

MOBILE MONEY

Topic 1

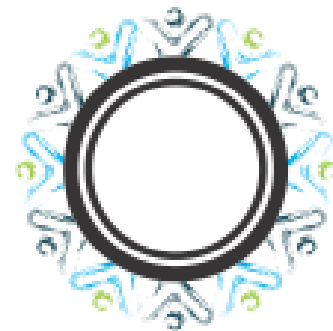
Basic digital literacy skills



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Asociația
4Change
din pasiune pentru societatea civilă

Asociația Four Change, Romania



ZAVOD IZRIIS
Zavod IZRIIS, Slovenia



E-SENIORS: INITIATION DES
SENIORS AUXNTIC
ASSOCIATION, France



GUnet, Greece



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MOBILE
MONEY

Topics

1. Basic digital literacy skills

2. Managing a bank account online

3. Online solutions for receiving and sending money

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

5. Processing online payments for taxes and bills

6. Security & Prevention





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

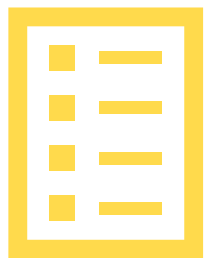




Competences

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



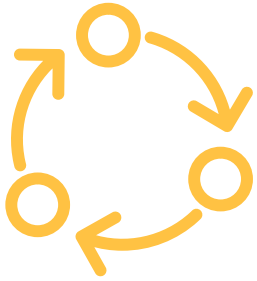
Training content



MOBILE
MONEY

1. Introduction of the session: duration, objectives, content, and methodology
2. Keeping ICT devices up to date
3. Managing an email account
4. Online navigation
5. Passwords and privacy parameters
6. Basic terminology of smartphones
7. Navigating mobile interfaces and menus, using touchscreen and buttons
8. Downloading and keeping an app up to date
9. Exploring different features of a mobile app
10. Tips & Practical exercises





Training methodology and duration

Duration: 4 hours

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

Methodology

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



Unit 2

Keeping ICT devices up to date

Objectives

On completion of this unit you will be able to

- ✓ Know the different types of digital equipment
- ✓ Be able to choose the right type of device for your needs
- ✓ Understand the basic steps you should take to protect your equipment



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.



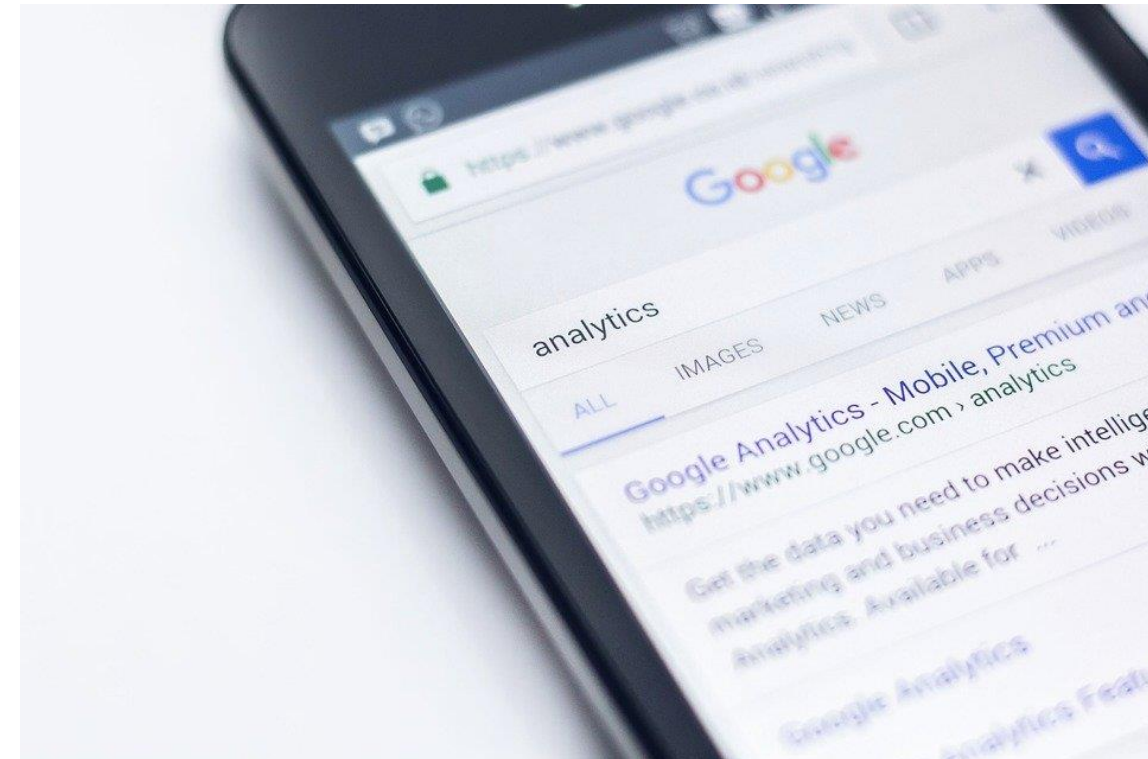
Personal Computer

- **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.



