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# CO-CREATED METHODOLOGY



*ERASMUS+ MOBILE MONEY: Training Course for Enhancing the Use of Mobile Money  
the Elderly .*



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#### PRESENTATION OF THE METHODOLOGY

The contents we are going to show you in the next pages are the result of a co-created and participative methodology where potential final users of the training program have participated from the very beginning, giving their points of view about the possible objectives, key contents, methodologies, training materials, etc. that the final programme will have.

In this way, **the main objective of this methodological guide is to determine the contents, methodologies, and tools needed for creating and improving the critical competences of elder people and their communities on enhancing their use of mobile money and digital solutions to manage their finance.**

Throughout this methodological guide, we will use the following definitions of "mobile money":  
and of "mobile finance tools":

Therefore, these methodological guide will allow the following achievements:

- Identification of key concepts related to active ageing and mobile finances in which trainees should improve after the training.
- Prioritisation of topics and contents of interest for older people and their communities in order to enhance active ageing through the use of digital solutions to manage individual finances.
- Identification of the needs of older people regarding diverse uses such as banking, payment online, investment, online shopping etc.
- Identification of the capabilities of elderly people regarding the use of mobile tools to manage their personal finances.
- Identification of key factors for getting successful knowledge transference to older people and their communities in terms of training approach.
- Development of criteria for evaluation and determination of the approach of the training materials and scenarios.
- Evaluation and determination of technical and conceptual approach of the Mobile Money Training Tool in terms of accessibility, usability, and tools to be included.



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## CONTEXT AND MAIN RESULTS OF THE CO-CREATION SESSIONS WITH POTENTIAL FINAL USERS

### Context and objectives of the co-creation sessions with potential final users

To prepare this Training Scheme, all partners organised in their country (Romania, Spain, Slovenia and France) co-design sessions:

- with seniors, to identify the needs of seniors in the area of financial education and digital skills and find out more about the gaps between existing trainings and training needs,
- with trainers, in order for them to share their experiences and challenges in the field and to see what are the missing training materials/devices they may need in today's context.

Each partner country carried out at least two co-creation sessions with at least 10 seniors and 5 trainers. The profiles of the participants were varied, due to the difference between partner countries and their organisations: location, accessibility/knowledge of ICT tools and online financial services.

The co-design sessions were organised according to the same structure, defined in a guide created by E-Seniors, and including in particular a presentation of the project and its objectives, a series of questions and answers enabling all the participants to give their opinion and their point of view on the working themes of the Mobile Money project (basic digital skills, online bank account, money transfer, online purchases, etc), and examples of good practice existing in their country.

### Main recommendations from the co-creation sessions on the content of the Training Package

#### Security Focus:

- For Seniors: The importance of having a course that emphasises and reinforces security measures in online transactions. Provide guidance on recognizing and avoiding scams.
- For Trainers: Integrate security advice in an easy, accessible, and reassuring manner during training sessions.

#### Simulation Training:

- For both Seniors and Trainers: Implement simulated learning environments for regular and hands-on practice, especially for online banking and financial transactions. Have some kinds of real-life examples or scenarios where people can recognize apps/ platforms available in their countries.

#### Flexible Learning:

- For Seniors: Design flexible courses that accommodate face-to-face workshops and online components, ensuring accessibility for all. Also, think of a fun and interactive environment, videos, pictures, schemes and less theoretical or scholarly materials.
- For Trainers: Offer flexibility in the course structure, combining face-to-face and online elements for a comprehensive learning experience. Emphasise on the importance of having less individual theoretical e-Learning but more interactive and real life learning.

#### Regular Practice:

- For Seniors: Encourage regular practice of digital skills rather than one-time events, not overpass 4 hours per session and make sure they are evenly divided between online and face-to-face ones.
- For Trainers: Incorporate regular hands-on sessions into the training curriculum to reinforce learning and boost confidence.

#### Inclusive Glossary:

- For Seniors and Trainers: Develop a glossary of technical terms, ensuring that specific words related to online banking and finance are clarified and easily understood (content and support can be adapted to each countries' target group and their level of ICT skills).

