



# Guide for Instructors and Mentors

[www.faith-project.eu](http://www.faith-project.eu)



Co-funded by the  
Erasmus+ Programme  
of the European Union

This document was created with the financial support of the European Union. The European Commission's support for the production of this document does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein. Project number: 621403-EPP-1-2020-1-EL-EPPKA3-IPI-SOC-IN

# Guide for Instructors and Digital Mentors

This Guide was developed as part of the activity planned by the FAITH project (No 621403) funded by the European Union's Erasmus+ Programme.

The Guide does not necessarily reflect the opinion of the European Commission, General Directorate of Employment, social affairs and inclusion.

The authors of the guide are:

**Chelsea Anastasia Lazaridou**, [Ichelsea@50plus.gr](mailto:Ichelsea@50plus.gr) (50plus Hellas) and  
**Alexandra Koufouli**, [koufouli.a@symplexis.eu](mailto:koufouli.a@symplexis.eu) (Symplexis)

Presentation by:

**Theodor Grassos**, [grassos@bk-con.eu](mailto:grassos@bk-con.eu) (BK Consult GbR)

*Special thanks also go to the partners of the project, for their contributions for drafting the guidelines and implementing the programme.*

For more information on the project, please visit:

**[www.faith-project.eu](http://www.faith-project.eu)**



# TABLE OF CONTENTS



- INTRODUCTION OF THE FAITH PROJECT
- PEER-TO-PEER MENTORING
- WHY OLDER ADULTS?
- CHALLENGES
  - Homogeneity: a common misconception
  - What needs to be done to further encourage learning in later life in general?
- HOW TO USE THE FAITH LEARNING PROGRAMME DESIGNED
- **Face-to-Face learning**
- The Units
  - Introduction
  - Basic Internet skills
  - Making devices easier for YOU
  - Getting organized
  - Download applications. It's easier than you think!
  - Introduction to online transactions

## •E-learning

- Banking online transfers and e-shopping
- The Units
  - o Tired of being left aside? Take your chance to go digital!
  - o Want to send a gift? Check out these alternatives!
  - o Shop Online, NOW! It's EASY!
  - o Shop Online for groceries NOW, it's EASY!

## •Staying safe while using the Internet

- The Units
  - o Protect your devices! It's easy!
  - o Safe banking and shopping online!
  - o Staying safe from scams
  - o Fake news and how to identify them

## • GLOSSARY



## INTRODUCTION OF THE FAITH PROJECT

FAITH (Feeling SAfe to Transact Online In the Third Age) is a Erasmus+ European project with partners from Belgium, Cyprus, Germany, Greece, Italy, and Portugal.

The project aims to prevent and combat the digital marginalization of people 55+ years by enhancing their capacities and building their confidence and trust to use Internet and ICT technologies to transact online, as a way to keep them in a state of inclusion and improve their wellbeing. In doing so, the FAITH partnership will deliver an innovative Peer-to-Peer mentoring programme that builds on the principles of motivation and peer support, while engaging the family and care environment and building partnerships with the local community service network and the local market.



## PEER-TO-PEER MENTORING

FAITh is a very unique programme. The main feature is Peer-to-peer mentoring, meaning that older adults will act as learning facilitators to other older adults. The special interactions between mentors and participants are expected to be very beneficial for all parties involved, as peer mentoring can offer greater opportunity for empathy and a sense of equity and expertise.

For the mentors, participation in such an intervention can contribute to personal satisfaction, while research has shown that **older adults tend have better learning outcomes when they are guided by peers.**

Resulting the desk research that was performed by the FAITh partnership, **the definition of the term Peer-Mentoring** by O'Neil and Marsick was considered most representative regarding the project's goals:

*“more of a two-way process than traditional mentoring; often absent from the equation are differences in levels of experience and the power of the traditional mentor. These differences can produce additional benefits. The lack of a hierarchical relationship may make communication, mutual support, and collaboration easier, as well as produce personal benefits such as mutual learning, exposure to different perspectives, and friendship. The type of interaction allowed in peer mentoring provides more of an opportunity for the relationship to become transformative.”*

Peer role models are at the cornerstone of the FAITh project, as they will serve as the driving force for the implementation of the envisaged peer mentoring and capacity building programme. Volunteer mentoring is a well-acknowledged practice in the educational and lifelong learning field, as it allows the creation of a learning environment that builds on motivation, need and experience with multiple benefits for both the mentors and mentees, as well as for intermediaries working with the targeted groups of older adults.