Security: Tips for protecting your data and devices

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. Many free programs (applications) can deliver adware and spyware to a computer or mobile device.
3. Use a **strong password**:
 - Long,
 - A mix of characters,
 - Don't use memorable keystrokes (such as qwerty), names or numbers from relatives' birthdays.





Unit 4

Learn your smartphone

Objectives

On completion of this Unit, you will know:

- ✓
- ✓



Basic terminology

- Screen
- Central processing Unit (CPU) or processor
- Memory (RAM)
- Storage
 - Internal
 - External
- Camera
- Microphone



Basic terminology

- Fingerprint recognition
- Facial recognition



Basic settings

- Basic settings for Android
 -
 -
 -
- Basic settings for Iphone



Using the Mobile device

- Navigating mobile interfaces and menus, using touchscreen and buttons
- <https://guidebooks.google.com/android/usetheappsonyourphone>
- Navigation buttons
 - Home button
 - Back button
 - Overview button
- Quick settings



Gestures

- <https://guidebooks.google.com/android/getstarted/gesturenavigation?hl=en&sjid=2735699982701396101-EU>



Search and download apps

- Android – Google Play Store
- <https://guidebooks.google.com/android/us/etheappsonyourphone/downloadapps>
- Iphone – Apple’s App Store



1 Basic digital literacy skills

- Browsers
 - Chrome, Firefox,
- Gmail
- E-mail clients
 - Type..
- Google pay



Google account and Google services

- <https://edu.gcfglobal.org/en/googleaccount>



1 Basic digital literacy skills

Check for updates



1 Basic digital literacy skills

- <https://www.digitaltrends.com/mobile/guide-to-android/>
- <https://edu.gcfglobal.org/en/androidbasics/getting-started-with-your-device/1/>
- <https://edu.gcfglobal.org/en/androidbasics/>
- <https://support.google.com/android/answer/12761388?sjid=2735699982701396101-EU&hl=en>
- <https://guidebooks.google.com/android/getstarted>
 - <https://guidebooks.google.com/android/getstarted/gesturenavigation?hl=en&sjid=2735699982701396101-EU>
 - <https://guidebooks.google.com/android/getstarted>
 - <https://guidebooks.google.com/get-started-with-google>
 - <https://guidebooks.google.com/get-started-with-google/get-started/icons-on-your-phone>
 - <https://guidebooks.google.com/get-started-with-google/get-started/how-to-get-around-on-your-phone>
 - <https://guidebooks.google.com/online-security>
 - <https://guidebooks.google.com/android/usetheappsonyourphone/addapaymentmethodtogoogplay>
 - <https://guidebooks.google.com/android/usetheappsonyourphone/protectyourgoogleplaypurchases>





Unit 4

Online navigation

Objectives

On completion of this unit you will know how to

- ✓ How to use search engines to find websites and information about them
- ✓ When a website is safe and secure to visit



Devices for Searching

- You can search for information on the Internet using any of the devices mentioned above, such as a smartphone, tablet or PC.
- Once you have decided which device you want to use, there are a number of different steps you should take when searching.

Click here for some information !



Well, the correct phrase is „searching for information on the **World Wide Web**“, not the Internet. See the next slide.

WWW



Step 1: 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



Step 2: Find the right websites

All the information on the Web is available on websites. So, the next step (**step 2**) 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

- And the next questions are:

“Which website(s) should I visit to find the information I want?”, and

“How can I find the domain name of this/these website(s)?”



Websites

To begin with, we have somehow been

- read it somewhere,
- Been told by someone,
- found it on another website with reference
- used a search engine to find the domain

Conclusion,

- 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.

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. The user logs on via a browser to 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

Click

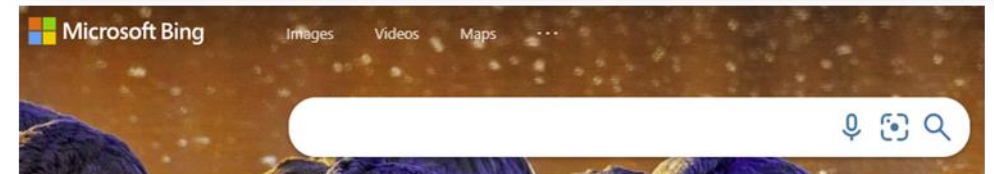
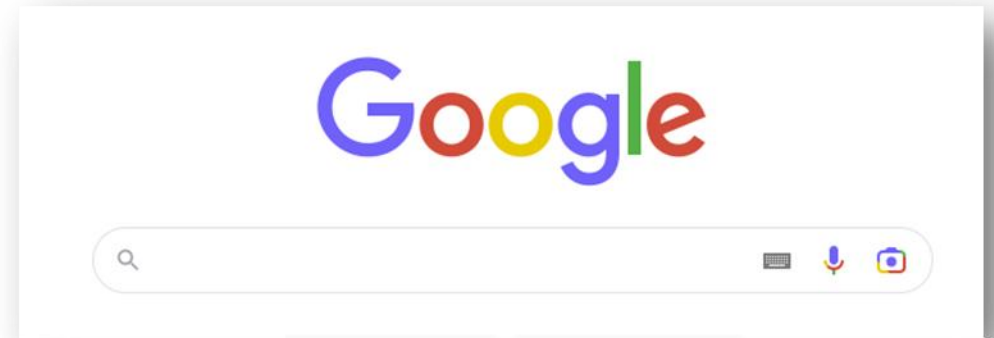


Search Engines

To search for information on the Internet, you need to connect, with your browser, to one of the search engines available.

