find something interesting?*
5. *Move your mouse over a link that interests you, right click, go to the "Open link in new tab" option and click on it.*
6. *A new tab will appear in your browser containing the link page. Go to that tab and read the page.*
7. *Repeat this again with other keywords.*

Paying online



Is the Website Secure?

A secure website has a link in which:

- The **httpS** protocol is used, where “**S**” means **s**ecure.

An **original website**, for example a bank website, has a link in which:

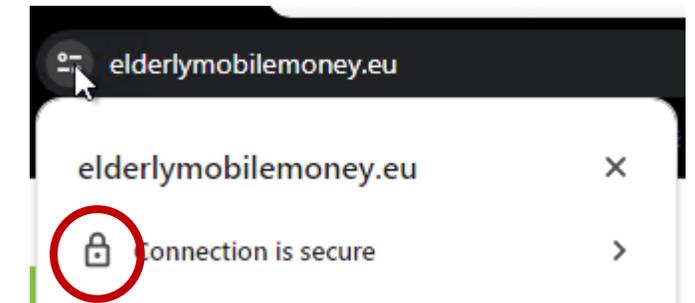
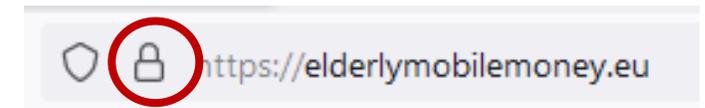
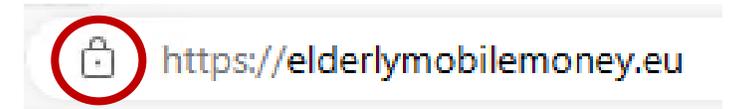
- The domain name contains its official name (be careful about)
- It is relatively short



1 Basic digital literacy skills

How can I check if "https" is being used?

- The link contains **https**.
- When a browser connects to a secure website, a **padlock icon** appears next to the link.
- This indicates that the **website is secure**.



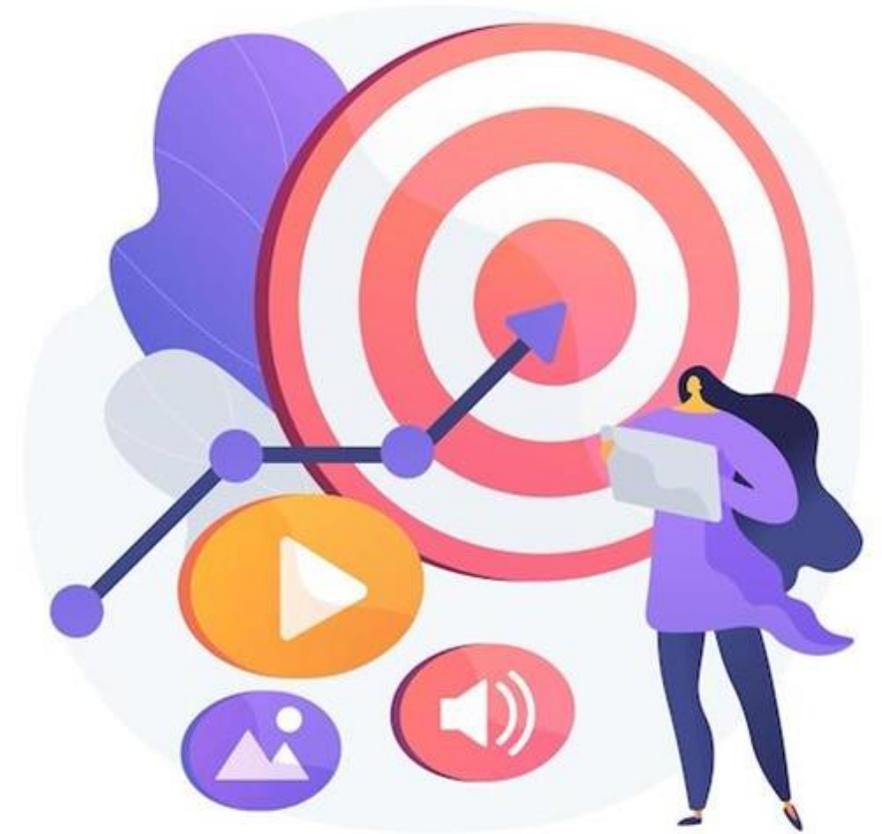
Unit 6

Managing an email account

Objectives

On completion of this unit you will be able to:

- ✓ Get an email account
- ✓ Send an email, reply to an email and attach files
- ✓ Organize your email account
- ✓ Search for emails



What is an email?

The exchange (sending and receiving) of email is a **formal written** communication with friends and peers.

Email communication can be:

- **Informal**, like the way we communicate with people we are very close to;
- **Formal**, which includes a formal way of communicating with organisations and people we do not know or have a professional relationship with;
- **Semi-formal**, which is between informal and formal, e.g., you may consider using this type for sending email to your doctor.

Finally, emails can be archived, electronically or printed, and provide proof of communication. You can also always read them to remember details.