The main target group and final beneficiaries of the FAITh project are older people 55+ in Cyprus, Greece, Italy and Portugal and by extension in the whole Europe, who present low capacity to use digital technologies and thus to make transactions online, which increases the risk of digital marginalization and ultimately social isolation.

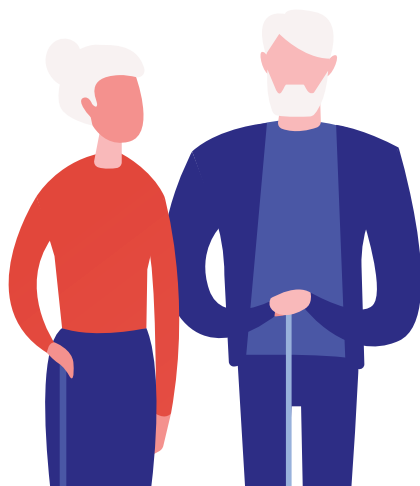
Therefore, the goal is not only to improve the knowledge and competences of people 55+, but above all, to motivate them to participate and engage actively to overcome the barriers they face in using the Internet for their transactions.

## WHY OLDER ADULTS?

The later stage of life as a time of personal growth and renewal of social relationships. The purpose of this project is to offer digital solutions while adopting a positive, healthy and active lifestyle. Activity theory paves the way for organisations to design and implement appropriate learning interventions to provide both the options and the opportunity for older adults to keep their minds active and healthy, with the ultimate goal of personal growth and fulfillment.

As highlighted by the first European Pillar of Social Rights (2017), “everyone has the right to quality and inclusive education, training and life-long learning in order to maintain and acquire skills that enable them to participate fully in society and manage successful transitions in the labour market”.

The recognition of older people’s rights in learning is not only a matter of equality and justice, but of human dignity. The purpose of the FAITh project is to contribute to the social inclusion and participation of older adults as well as their easy access to basic services online, by employing innovative educational practices and training opportunities aimed at more independent and correct use of new technologies.





## CHALLENGES

Perhaps the greatest challenge instructors face when training older adults is the need to adapt their educational methods and techniques to the biological changes brought about by ageing and the particular needs of their trainees. Ignorance of these particularities and of the wide individual differences in needs or abilities, as well as a plethora of stereotypes about older people's learning abilities, can jeopardize any educational intervention. For example, some older people find it more difficult than younger people to maintain effective structural skills and therefore need more organizational techniques. **Repetition, linking new knowledge to old knowledge and practice** are important tools, as is the use of headings, sidebars, summaries and visual material. Often, older learners cannot absorb new information as easily, they find it difficult to retain it in their memory, they cannot always remember mechanical procedures (such as how to turn on a computer). Also, they sometimes find it difficult to keep their attention focused for long periods of time, and they need the facilitator to use words they understand and they generally need more time to process new information. Furthermore, memory difficulties can often cause anxiety and confusion.

However, the difficulty of acquiring new knowledge is more than compensated by maturity and experience. Older learners, especially those who learn from other older learners, are usually more enthusiastic and committed than younger learners.

## Homogeneity: a common misconception

Age does not define a common social identity. This leads many instructors to make false generalizations. Older people do not form a homogeneous group; they show many differences according to their gender, social class, educational background, income and even their general physical condition. The older a person is, the more differences they have rather than similarities with other people of the same age.