### Main recommendations from the co-creation sessions on the Mobile Money Training Tool

#### Individualised Support:



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- For Seniors: Establish accessible and continuous support which seniors can turn to when facing obstacles in their learning journey.
- For Trainers: Recognize the need for individual support during group sessions; provide guidance on handling participants' specific queries.

Standardised Solutions:

- For Seniors: Express a desire for more standardised user interfaces in online banking platforms for easier navigation. It's hard to adapt to different apps and interfaces that are available on the market, it would be easier to have everything similar and on a common basis.
- For Trainers: Address the concerns of seniors about the varying verification steps and interfaces among different banks. Advocate for more standardised solutions.

Peer-to-Peer Learning:

- For Seniors: Explore the potential of peer-to-peer learning, facilitating knowledge exchange among seniors.
- For Trainers: Foster an environment that encourages seniors to share experiences and knowledge with each other.

Technical requirements:

- For Seniors: Intuitive and easy to navigate environment, with good contrast and visual scheme. Absence of the necessity to create an account which often leads to confusion.
- For Trainers: The most simple and easy-to-use system, high contrast and large font scheme, videos and visual content.

**Conclusion of the co-creation sessions**

Following the results of the co-creation sessions, the content of the co-created methodological guide should address specific challenges identified in each country, and create a supportive and secure environment for seniors as they navigate the digital landscape and learn about mobile solutions for safe banking and payment methods. This will ensure the effectiveness of the Mobile Money training program, meant to be developed in the framework of the WP3.

Participants stressed on the importance of having an easy to navigate environment that doesn't require compulsory to go through the log in procedure. Amongst the topics of interest, the following were listed:

- basic ICT skills;
- managing online bank account;
- solution to send/receive money online;
- how to purchase online; paying taxes and bills online;
- security and privacy matters.



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CO CREATED METHODOLOGICAL GUIDE INDEX	
1. Course Introduction	p. 5
2. Course General Data. Premises, Organisation, and Resources	p. 5
3. Participants. Profiles and Number of Attendants per Group	p. 5
4. Training Objectives	p. 6
5. Competences to Acquire and Improve	p. 7
6. Training Contents or Topics	p. 8
7. Training Methodology	p. 10
8. Training Planning	p. 10
8.1. S1. Setting basic digital literacy skills (email, passwords, navigation, security, privacy, glossary)	p. 11
8.2. S2. Managing a banking account online	p. 12
8.3. S3. Online solutions for receiving and sending money	p.13
8.4. S4. Using a credit card to purchase from an online goods and services	p. 14
8.5. S5. Processing online payments for taxes and bills	p. 15
8.6. S6. Security and Prevention	p. 16
9. Expected Results	p. 17
10. Satisfaction assessment methodology	p. 17