Some of the most popular search engines are:

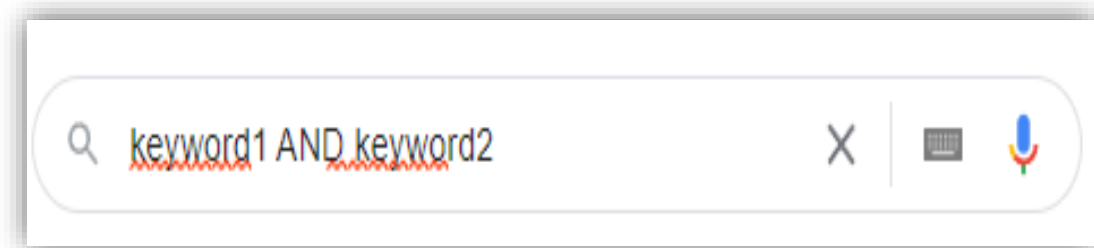
- **Google.com:** You can differentiate your search between information, photos or use it to navigate.
- **Bing.com:** The structure and functionality is usually like Google, but the search results may be different.
- **Yahoo.com:** Very similar to Bing.

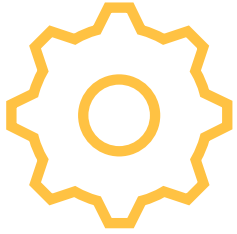


How do I find the information I'm interested in?

Things to consider when creating a search string:

1. Focus on relevant keywords, especially nouns.
2. Targeted use of search operators:
 - **AND**: Links two or more search terms;
 - **OR**: The search results will include one or the other, or all of the search terms;
 - Brackets [] : Brackets can be used to construct queries with the above search operators.





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 **se**

Click here for more information about the https protocol

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

- The domain name is
- It is relatively s

Hypertext Transfer Protocol Secure (HTTPS) is an extension of the **Hypertext Transfer Protocol (HTTP)**. It is used for secure communication over a computer network and is widely used on the Internet.

The **https** protocol ensures that

- data is encrypted during transmission over the Internet, and cannot be read by anyone (encryption)
- the receiver is really the receiver and not someone pretending to be (authentication)

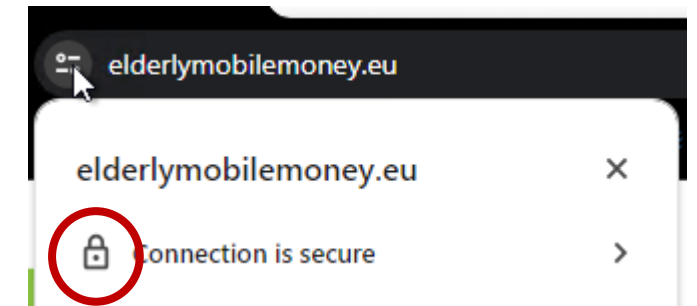
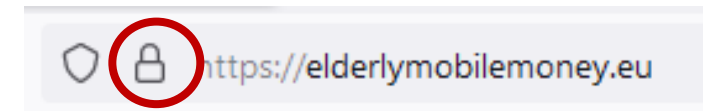
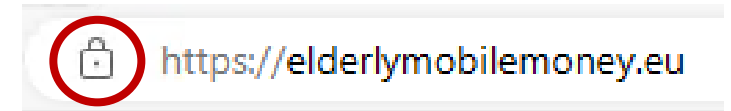
More information is available at <https://en.wikipedia.org/wiki/HTTPS>



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**.

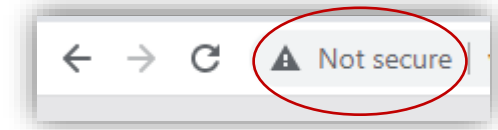


1 Basic digital literacy skills

Unsecure websites or links

- The link contains **http**, without **s**.
- When a browser connects to an insecure website, the following will appear:
 - ... a “**padlock with a red line**” symbol, or
 - ... a **triangle with a warning sign**, and
 - ... the message “**Not secure**” appears next to the link.