**This is especially true when it comes to their digital skills:** some already know how to use a computer (or certain programs, for example to download and edit photos), while others will have never seen one before.

This means that more time must be allowed for all parameters of the learning process. Time pressure is a stress factor, especially for older people. Sufficient time should therefore be given for response and questions, as well as for group discussions, and efforts should be made to reduce any anxiety that may already exist. Also, the amount of new information introduced should not be too much. Sudden changes and surprises should be avoided, as should competitive and complex situations.

Finally, enhancing the learner's self-confidence becomes even more important when it comes to using the Internet or online transactions. Particular emphasis should be placed on encouraging the learner and developing a positive self-image. The beliefs of older adults and the perceptions of others about age and ageing people contribute to the formation of beliefs about oneself, one's role and one's rights, and can be either positive or negative. Within the principles of andragogy and experiential, active learning, the Instructor/ Mentor operates as a catalyst enabling learners to boost their self-confidence and feeling of security when online.



## **What needs to be done to further encourage learning in later life in general?**

Here are some tips of what to do and what to avoid when teaching older adults:

1. Combat ageism in all its forms, especially ageist language and assumptions.
2. Understand how different older people learn in different contexts.
3. Listen to their needs.
4. Allow each learner to follow his/her own learning pace
5. Give them the recognition and support they need to succeed.
6. Make your learning environment age friendly.
7. Do not patronize your learners and don't make assumptions.
8. Speak slowly or repeat what you have said
9. Use experiential and participatory approaches.
10. Always keep in mind that what we think is easy, isn't necessarily easy for older learners.



## HOW TO USE FAITH THE LEARNING PROGRAMME DESIGNED

The FAITH educational material has been developed and based on a collection of best practices resulting from prior experience of the FAITH partners and other successful projects they had applied, as well as on examples of Digital Literacy and Peer-to-peer mentoring initiatives that were gathered by the partnership and presented in the Good Practices Matrix.

The materials are a result of work by members of a pan-European team for use within a range of different contexts across the countries of the partnership and the rest of Europe. Development of training in this manner means that unit content presents elements that are applicable in each country. The units are not necessarily to be completely freestanding; pre-preparation may have to be undertaken in order to tailor content and emphasize critical information for new international, national, regional and local audiences.

On the project's platform you can find all the necessary material for your mentoring experience. Please visit: <https://faith-project.eu/>.

There you can find information about the project's goals and expected outcomes, PowerPoint presentations with tips for every session, exercises, newsletters and news on our latest activities.

The courses are divided into two main blocks: **one for Face-to-face learning**, covering basic ICT and Internet skills, and another **dedicated to online learning** for online transactions and safety while using the Internet. The aim is to guide your learners through the material, depending on their needs and preferences and answer any questions they might have, following their learning pace. For example, if the participants already have an email account, there would be no need to go over that part. Similarly, if they seem to be struggling with an issue, e.g. how to shop groceries online, you can devote more time and effort to that.



# MODULE 1

“

Face-to-Face learning

”

The following module is an introduction to fundamental digital elements for older adults. It was developed for face-to-face learning aiming to build the digital competences of the participants and to make them aware of some of the many opportunities that the Internet offers. Outlining the key competences that enable older people 55+ to use their devices (computer/ tablet/ smartphone) in the most efficient and age-friendly way, this module provides technical guidelines and tools to stay connected with the world, as demonstrated below.



Topics such as navigating through the Internet and accessing information, creating an email account and managing personal settings will be introduced with the aim to promote self-efficacy in internet use.

Horizontal issues of ICT and internet use are recommended to be covered in 3-5 days of training in small groups of maximum 5 people. The prior experience and existing skills of trainees will determine the units selected and the time spent on each unit. For example, some participants might already be familiar with e-banking procedures, but may need more support in understanding how to protect themselves from Phishing scams.



## **Instructors and Mentors should:**

- be confident of their understanding of the needs of target trainees.
- research national, regional and local data for digital transactions and services.
- undertake pre-training evaluation of participants experience and background to determine their starting point in digital learning.