**Με σχόλια [1]:** Themes are set in the application form p.45

**Με σχόλια [2]:** Added theme/section after co-creation sessions.



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METHODOLOGICAL GUIDE DEVELOPMENT	
<b>1</b>	<p style="background-color: #a0c0ff; margin: 0;"><b>COURSE INTRODUCTION</b></p> <ul style="list-style-type: none"> <li>● Topics of the course</li> <li>● Justification of the topics</li> <li>● Objectives</li> <li>● An overview of the organisation of the course</li> <li>● Expected results</li> </ul>
<b>2</b>	<p style="background-color: #a0c0ff; margin: 0;"><b>COURSE GENERAL DATA. PREMISES, ORGANISATION, AND RESOURCES</b></p> <p>The course has been designed with the next characteristics:</p> <ol style="list-style-type: none"> <li>1. The duration of the course is 4-hour session with a total duration of 24 hours, of which:             <ol style="list-style-type: none"> <li>a. Face to face sessions: 2 hours.</li> <li>b. Online sessions: 2 hours</li> </ol> </li> <li>2. The methodology will be active and participative, it will take place in different sessions, and it will include the following tools and training materials:             <ol style="list-style-type: none"> <li>a. Power-point presentations</li> <li>b. Word handouts</li> <li>c. Training mobile app tool</li> <li>d. Mentors or coaches will support trainees during the course</li> <li>e. Practical approach with videos, scenarios and simulations</li> </ol> </li> <li>3. More specifically the Mobile Money Training Tool will be developed with the next purposes:             <ol style="list-style-type: none"> <li>a. Allocation the different training materials and resources with access to trainees.</li> <li>b. Scenarios for practice in a safe simulated space</li> </ol> </li> </ol>
<b>3</b>	<p style="background-color: #a0c0ff; margin: 0;"><b>PARTICIPANTS. PROFILES AND NUMBER OF ATTENDANTS PER GROUP</b></p> <p>The trainees will have the following profiles:</p> <ul style="list-style-type: none"> <li>● Elderly people with more than 60 years living autonomously or in homes.</li> <li>● <i>working sessions</i></li> <li>● In each pilot setting, it is expected to reach 15 seniors and 5 trainers accompanying them.</li> <li>● We advise to create different groups of up to 8 seniors. Groups can be determined according to ICT level.</li> <li>● The entry level requirement is to have access to a place with internet connection and to a smartphone. In order to be able to use our Mobile Money Training Tool, users will need to possess basic digital skills (navigation, security, privacy). A specific module enabling them to acquire them is available in this course.</li> </ul>



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#### TRAINING OBJECTIVES

The **general objective** of the training is to improve the competences of older people and their communities for enhancing active ageing and autonomy through the use of mobile money and online tools to manage their finances.

**Specific objectives** are:

- Ensuring seniors have basic digital skills and financial literacy skills for a clear understanding of mobile money solutions and concepts;
- Familiarising seniors with the user interfaces of the most common mobile money apps guiding the through navigation and the main functionalities;
- Educating seniors on security measures to protect their mobile money accounts;
- Introducing mobile tools and techniques for budgeting and tracking expenses;
- Encouraging seniors to share their knowledge within their communities, fostering a sense of community engagement and support in using mobile money tools;
- Highlighting the role of mobile money in promoting social inclusion, enabling seniors to stay connected with friends and family, and participate in the digital economy.
- Facilitating opportunities for seniors to engage in peer learning, sharing experiences and tips for effective use of mobile money tools within the group.

4



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COMPETENCES, TO ACQUIRE AND IMPROVE	
	<p><b>Basic Digital Skills</b></p> <p>Necessary skills to use mobile money solutions safely and with confidence:</p> <ul style="list-style-type: none"> <li>- Willingness to use ICT devices and keep them up to date</li> <li>- Managing an email account</li> <li>- Online navigation</li> <li>- Setting privacy parameters.</li> </ul> <p>Furthermore, it is important to be familiar with smartphones:</p> <ul style="list-style-type: none"> <li>- Understanding basic terminology</li> <li>- Navigating mobile interfaces and menus</li> <li>- Using touchscreen and buttons</li> <li>- Being able to download and update mobile apps.</li> <li>- Willingness to explore different features of the mobile app.</li> </ul>
	<p><b>Security Awareness skills</b></p> <ul style="list-style-type: none"> <li>- Recognizing and avoiding potential scams and phishing attempts</li> <li>- Creating and managing strong passwords</li> <li>- Understanding the importance of securing personal information.</li> </ul>
5	<p><b>Financial Literacy skills</b></p> <ul style="list-style-type: none"> <li>- Understanding basic financial concepts related to mobile transactions (ie. account balance, transaction history, transaction limits, transaction fees, transfers, bill payment).</li> <li>- Monitoring account balances and transaction history</li> <li>- Budgeting and managing finances through mobile apps.</li> </ul>
	<p><b>Navigation skills</b></p> <ul style="list-style-type: none"> <li>- Using mobile money apps to send and receive funds</li> <li>- Navigating through various features such as bill payments, top-ups etc.</li> <li>- Understanding transaction confirmation messages and receipts.</li> </ul>
	<p><b>Problem solving skills</b></p> <ul style="list-style-type: none"> <li>- Ability to troubleshoot common issues independently.</li> <li>- Seeking help when encountering more complex problems (ie. Contacting customer support and reporting issues).</li> </ul>
	<p><b>Transversal skills</b></p> <ul style="list-style-type: none"> <li>- Being more autonomous in the management of personal finances</li> <li>- Being confident in their own skills to manage finances through ICTs.</li> <li>- Trusting new technologies and mobile finance environment</li> <li>- Feeling safe when using the mobile finance environment</li> <li>- Acquiring social skills to interact with their support group, other seniors and providers</li> </ul>