These symbols and messages indicate that the **website or link is not safe to visit!**



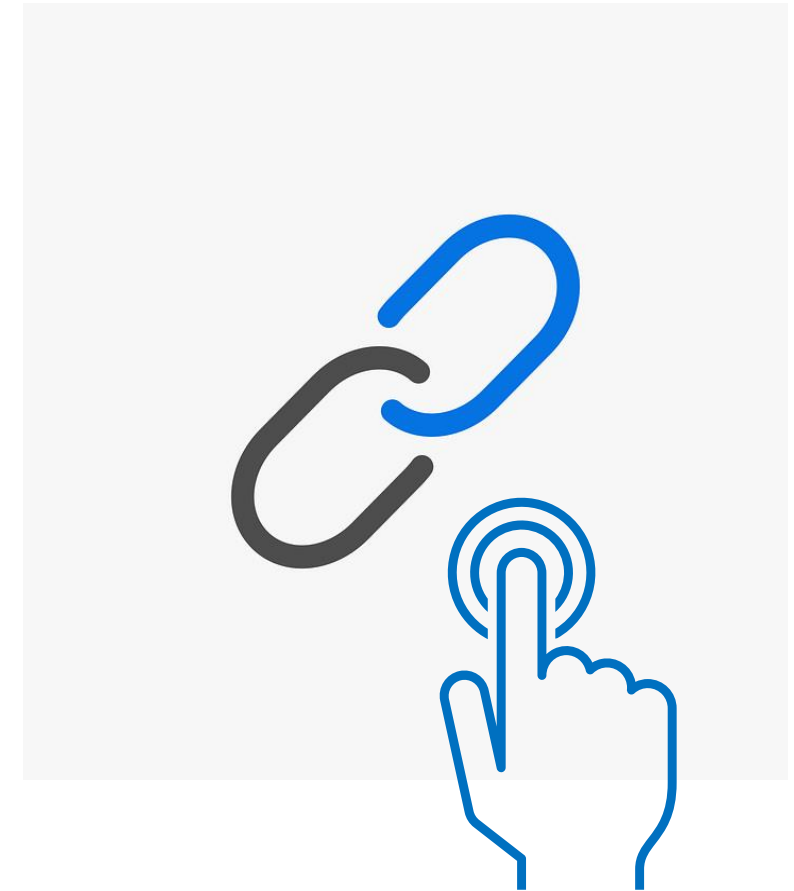
Is a link safe to visit?

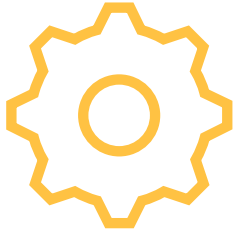
Case 1: If **https** is used in a link but the domain name is not close to the official name, then

- *the website may be a fake clone of the original with the intention of stealing your personal information.*

Case 2: If **http** is used in a link, instead of **https**, although the domain name seems to be official, then

- the transmission of personal information over the Internet is **not secure**, so *you should not use this website to submit any personal information.*



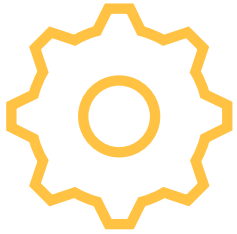


Activity: Is the link safe to visit?

Decide, if the link is safe to visit:

1. Link: https://europa.eu/youreurope/citizens/consumers/financial-products-and-services/payments-transfers-cheques/index_en.htm
2. *Is this link safe to visit?*
3. *Think about the reasons!*