The structure of the training consists of 4 stand-alone units to be delivered in person:

- Basic Internet skills
- Making devices easier for YOU
- Getting organized
- Download applications. It's easier than you think!

Each Unit can be found as a Power Point presentation on the project's platform, along with exercises and other related activities which aim to help facilitators get a deeper understanding about what digital literacy for older adults looks like and how to achieve it. Also, an Introduction is available for the beginning of the f-2-f courses, as well as an Introduction to online transactions to be followed by the e-learning material.

# The Units

## Introduction

For an engaging and successful training intervention, it is imperative to begin with a short presentation of what the project is about, in order for participants to understand why they are at the training session. The introductory session is also important for the instructor and the participants to get acquainted with each other, and for setting the ground rules for the training (duration, communication, etc.).

To establish a learning environment of mutual trust and respect where participants feel comfortable and supported, it is essential to ask your learners questions regarding their needs and expectations from their participation in the programme, what they are interested in and what they enjoy. When you ask questions, you're uncovering who they are and what you should highlight during the process. Questions such as: "What is most important for you to learn?" or "What are you most afraid when using the internet?" can be very useful for the learning experience. In conclusion, get to know your participants, learn their names and create relationships with them, while encouraging social exchanges among peers.

Before moving to the next step of the project, it would be useful to ask participants to fill in a questionnaire to get a good idea of their level of ICT competence and to determine if they have any learning difficulties. To access the form, ask them to use the following link:

<https://bit.ly/FAITsurvey>

**Or scan this QR Code:**



## Unit 1.1: Basic Internet skills

The aim of this unit is for participants to get familiarized with tools for navigating through the Internet, down-loading photos and documents, creating email accounts and using them to send emails with attachments.

Participants are introduced to the possibilities of the Internet and how it is useful in everyday activities. Keeping the principals of participatory learning in mind, learners are asked to think of ways the internet can make their everyday life easier and share them with the group.

Then they are asked to type a URL address or key words in their browser to search for a topic of interest:



This is to introduce the participants to the basics of navigating using navigational buttons (back, home, refresh).

## To save a photo:

- Right click on photo
- Left click on option “Save as”
- Choose which file you want to save it in!
- Left click on “Save”

## To copy a URL address:

- Mark the address with left click
- Then right click on it
- Choose “Copy”
- Choose “Paste”. Now it is available for you to share by email or an app.

Once participants are comfortable with searching the internet, they can create an email account (the example in the Power Point presentation is of a Gmail account).



## To create an email account:

- From the Applications screen, turn on Settings.
- From the menu, go to Accounts.
- Select “Add Account”.
- Then select Google.
- The Google page opens. Here we are given the option to either log in to an existing account or if we don’t have one, create a new one.
- Follow the steps one by one and fill in the fields as they appear on the screen, clicking **NEXT** each time to continue

## Also, tips for creating (and remembering!) strong passwords are provided:


- Provide your real details, e.g. First Name, Last Name, Date of Birth, so that in case something happens, you can be identified.
- You may need to provide our mobile phone, in which case an activation code will be sent to you. The mo-bile will only be used as a safeguard for identification.
- You will be asked to choose a username and then a password. **FIRST WRITE THEM ON PAPER** and then type them! This is the only way we can be sure we copied them correctly and that we won’t forget them. Keep this paper in a safe place at home.

“

There should be no spaces  
between letters or words  
in our email! And they  
must be written in Latin  
characters **ONLY!**

”

## **Sending an attachment (photos, texts, short videos, etc.)**

- To attach something to your email, first you must have saved it on your device and know where to find it
- Select the Attach button 
- A new page appears showing the categories of files that are stored on the device
- Select the file where it is stored. e.g. “Documents”
- Locate your file and select it by double left clicking or dragging it
- Once selected, it appears as a thumbnail in our email.