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TRAINING CONTENTS OR TOPICS	
6	<b>TOPIC 1. Basic digital literacy skills</b>
	<ol style="list-style-type: none"> <li>1. Introduction of the session: duration, objectives, content, and methodology</li> <li>2. Keeping ICT devices up to date</li> <li>3. Managing an email account</li> <li>4. Online navigation</li> <li>5. Passwords and privacy parameters</li> <li>6. Basic terminology of smartphones</li> <li>7. Navigating mobile interfaces and menus, using touchscreen and buttons</li> <li>8. Downloading and keeping an app up to date</li> <li>9. Exploring different features of a mobile app</li> <li>10. Tips &amp; Practical exercises</li> </ol>
	<b>TOPIC 2. Managing a bank account online</b>
	<ol style="list-style-type: none"> <li>1. Introduction of the session: duration, objectives, content, and methodology</li> <li>2. Overview of types of bank accounts (traditional vs online banks, savings account vs current account)</li> <li>3. Benefits &amp; challenges</li> <li>4. Downloading and updating your mobile banking app, presentation of features available (check bank and credit card balances, transferring money online, managing credit card limits).</li> <li>5. Obtaining your identification and code to access your online banking services</li> <li>6. Monitoring the account's balance (navigating account statements and transaction history)</li> <li>7. Initiating transfers between different accounts (adding a beneficiary, sending money using the IBAN, understanding the timeline and eventual fees involved)</li> <li>8. Consulting messages and alerts</li> <li>9. Tips &amp; Practical exercises</li> </ol>
	<b>TOPIC 3. Online solutions for receiving and sending money</b>
<ol style="list-style-type: none"> <li>1. Introduction of the session: duration, objectives, content, and methodology</li> <li>2. Overview of different solutions available on the market</li> <li>3. Benefits (ie. convenience &amp; speed) &amp; challenges</li> <li>4. Setting up and using mobile wallets (ie. PayPal)</li> <li>5. Step-by-step on how to send and receive money</li> <li>6. International money transfers</li> <li>7. Tips &amp; Practical exercises</li> </ol>	
<b>TOPIC 4. Using a Credit Card to Purchase from Online Goods and Services</b>	
<ol style="list-style-type: none"> <li>1. Introduction of the session: duration, objectives, content, and methodology</li> <li>2. Understanding the different types of credit cards, credit card limits and insurance</li> <li>3. Benefits and challenges</li> <li>4. What to know to safely purchase at an online retailer/website</li> <li>5. Reporting an incident with your payment</li> <li>6. Practical tips &amp; exercises</li> </ol>	
<b>TOPIC 5. Processing online payments for taxes and bills</b>	
<ol style="list-style-type: none"> <li>1. Types of bills that can be paid online or through a mobile app</li> <li>2. Benefits &amp; challenges</li> </ol>	



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3. Setting up bill payments (consulting the bill, registering the payment information, setting and scheduling recurring automatic payments)
4. Declaring and paying taxes online (presentation of your national government service and tools)
5. Budgeting and expense tracking (using online and mobile tools to manage expenses, creating a budget)
6. Late payment consequences
7. Practical tips and exercises

#### **TOPIC 6. Security & Prevention**

1. Introduction of the session: duration, objectives, content and methodology
2. Understanding basic security principles (strong password, protecting personal information, non-disclosure of sensitive data such as credit card number, bank account etc)
3. Securing your ICT or mobile device (biometry, PIN), keeping operating system and antivirus up to date.
4. Securing your mobile money accounts (best practices, double authentication).
5. Transaction confirmation and receipts (verifying transaction details before confirming, keeping online receipts)
6. Understanding what scams are and recognizing are the most common (financial) scams
7. The different between phishing (harmful) and spams
8. Reporting security incidents: a phishing threat and/or a spam
9. Tips & Practical exercises