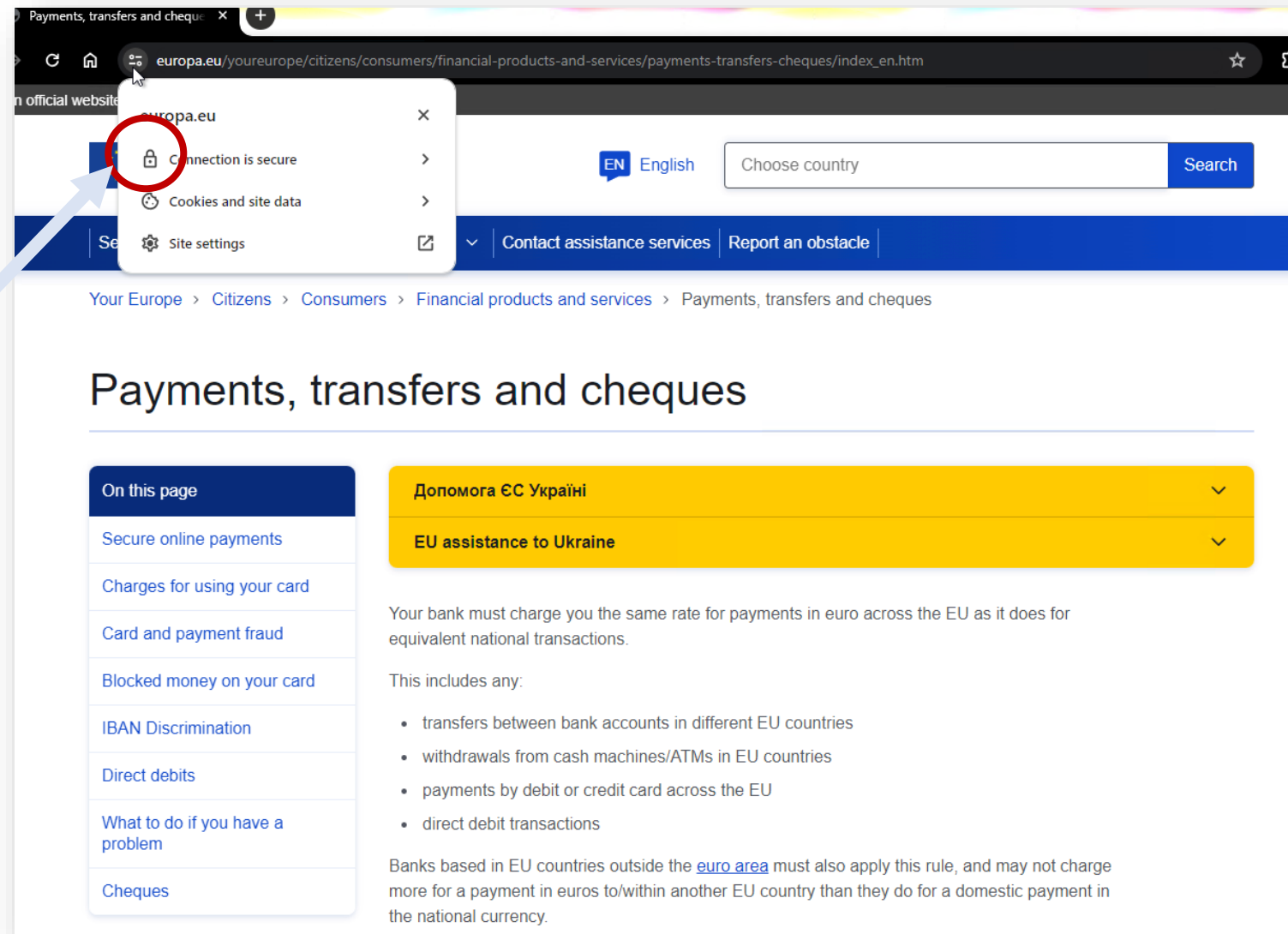


Activity: Is the link safe to visit? (2)

Answer: Yes, the link is safe to visit.

Reasons:

- It uses the **https** protocol;
- The padlock icon  is displayed in the browser;
- The domain name is not an unknown name or name with random characters but is the domain name of a well-known and trusted institution.



Payments, transfers and cheques

europa.eu/youreurope/citizens/consumers/financial-products-and-services/payments-transfers-cheques/index_en.htm

Connection is secure

Cookies and site data

Site settings

EN English

Choose country

Search

Contact assistance services | Report an obstacle

Your Europe > Citizens > Consumers > Financial products and services > Payments, transfers and cheques

Payments, transfers and cheques

On this page

- Secure online payments
- Charges for using your card
- Card and payment fraud
- Blocked money on your card
- IBAN Discrimination
- Direct debits
- What to do if you have a problem
- Cheques

Допомога ЄС Україні

EU assistance to Ukraine

Your bank must charge you the same rate for payments in euro across the EU as it does for equivalent national transactions.

This includes any:

- transfers between bank accounts in different EU countries
- withdrawals from cash machines/ATMs in EU countries
- payments by debit or credit card across the EU
- direct debit transactions

Banks based in EU countries outside the [euro area](#) must also apply this rule, and may not charge more for a payment in euros to/within another EU country than they do for a domestic payment in the national currency.





Unit 3

Managing an e-mail account

Objectives

- ✓ Know how to get e-mail account
- ✓ Managing an email account:
 - ✓ sending
 - ✓ receiving
 - ✓ replying to
 - ✓ organizing emails
 - ✓ attaching files and
 - ✓ managing contacts



Using Email

The exchange (sending and receiving) of email is still popular for **formal written** communication with your professional peers.

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

We can say that the email communication could be:

- **Informal**, like the way we communicate with people we are very close to, such as our family members and friends;
- **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 might consider using this type for sending email to your doctor.

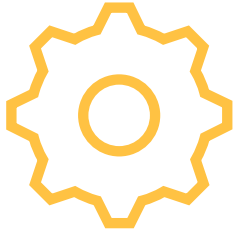


Email Account

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.



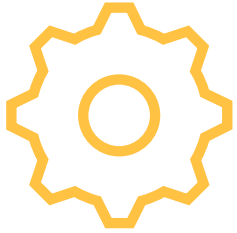


Activity: Set up an email account

Case A: You do not have an email account.

1. *Decide on which email provider you want to use to create a professional email account.*
 - *yahoo.com; gmail.com; outlook.com, etc.*
2. *Search and find online guides on how to set up an email account with the specific provider.*
 - *Remember to use the keyword phrase “How to create email account?”;*
 - *Use a reputable name for your email account:*
For example, first name and surname: john.smith@gmail.com instead of besthusbund@gmail.com).
3. *Create a secure password:*
 - *Make it long;*
 - *Use a mix of characters;*
 - *Don’t use memorable keyboard paths (like qwerty) or your birthday or the names of relatives.*





Activity: Find Your email account

Case B: You already have an email account.