## Exercise!

Participants are encouraged to use their email account and exchange 3 emails with members of the group attaching a document and a photo and copying a URL address

## Other activities

On the project's platform, you can find a game-based activity for participants to evaluate their learning.



## Unit 1.2: Making devices easier for YOU

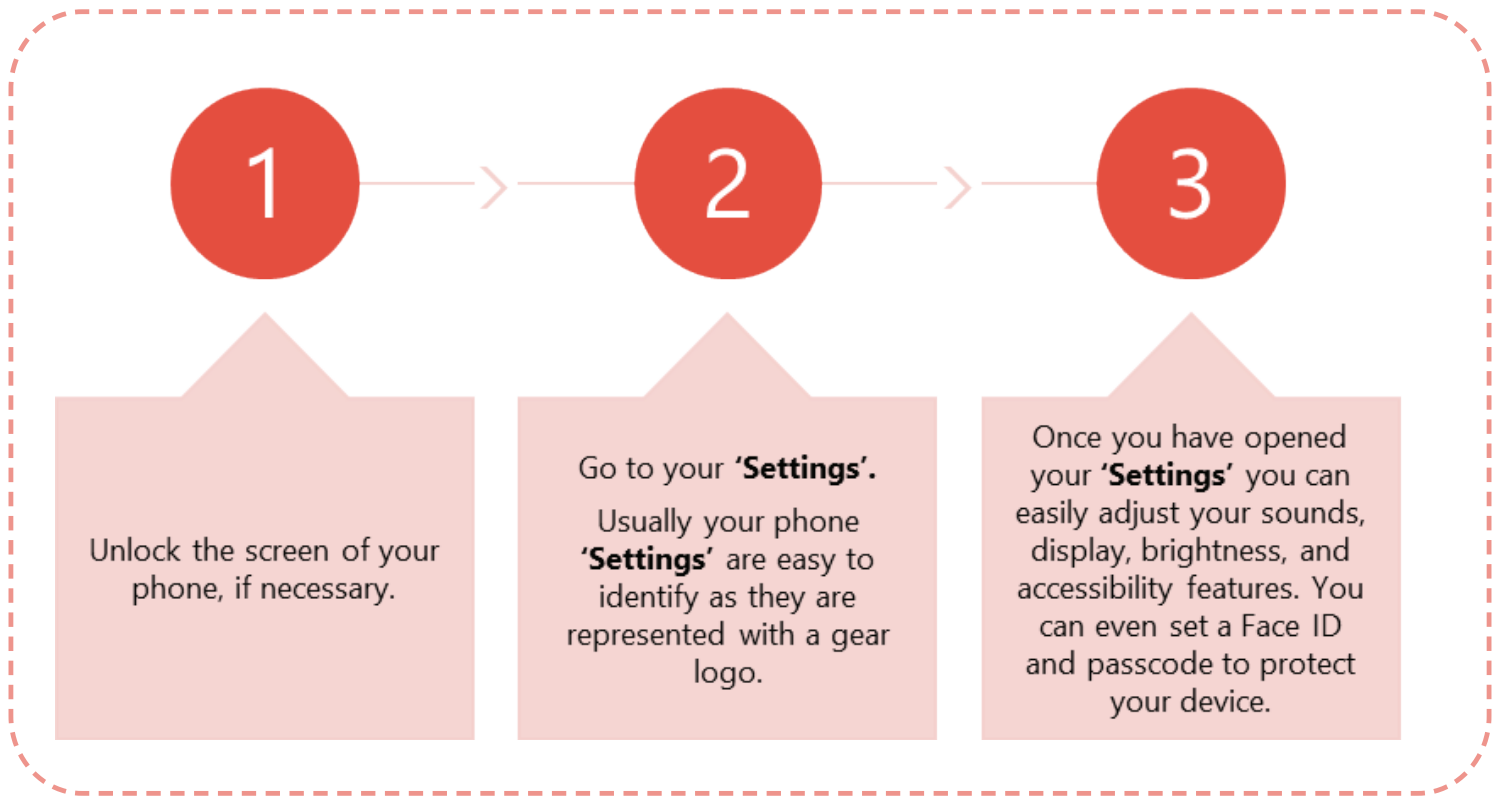
Unit 2 provides the tools and knowledge for participants to easily adjust their technological devices in order to perform online transactions in a comfortable, easy and safe manner. Instructions and easy-to-follow steps are provided on how to adjust their settings depending on the device used, thus if it is a computer or a tablet/ smartphone.