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	<b>TRAINING METHODOLOGY</b>
7	<p>To achieve the aforementioned objectives, it is proposed to develop a <b>training methodology</b> based on the following premises:</p> <ul style="list-style-type: none"><li>• The training contents and materials will be adapted and modulated to the learning capabilities and specific needs of the attendants.</li><li>• The training will be based on learning through practice and experience; therefore, the training methodology will be quite active and practical.</li><li>• The training sessions will take place both in the classroom and online, therefore training materials and training tools will be developed to be used in both training environments.</li><li>• The participation of the trainees will be a must during the training courses; therefore, trainers will promote activities in which trainees will be able to interact and exchange experiences and knowledge between them and with different actors.</li><li>• A Mobile Money Training Tool will be developed to facilitate learning, to share knowledge and experiences of trainees, and to support training courses through different scenarios allowing the elderly to experience mobile money solutions in a safe environment to build their trust and confidence.</li></ul>
8	<b>TRAINING PLANNING (see following section).</b>



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	<p><b>SESSION 1 – Setting basic digital literacy skills</b></p> <p><b>Objectives:</b></p> <ul style="list-style-type: none"> <li>•</li> <li>•</li> </ul> <p><b>Competences:</b></p> <ul style="list-style-type: none"> <li>• a</li> <li>• b</li> <li>• c</li> </ul> <p><b>Training contents:</b></p> <ul style="list-style-type: none"> <li>• a</li> <li>• b</li> </ul> <p><b>Duration of the session: 4 hours.</b></p> <ul style="list-style-type: none"> <li>• Face to face session:2 hours</li> <li>• Online training: 2 hours</li> </ul> <p><b>Transversal training:</b></p> <ul style="list-style-type: none"> <li>• Social skills</li> <li>• Trust and Confidence</li> <li>• Financial Literacy</li> <li>• Digital Literacy</li> </ul> <p><b>Methodology:</b></p> <ul style="list-style-type: none"> <li>• Active and participative</li> <li>• Face to face training: <ul style="list-style-type: none"> <li>○ Dialogue</li> <li>○ Role playing</li> <li>○ Team work</li> </ul> </li> <li>• Online training: <ul style="list-style-type: none"> <li>○ Selected or own produced videos</li> <li>○ Practical implementation of some tips agreed in the classroom</li> <li>○ Some collaborative work</li> <li>○ Simulation</li> </ul> </li> </ul> <p><b>Training materials:</b></p> <ul style="list-style-type: none"> <li>• <b>Face to face sessions:</b> <ul style="list-style-type: none"> <li>○ <b>Powerpoint presentation</b></li> <li>○ <b>Word document.</b> Developing and explaining main concepts of the PPT</li> <li>○ <b>Selected videos</b></li> </ul> </li> <li>• <b>Online training:</b> <ul style="list-style-type: none"> <li>○ <b>Videos</b></li> <li>○ <b>Description of scenario</b></li> </ul> </li> </ul> <p><b>Learning assessment:</b></p> <ul style="list-style-type: none"> <li>• Interactive quizzes format</li> </ul>
8.1	