Email Account

For email-based communication, you need an email account:

- If you use a mobile smartphone, you probably already have a personal email account.
- If you have an Internet provider, you may already have an email address.
- If you don't have an email account, it is time to get one!

To send and receive email you must have access to an **online email service through your browser**, or use:

- an email client software on your desktop/laptop, e.g., Thunderbird, Outlook;
- a mobile email app on your smartphone or tablet, e.g., Gmail app, etc.

=> Refer to **Activity 2 'Creating an email account'**, which you can do during a training session or on your own at home.



Compose and Send an email

- To **write** an email, click on the 'New message' or 'Compose' button, depending on the online email service you are using.
- Add **all the information you need** to send the email:
 - in the 'To' field, add recipients, i.e. the email addresses of the people you want to write to. You can also add people in copy of your email by adding their email addresses in the 'Cc' and 'Bcc' fields (in the Bcc field, no-one but you will see the emails added in this section).
 - in the "Subject" field, add a subject for your email.
 - Write your message.
- To **send your email**, click on the send icon at the top of the page.



Unsend a message and attach files

- If you have sent a message too quickly, you can **unsend the message** to modify it:
 - When you send your message, you will see the message 'Sent' and the option to Undo.
 - Tap Undo, and your email will reappear in the form of a message in the process of being written, and will not be received by the recipient until you resend it.
- Please note that you can normally only do this within a few seconds of sending the email, but you can extend this period in your email settings.
- To **add attachments** to your email :
 - Click on the Attach icon (paperclip symbol, at the top of the screen).
 - In the menu, select the type of attachment you want to send.
 - Then choose the document(s) you want to send from those in the new window that will open on your smartphone.
 - To remove an attachment, tap the attachment and tap the button Remove.



Read and reply to email

- To **read an email**, simply click on it. The title of an email you have never read will appear in bold on the homepage of your email account.
- To **reply to an email**:
 - Open the email you want to reply to.
 - Click on the 'Reply' button to reply to the sender of the email only, or 'Reply to all' to reply to all recipients. Depending on your email service, this button may be at the bottom of the email, or in the drop-down menu to the right of the sender's name.



Organise your email inbox

- To help you find your way around your inbox, you can **organise it by creating subsections** and sorting your emails within them. Depending on your email service, this may be called 'labels' or 'folders'.
- When you only want to search for emails that you have labelled in a specific sub-section, click on the Menu button in your mailbox, then choose the section you want to appear. To return to the general view, click on the Menu button again.

Please note: the use of this organisation system varies depending on the email service. If you are in any doubt, check the service user guide first.





Activity: Create a new label to organise your emails

Try creating a label (or equivalent) to sort your emails:

- 1. In your mailbox menu, look for the 'Labels' section (or equivalent), and click on 'Create new'.*
- 2. Personalise it, by giving it a name and a colour for example.*
- 3. Click on 'Done'.*
- 4. Next, open an email that you want to add under this label.*
- 5. Click on the mail options button, and click on 'Change label'.*
- 6. Choose the right label for this email, and click 'Apply'.*
- 7. View the results on the first page: Do you see the label symbol appearing next to your email?*
- 8. Try a second method: drag and drop a second email into the label you've created, visible on the left-hand side of your email (depending on your type of email, only one of these methods may be available).*



Search a specific email

To find an email easily, you can also filter your mailbox:

- Click on the **search bar** at the very top of the home page.
- Several drop-down menus will appear below (From, To, Date, etc).
- Enter your search criteria.
- The corresponding emails will then be displayed directly.
- If not, click on Search to display the emails.



Unit 7

Searching and downloading apps

Objectives

On completion of this unit you will be able to:

- ✓ Find an application on your device dedicated platform or “store”
- ✓ Install an application



Search and download apps

To download an application, always use the online shop accessible from your smartphone, to make sure you only download safe applications:

Android – Google Play Store



Iphone – Apple's App Store



On these shops, it works in the same way as an internet search. Search directly for an application if you know its name, or for a theme that interests you, and explore the different choices on offer.

Then click on the 'Install' or 'Get' button (depending on the shop and app) to start the download. Once the download is complete, you can access it directly on your smartphone.



Unit 8

Keeping ICT devices up to date

Objectives

On completion of this unit you will be able to:

- ✓ Verify if there is any software update
- ✓ Update installed applications
- ✓ Protect your data and devices



Tips for protecting your data and devices

Software updates are supplied to apply fixes to known application, browser, and operating system security vulnerabilities. They also deploy new or enhanced features, remove outdated features, and improve software stability.

1. Use the **latest versions** of an operating system, install **anti-virus** and firewall software and **check for updates** regularly.
2. Avoid downloading free software from unknown or untrusted websites. Only download software from known and trusted companies, as soon as possible.



How to check for apps and system updates

Check for Updates:

- Open the Apple's App Store (for iOS devices) or Google Play Store (for Android devices).
- Tap on your profile icon or menu, usually found in the top right corner.
- Look for an option that says "Updates" or "Manage Apps & Device."