*If you have a mobile smartphone, then you already have an email account. Check the **Settings** of your mobile smartphone in the **Users** and/or **Accounts** sections.*



How do I send / receive an email?

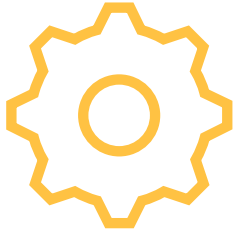
To send and receive email you must have access to an **online email service through your browser**, e.g., gmail or use:

- 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, Type App, etc.

Steps:

1. Search and find on the Web *how to set up the email client or app with your email account.*
2. Search and find on the Web *how to write, send, receive, delete emails and attach files.*





Activity: Find information on how to set up your email client with your email account

Remember how to do a keyword search in your browser?

1. *Open your browser and connect to one of the following search engines:*

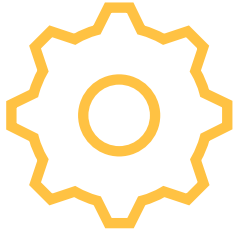
- *Yahoo.com*
- *Bing.com*
- *Google.com*

How to set up Thunderbird with a Gmail account?

2. *Enter as keywords: **how to set up Thunderbird with a Gmail account.***

3. *View the results on the first page, then browse through the next pages of results. Did you find the information you were looking for?*



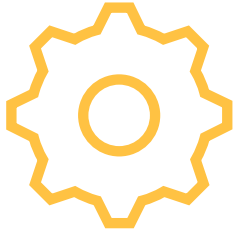


Activity: Find information about setting up an email application with your email account

1. *Open your browser and connect to one of the following search engines:*
 - *Yahoo.com*
 - *Bing.com*
 - *Google.com*
2. *Enter as keywords: **how to set up TypeApp with an email account***
3. *View the results on the first page, then browse through the next pages of results. Did you find the information you were looking for?*

How to set up TypeApp with an email account?





Activity: Find information on how to send an email using your email account

1. *Open your browser and connect to the following search engine:*

- *Google.com*

How to send an email with Gmail?

2. *Enter as keywords: **How to send an email with Gmail?***

3. *View the results of the first page, then, click on the option Video.*

4. *Browse the result pages and look for a video demonstration.*

5. *Repeat the same with the phrases:*

- *How to read an email with Gmail?*
- *How to attach a file to an email with Gmail?*
- *How to delete an email in Gmail?*



Compose and Send an e-mail

- Write (compose) an email
- Send an e-mail
 - https://support.google.com/mail/answer/2819488?hl=en&ref_topic=3395756&sjid=2735699982701396101-EU
 - Add attachment
https://support.google.com/mail/topic/7280128?hl=en&ref_topic=3394151&sjid=2735699982701396101-EU
 - https://support.google.com/mail/answer/6584?hl=en&ref_topic=7280128&sjid=2735699982701396101-EU
- Send an e-mail and attachments confidentially
 - https://support.google.com/mail/answer/7674059?hl=en&ref_topic=3395756&sjid=2735699982701396101-EU



Reply to e-mail

- https://support.google.com/mail/answer/6585?hl=en&ref_topic=3395756&sjid=2735699982701396101-EU



Read & organize emails

- Read
 - https://support.google.com/mail/topic/3394652?hl=en&ref_topic=3394150&sjid=2735699982701396101-EU
- Open & download attachments in Gmail
 - https://support.google.com/mail/topic/3394652?hl=en&ref_topic=3394150&sjid=2735699982701396101-EU
 - [Mark messages as read or unread](#)
 - [Report spam in Gmail](#)
 - [Delete or recover Gmail messages](#)



- ✓ <https://support.google.com/mail/?hl=en&sjid=2735699982701396101-EU#topic=3394150>
- ✓ organizing emails
- ✓ managing contacts





Unit 4

Introduction to Online Safety, Personal Data and Privacy

Objectives

On completion of this unit, you will know:

- ✓ What are the personal data?
- ✓ Understand the concepts of privacy and security
- ✓ What email spamming and phishing are and how to respond to them?
- ✓ Criteria for deciding which links are safe to visit
- ✓ What is the General Data Protection Regulation (GDPR)?



Online Safety

Being online exposes Internet users to **online security threats**. Once a user sends data over the Internet (video or voice call packets, chat, email or credit card numbers, websites) they have **no control over who can access the data**. Data passes through many servers, routers, and devices where any hacker, service provider or government agent can access and read it.

It is therefore of the utmost importance for Internet users to take steps to:

- Protect of their **sensitive personal data**;
- Use online tools and services, such as, data encryption, that **ensure the privacy and security** of their customers' information when communicating with them online.



What is Personal Data?

Personal data is any information relating to **alive, identified or identifiable individual**.

Various pieces of information that together can be used to **identify a specific individual**, are also personal data.



Examples of Personal Data

Examples of personal data are as follows:

- Name and surname;
- Home address;
- Email address such as
name.surname@company.com;
- Location data, such as the location data function on a mobile phone);
- Identification card number;
- Internet Protocol (IP) address;
- A cookie ID;
- Your phone's advertising ID;
- Data held by a hospital or doctor, which may be a symbol that uniquely identifies a person.