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8.2	<b>SESSION 2 – Opening and managing an online banking account</b>
	<b>Objectives:</b> <ul style="list-style-type: none"> <li>•</li> <li>•</li> </ul>
	<b>Competences:</b> <ul style="list-style-type: none"> <li>• a</li> <li>• b</li> <li>• c</li> </ul>
	<b>Training contents:</b> <ul style="list-style-type: none"> <li>• a</li> <li>• b</li> </ul>
	<b>Duration of the session: 4 hours.</b> <ul style="list-style-type: none"> <li>• Face to face session:2 hours</li> <li>• Online training: 2 hours</li> </ul>
	<b>Transversal training:</b> <ul style="list-style-type: none"> <li>• Social skills</li> <li>• Trust and Confidence</li> <li>• Financial Literacy</li> <li>• Digital Literacy</li> </ul>
	<b>Methodology:</b> <ul style="list-style-type: none"> <li>• Active and participative</li> <li>• Face to face training:               <ul style="list-style-type: none"> <li>○ Dialogue</li> <li>○ Role playing</li> <li>○ Team work</li> </ul> </li> <li>• Online training:               <ul style="list-style-type: none"> <li>○ Selected or own produced videos</li> <li>○ Practical implementation of some tips agreed in the classroom</li> <li>○ Some collaborative work</li> <li>○ Simulation</li> </ul> </li> </ul>
	<b>Training materials:</b> <ul style="list-style-type: none"> <li>• <b>Face to face sessions:</b> <ul style="list-style-type: none"> <li>○ <b>Powerpoint presentation</b></li> <li>○ <b>Word document.</b> Developing and explaining main concepts of the PPT</li> <li>○ <b>Selected videos</b></li> </ul> </li> <li>• <b>Online training:</b> <ul style="list-style-type: none"> <li>○ <b>Videos</b></li> <li>○ <b>Description of scenario</b></li> </ul> </li> </ul>
	<b>Learning assessment:</b> <ul style="list-style-type: none"> <li>• Interactive quizzes format</li> </ul>



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	<b>SESSION 3 – Receiving and sending money</b>
	<b>Objectives:</b>
	•
	•
	<b>Competences:</b>
	• a
	• b
	• c
	<b>Training contents:</b>
	• a
	• b
	<b>Duration of the session: 4 hours.</b>
	• Face to face session:2 hours
	• Online training: 2 hours
	<b>Transversal training:</b>
	• Social skills
	• Trust and Confidence
	• Financial Literacy
	• Digital Literacy
8.3	<b>Methodology:</b>
	• Active and participative
	• Face to face training:
	○ Dialogue
	○ Role playing
	○ Team work
	• Online training:
	○ Selected or own produced videos
	○ Practical implementation of some tips agreed in the classroom
	○ Some collaborative work
	○ Simulation
	<b>Training materials:</b>
	• <b>Face to face sessions:</b>
	○ <b>Powerpoint presentation</b>
	○ <b>Word document.</b> Developing and explaining main concepts of the PPT
	○ <b>Selected videos</b>
	• <b>Online training:</b>
	○ <b>Videos</b>
	○ <b>Description of scenario</b>
	<b>Learning assessment:</b>
	• Interactive quizzes format



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8.4	<b>SESSION 4 – Using a credit card for online purchase of goods and services</b>
	<b>Objectives:</b> <ul style="list-style-type: none"> <li>•</li> <li>•</li> </ul>
	<b>Competences:</b> <ul style="list-style-type: none"> <li>• a</li> <li>• b</li> <li>• c</li> </ul>
	<b>Training contents:</b> <ul style="list-style-type: none"> <li>• a</li> <li>• b</li> </ul>
	<b>Duration of the session: 4 hours.</b> <ul style="list-style-type: none"> <li>• Face to face session:2 hours</li> <li>• Online training: 2 hours</li> </ul>
	<b>Transversal training:</b> <ul style="list-style-type: none"> <li>• Social skills</li> <li>• Trust and Confidence</li> <li>• Financial Literacy</li> <li>• Digital Literacy</li> </ul>
	<b>Methodology:</b> <ul style="list-style-type: none"> <li>• Active and participative</li> <li>• Face to face training:               <ul style="list-style-type: none"> <li>○ Dialogue</li> <li>○ Role playing</li> <li>○ Team work</li> </ul> </li> <li>• Online training:               <ul style="list-style-type: none"> <li>○ Selected or own produced videos</li> <li>○ Practical implementation of some tips agreed in the classroom</li> <li>○ Some collaborative work</li> <li>○ Simulation</li> </ul> </li> </ul>
	<b>Training materials:</b> <ul style="list-style-type: none"> <li>• <b>Face to face sessions:</b> <ul style="list-style-type: none"> <li>○ <b>Powerpoint presentation</b></li> <li>○ <b>Word document.</b> Developing and explaining main concepts of the PPT</li> <li>○ <b>Selected videos</b></li> </ul> </li> <li>• <b>Online training:</b> <ul style="list-style-type: none"> <li>○ <b>Videos</b></li> <li>○ <b>Description of scenario</b></li> </ul> </li> </ul>
	<b>Learning assessment:</b> <ul style="list-style-type: none"> <li>• Interactive quizzes format</li> </ul>