Specific instructions are given for those using an Android

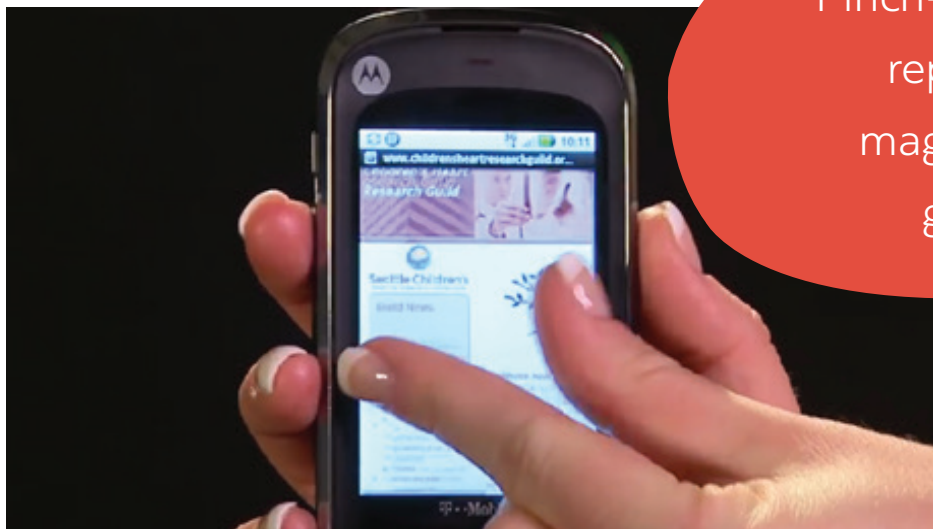
- Adjusting the settings of your personal device might feel sometimes a bit overwhelming or complicated. The good news is that there is nothing to worry about.
- Many smartphones and tablets come with a range of features which one can adjust to make sure the device meets their needs. This will help facilitate navigating online.



## The steps



It is also demonstrated how to make the font size bigger or smaller, how to make items on the screen such as like app icons smaller or larger. Have participants try it out!



Pinch-to-Zoom  
replaces  
magnifying  
glass

## Instructions to manage WiFi settings:

- On the application screen, tap Settings. ⚙️ The settings page appears.
- Look for “WiFi” 📶 and tap on it.
- Check that the WiFi switch is turned on.
- A list of available networks appears. Select by tapping with your finger.
- Some networks require a password and are shown with a padlock icon.
- To connect you need to know the password, which you enter after tapping in the box by typing it in.
- Click “Connect”. If the connection is successful, the network name will be displayed.

At this point, participants can practice logging into an available WiFi account from their device. **Make sure they are careful when typing the password!** A lower-case letter instead of a lower case one changes the password and they will be able to log in!

## Settings for better hearing and better vision

If the participants are **using a computer**, they can improve the way they see and hear by following the steps:



For better hearing:

1. Go to **'Settings'**, then select **'Accessibility'**, then select **'Audio'**, and switch on the mono audio toggle
2. If you have trouble hearing audio alerts, you can have your PC display them visually. Go to **'Settings'**, then select **'Audio'**.
3. Under **Flash my screen during audio notifications**, choose how you want audio alerts displayed.



For better vision:

1. Go to **'Settings'**, then select **'Display'**.
  2. Choose change the size of text, apps and other items.
  3. 150% is recommended, but you can choose a bigger screen size.
- Also, instructions are provided for adjusting the size of a web page by simply using the keyboard.
- Learners are encouraged to adjust their settings by using the shortcuts provided earlier and practice.