What Personal Data is considered sensitive?

Sensitive personal data

The following personal data are considered '**sensitive**' and are subject to specific processing conditions:

- Personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs;
- Photos, videos;
- Trade union membership;
- Genetic data, biometric data processed solely for the purpose of identification of a human being;
- Data concerning health;
- Data concerning the sex life or sexual orientation of a person.



Sensitive financial data

- Account and password for an e-banking system
- The CCV, date of expiry of a credit or debit card
- The PIN code of your mobile phone

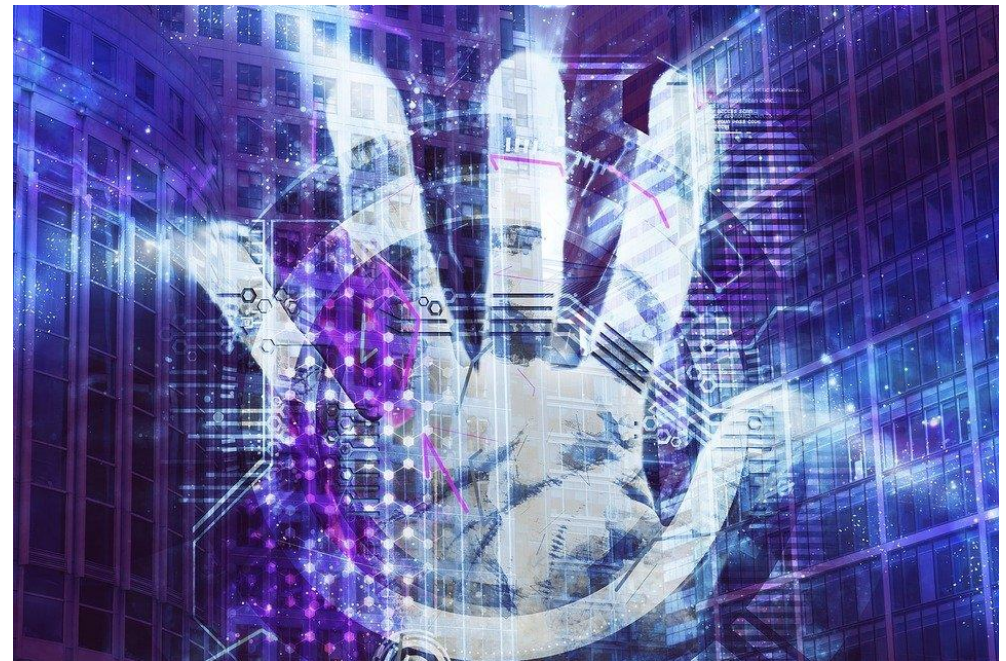


What is Privacy?

Privacy is about:

- How we **control our personal data**, and
- how **they are used** by the third parties who have received it, in a secure manner.

Think about the **privacy policies** you're asked to read and agree to when you visit a website or download a new smartphone app.



What is Security?



Security is about **how to secure, protect your personal data** from **unauthorized access**, whether on your device, on the remote web server or during communication over the Internet.

We use **security controls** at a technical level to limit who can access the information. These controls are in place:

- On our devices (PC, tablet, mobile phone), i.e., applying operating system and software updates, using strong passwords;
- On the remote web server, i.e., use strong passwords;
- When submitting information over the Internet, i.e., use the secure **https** protocol.



Security and Privacy

- Security is about **protecting data**, while privacy is about **protecting the identity of users**.

For example, hospital and clinic staff use secure systems to communicate with patients about their health, rather than sending information via personal email accounts. This type of communication is an example of security.

- On the other hand, privacy policy and provision might limit access to patient's health records to **certain hospital staff members**, such as doctors, nurses, and medical assistants.

- **It is possible to have security without privacy.**

Indeed, for example, personal data can be securely transmitted and stored on a website securely, but the website can still sell it.

- **It not possible to have privacy without security.**

Indeed, for example, a hacker could gain unauthorized access to your device, web server or transmitted data and steal your personal data



Spam and phishing

You may have received annoying emails from an **unknown sender**, usually of a commercial nature.

In addition, **emails can be dangerous because** they may contain links that lead to phishing websites or websites that host malware or contain malware as an attachment.

So, **do not open any attached files or click on any links**. And never, give out your personal data, e-banking account details (any username, password), or details of your credit/debit card, such as the expiry date and the 3-digits CCV.

This, is called **phishing**: criminals send official-looking emails to trick you into revealing details that can be used for identity theft.



How do I identify spam?

An email is suspicious if it contains one or more of the following

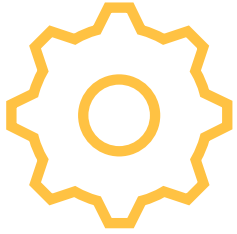
- Grammar and spelling errors
- Mails in a foreign language
- The sender's name is missing
- Urgent need for action - especially in combination with a threat
- Prompt to enter personal data (e.g., PIN or TAN)
- Request to open a file
- Never received any emails from the bank or a customer



What to do or not to do?