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8.5	<b>SESSION 5 – Processing online payments for taxes and bills</b>
	<b>Objectives:</b>
	<ul style="list-style-type: none"> <li>•</li> <li>•</li> </ul>
	<b>Competences:</b>
	<ul style="list-style-type: none"> <li>• a</li> <li>• b</li> <li>• c</li> </ul>
	<b>Training contents:</b>
	<ul style="list-style-type: none"> <li>• a</li> <li>• b</li> </ul>
	<b>Duration of the session: 4 hours.</b>
	<ul style="list-style-type: none"> <li>• Face to face session: 2 hours</li> <li>• Online training: 2 hours</li> </ul>
	<b>Transversal training:</b>
<ul style="list-style-type: none"> <li>• Social skills</li> <li>• Trust and Confidence</li> <li>• Financial Literacy</li> <li>• Digital Literacy</li> </ul>	
<b>Methodology:</b>	
<ul style="list-style-type: none"> <li>• Active and participative</li> <li>• Face to face training:             <ul style="list-style-type: none"> <li>○ Dialogue</li> <li>○ Role playing</li> <li>○ Team work</li> </ul> </li> <li>• Online training:             <ul style="list-style-type: none"> <li>○ Selected or own produced videos</li> <li>○ Practical implementation of some tips agreed in the classroom</li> <li>○ Some collaborative work</li> <li>○ Simulation</li> </ul> </li> </ul>	
<b>Training materials:</b>	
<ul style="list-style-type: none"> <li>• <b>Face to face sessions:</b> <ul style="list-style-type: none"> <li>○ <b>Powerpoint presentation</b></li> <li>○ <b>Word document.</b> Developing and explaining main concepts of the PPT</li> <li>○ <b>Selected videos</b></li> </ul> </li> <li>• <b>Online training:</b> <ul style="list-style-type: none"> <li>○ <b>Videos</b></li> <li>○ <b>Description of scenario</b></li> </ul> </li> </ul>	
<b>Learning assessment:</b>	
<ul style="list-style-type: none"> <li>• Interactive quizzes format</li> </ul>	





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8.6	<b>SESSION 6 – Security &amp; Prevention</b>
	<b>Objectives:</b> <ul style="list-style-type: none"> <li>•</li> <li>•</li> </ul>
	<b>Competences:</b> <ul style="list-style-type: none"> <li>• a</li> <li>• b</li> <li>• c</li> </ul>
	<b>Training contents:</b> <ul style="list-style-type: none"> <li>• a</li> <li>• b</li> </ul>
	<b>Duration of the session: 4 hours.</b> <ul style="list-style-type: none"> <li>• Face to face session:2 hours</li> <li>• Online training: 2 hours</li> </ul>
	<b>Transversal training:</b> <ul style="list-style-type: none"> <li>• Social skills</li> <li>• Trust and Confidence</li> <li>• Financial Literacy</li> <li>• Digital Literacy</li> </ul>
	<b>Methodology:</b> <ul style="list-style-type: none"> <li>• Active and participative</li> <li>• Face to face training:               <ul style="list-style-type: none"> <li>○ Dialogue</li> <li>○ Role playing</li> <li>○ Team work</li> </ul> </li> <li>• Online training:               <ul style="list-style-type: none"> <li>○ Selected or own produced videos</li> <li>○ Practical implementation of some tips agreed in the classroom</li> <li>○ Some collaborative work</li> <li>○ Simulation</li> </ul> </li> </ul>
	<b>Training materials:</b> <ul style="list-style-type: none"> <li>• <b>Face to face sessions:</b> <ul style="list-style-type: none"> <li>○ <b>Powerpoint presentation</b></li> <li>○ <b>Word document.</b> Developing and explaining main concepts of the PPT</li> <li>○ <b>Selected videos</b></li> </ul> </li> <li>• <b>Online training:</b> <ul style="list-style-type: none"> <li>○ <b>Videos</b></li> <li>○ <b>Description of scenario</b></li> </ul> </li> </ul>
	<b>Learning assessment:</b> <ul style="list-style-type: none"> <li>• Interactive quizzes format</li> </ul>