## Unit 1.3: Getting organized

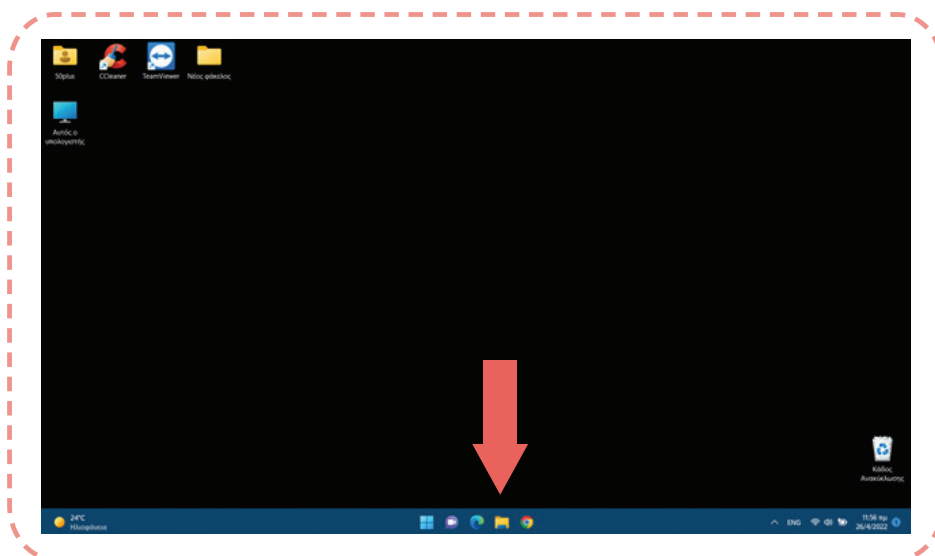
Older adults often are overwhelmed with the numerous possibilities of their digital devices and they are discouraged, sometimes even afraid to use them, of fear of damaging them or losing something important. This unit provides participants with tools to create and manage files on their devices and to keep their working space tidy, so they can find what they have on their device when they need it, while feeling confident about it.

Participants are introduced to the basic main folders that their computer or tablet/ cell phone already has where they can store files according to their type (documents, pictures, music, videos, downloads).

In those files, they can drag and drop anything they want to keep, such as photos, recipes, letters, articles, etc.

A. For those using a computer, to manage those files, they are instructed to look for the yellow file.

Click to open it:



Then, they are to decide in which central folder (on the left-hand side) they will create a “Sub-Folder” and open it by double-clicking, e.g., Documents.

The space where the documents are placed is opened on the left (for Windows 9), or in the middle of the screen (if they have Windows 10 as demonstrated in the photo).

### **Following the steps:**

- RIGHT click on a point on the white background
- In the window-menu that appears select (with a single left click) Create
- In the new window-menu, select Folder by moving from one menu to the other horizontally and always next to the black arrow
- A New Folder appears in the white background of the window
- With your keyboard write a name for your new folder
- Press ENTER (on the keyboard)

Now learners are ready to **find and open** a file by following these simple instructions:

- To find a folder, click on the yellow folder icon in the taskbar.
- In the window that opens a column appears on the left with the main folders.
- Clicking on whichever one you want displays the contents of the folder on the right.
- To open one of them double click on it.

## Exercise!

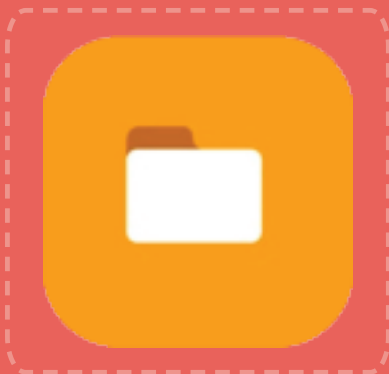
To practice, participants are to create a new file, save a photo on their desktop and try to Drag & Drop to the file.