- ✓ Avoid opening attachments unless they have been scanned by an anti-virus programme.
- ✓ Remember to log out, especially if you are using a shared public computer.
- ✓ Delete all emails from unknown people.
- ✓ Never reply to spam!
- ✓ Do not click on links in spam emails.





Activity: Is the link safe to visit?

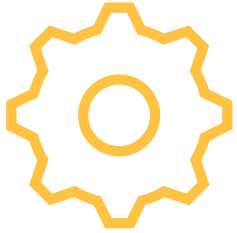
Decide, if the link is safe to visit:

Suppose you receive an email from a bank asking you to click on a link like the one below, and submit personal data, such as username, passwords, and credit card details.

<http://url5423.eka.de/ls/click?upn=V1OaWNMSPs2Lb0JqHpnyTLRIk2703ToIFpo2vd2MKt5gB6dYAUvw1B-2FnC6T5iVsCdbcug7l6pkTad-2FBfACSlC-2BKw-3D-3DhmuAs-OaWNMSPs2Lb0JqHpn-asDvdva>

- 1. Do not hurry, think twice, and decide if this link is safe to visit.*
- 2. Think about the reasons.*





Activity: Is the link safe to visit? (2)

The answer. This link is **not secure** for a number of reasons:

- It uses http instead of https.
- The domain name is not related to the official name of the bank.
- The link is suspiciously long.
- The domain name of the link is different from the domain name of the sender's email address.
- A real bank will never ask for usernames, passwords or credit card details.



What is GDPR and who needs to comply with it?

What is GDPR?

- The **General Data Protection Regulation** is a European Union law that was implemented on May 25, 2018, that requires organizations to protect personal data and uphold the privacy rights of everyone in EU territory.

Who needs to comply with the GDPR?

- Any organization that processes personal data of individuals in the EU must comply with the GDPR.
- **“Processing”** is a broad term that covers almost about anything you can do with data: collecting, storing, transferring, analysing, etc.
- **“Personal data”** is any information that relates to an individual, such as a name, email address, IP address, eye color, political beliefs, and etc.



Even if an organisation has no connection to the EU itself, but processes personal data of people in the EU (for example, through tracking on its website), it still needs to comply with the GDPR. The GDPR is also not limited to for-profit companies.





MOBILE
MONEY

Check your knowledge!



1. Which of the following passwords is stronger?

Only one answer is correct!

A. John1234

B. John1990

C. John051190

D. J0Hn!2nO



2. Which of the following is personal data

Only one answer is correct!

A. IP address

B. E-mail address

C. All of them

D. Cookies IDs in the browser



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

Only one answer is correct!

A. Simple

B. Secure

C. Super

D. Sensitive



4. When the lock symbol appears in the browser it means that the browser has locked the page because it is not secure.

Yes, the statement is correct.

No, the statement is wrong.



5. Which of the following is NOT sensitive personal data

Only one answer is correct!

A. Photos

B. Home address

C. Health related data

D. Political opinions



6. Can the sender be an indicator of whether an email is spam?

Yes

No



7. What should you never do if you receive a supposed spam-mail?

Only one answer is correct!

A. Delete the e-mail

B. Check the sender

C. Check the reference line

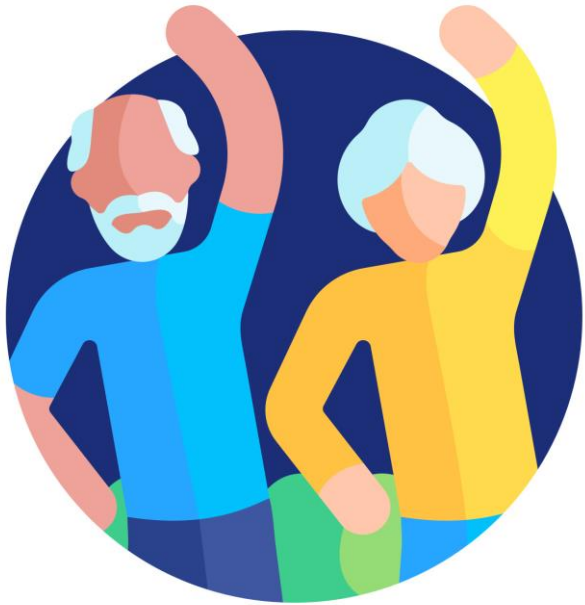
D. Reply and ask if it is a spam-mail



Suggestions for further reading (in English)

- DigComp 2.2: The Digital Competence Framework for Citizens, Joint Research Centre (of EU) Publications. [Link](#)
- E-mail spam, Wikipedia. [Link](#)
- Get started with Gmail for Google Workspace - What you can do with Gmail, Google Workspace Learning Center. [Link](#)
- Business Email, HP Life. [Link](#)
- Working with Computers and Devices, LinkedIn Learning. [Link](#)





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Congratulations!
You have completed this topic!



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