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<b>9</b>	<p><b>EXPECTED RESULTS. At the end of the training course, trainees:</b></p> <ol style="list-style-type: none"> <li>1. <b>Increased digital literacy:</b> participants will have a better understanding of basic digital concepts, terminology, and the navigation of mobile interfaces.</li> <li>2. <b>Enhanced mobile device proficiency:</b> participants will become more proficient in using smartphones, including downloading apps, managing settings, and using various functionalities.</li> <li>3. <b>Improved security awareness:</b> participants will be more aware of potential scams, phishing attempts, and best practices for securing their personal and financial information.</li> <li>4. <b>Financial literacy:</b> participants will gain a better understanding of basic financial concepts related to mobile transactions, such as account balances, transaction history, and fees.</li> <li>5. <b>Competence in Using mobile money apps:</b> Participants will be able to confidently use mobile money apps for various transactions, including sending and receiving funds, bill payments etc.</li> <li>6. <b>Managing privacy:</b> Participants will learn how to manage privacy settings within mobile apps and understand the importance of data protection.</li> <li>7. <b>Problem solving ability:</b> Participants will be equipped with problem-solving skills to troubleshoot common issues they may encounter while using mobile money services.</li> <li>8. <b>Physical accessibility considerations:</b> Participants will be aware of and address physical accessibility considerations, ensuring that mobile money apps and devices are adapted to their needs.</li> <li>9. <b>Increased Confidence and decision making skills:</b> Participants will gain confidence in managing their finances through mobile money platforms, including monitoring balances, budgeting, and making informed financial decisions.</li> <li>10. <b>Appreciation for mobile money benefits:</b> Participants will appreciate the convenience and benefits of using mobile money solutions in their daily lives, such as time savings, accessibility, and efficiency.</li> </ol>
<b>10</b>	<p><b>SATISFACTION ASSESSMENT METHODOLOGY</b></p> <p>A satisfaction questionnaire will be developed in order to measure trainees' satisfaction regarding the next variables, among others:</p> <ol style="list-style-type: none"> <li>1. Training materials</li> <li>2. Training methodology</li> <li>3. Mobile Money Training Tool</li> <li>4. Resources and facilities</li> <li>5. Global satisfaction with the course</li> </ol>

## ELEMENTS OF DISCUSSIONS AND REVIEW BY THE CONSORTIUM

### IDEAS OF SIMULATIONS (4 simulations in total)

1. **Online Banking environment.** The goal is to check the bank account balance and to make a banking transfer with a IBAN (give a fake one). Users have to connect using their bank identification (give a fake one) and code (set a five digit code).
2. **PayPal-like environment.** The goal is to connect to the simulated PayPal account with your email (give a fake one) and a strong password (give a fake one). The first mission is to send a payment to someone using their mobile phone number (give a fake one). Then to check the history of payments you did (online and sent to others).
3. **Paying with a credit card online.** Simulate an online payment in an online store. You have to insert your name, credit number and CVV code (give fake ones). You receive a confirmation code via sms (double authentication).
4. **Paying a bill on a mobile app.** Simulate that they have to pay the electricity bill. They can consult the bill and then insert the amount they want to pay + their IBAN (fake) or credit card number (fake).
5. The digital skills module doesn't need a simulation
6. The safety module doesn't need its own simulation as those are integrated in each individual simulation (connecting safely to your own account, using CVV, double authentication by sms).