Update Apps:

- In the Updates section, you'll see a list of apps that have available updates.
- You can choose to update individual apps by tapping "Update" next to each app, or update all apps at once by tapping "Update All."

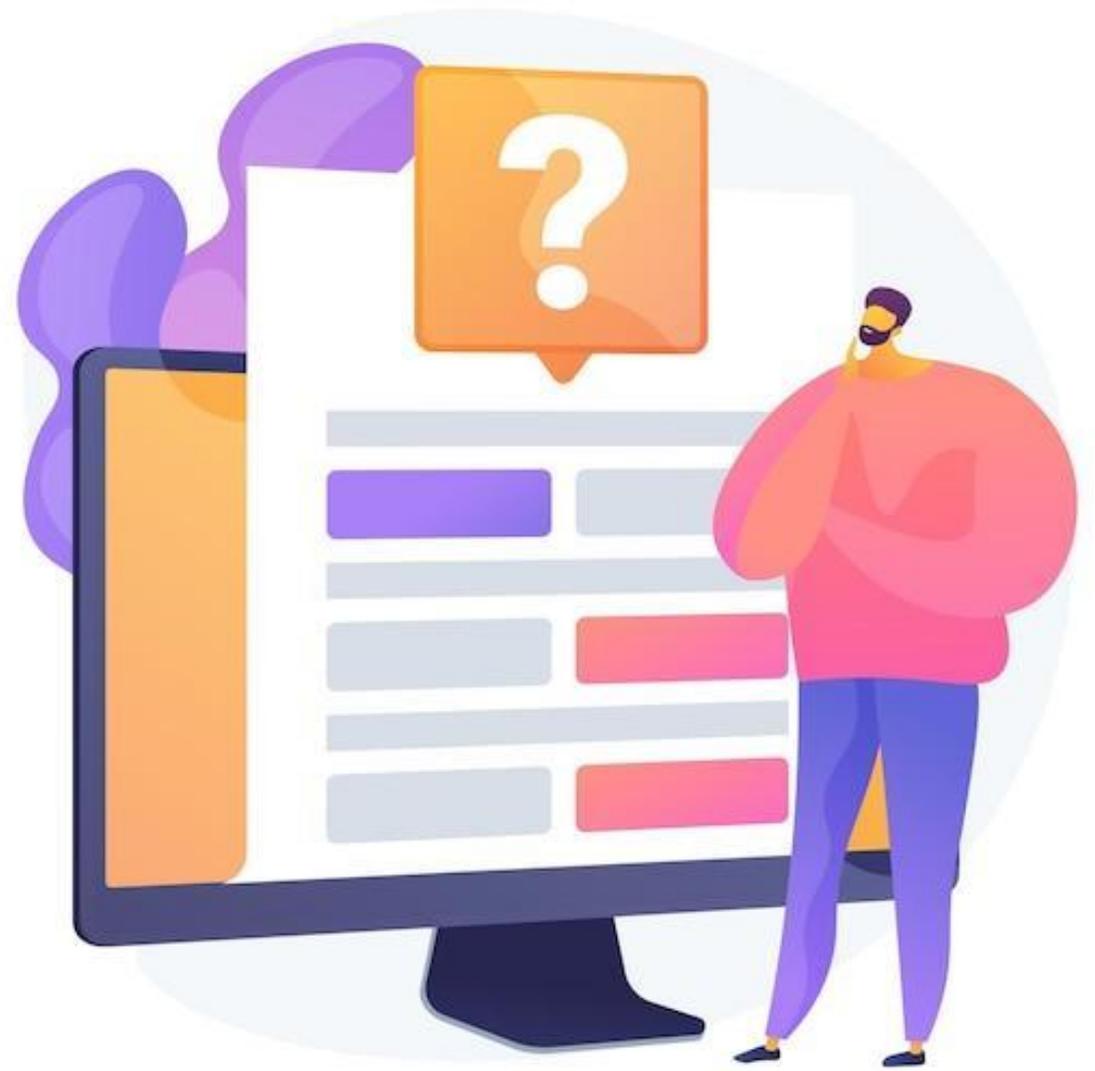
System Updates:

- System updates are updates to the entire operating system of your device, not just individual apps. These updates are important for keeping your device secure and running well.
- To check for system updates, go to "Settings," scroll down to "System" or "Software Update," and tap to check if an update is available. Follow the on-screen instructions to download and install the update.





Check your knowledge!



1. How does facial recognition work?

Only one answer is correct!

A. By creating an artistic representation of your face

B. By analyzing the unique shapes and features of your face

C. By detecting the unique pitch of your voice

D. By scanning the pattern of lines of your fingertips



2. Which of the following is NOT a search engine

Only one answer is correct!

A. Google

B. Yahoo

C. Chrome

D. Ecosia



3. The “s” at the end of the httpS means

Only one answer is correct!

A. Simple

B. Secure

C. Super

D. Sensitive



4. Your software and applications are automatically updated on your devices.

Yes, the statement is correct.

No, the statement is wrong.





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Congratulations!

You have completed this module!



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