B. For those **using an Android device**:

To open a file, they are to tap on Tap on “My files”, then select the file they want to open, and tap on it.

All folders will appear to choose from. Depending on their device “My files” may appear differently:

### ANDROID



### iPhone



**To open:**

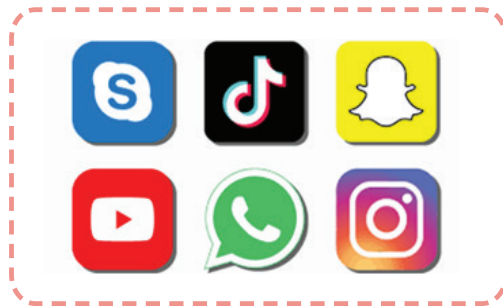
- Tap on “My files”
- Select the file you want to open, and tap!
- All folders will appear for you to choose from.

## Exercise!

Participants are asked to download a document from their email on their device, then go to “Downloads” and find it.

## Unit 1.4: Download applications. It's easier than you think!

Applications are available to make our life easier; they can be used as games, GPS and location-based services, order-tracking, and ticket purchases. However, with so many applications, it's easy to get overwhelmed. This unit provides information on how to manage applications, giving participants the opportunity to familiarize with them and make the most of them.



First of all, participants are introduced to applications, what they are and what they can offer. A discussion can be initiated for them to think what they already use, or what apps they would like to know how to use.

### What is an App?

- A mobile application or app is a computer program designed to run on a mobile device such as a phone, tablet, or watch.
- They can be used as games, GPS and location-based services, order-tracking, and ticket purchases, so that there are now millions of apps available.
- Many apps require Internet access.
- Apps are generally downloaded from app stores, which are a type of digital distribution platforms.

## **Apps make our lives easier! They can be:**

- **Weather Apps** – Weather forecast at a “click”.
- **News Apps** - All major newspapers have apps to help break news stories quicker and to help you find the news you’re looking for.
- **Games** – to entertain you and keep your help you brain active.
- **Social Media** - Stay in touch with friends and family through Facebook, WhatsApp, or Zoom.
- **Films & TV** - Streaming apps (transmitting data from the internet directly onto your device without down-loading e.g. Netflix, Spotify).

## **Downloading Apps**

Then, specific instructions for downloading apps on a computer and on an android device are provided.

### **On a computer:**

- Type the name of the application in Google and “Download”
- Download the installer from the application’s web page
- Double click the installer (you can find in the “Download” folder)
- Follow instructions (don’t just press “Next”, **actually read them!**)


### **On an Android:**

- You can get apps, games, and digital content for your device using the Google Play Store or another app store.
- On your device, go to the Apps section.
- Tap Google Play Store.
- The app will open and you can search and browse for content to download. Type what you want to find!



It is also important to know how to **uninstall** an application:

Follow the steps:

- Open the Google Play Store app Google Play
- At the top right, tap the Profile icon 
- Tap Manage apps & devices and then Manage
- Tap the name of the app you want to delete
- Tap Uninstall

### Tip!

It is important for participants to know that if they delete or disable an app, they can add it back to their phone.

If they have bought an app, they can reinstall it without buying it again

### Exercise!

Participants are to vote for the 2 apps to be downloaded by the group, one of them to serve as a communication tool (e.g. WhatsApp or Viber).

## Introduction to the e-learning courses and to online transactions:

Once you have completed the face-to-face courses and participants are comfortable using their digital devices, an introduction to the next steps of the project is essential, so they know what to expect and what they will learn. The e-learning material is designed to further build their digital skills to undertake a range of online transactions, while increasing their feeling of trust and safety online. Here is an overview of what is to follow:



First, some clarifications on digital transactions:



There are many types of cashless payment systems to choose from, each with its own advantages



Digital payments are fast and efficient. Paperless, cashless, and contactless.



Digital transactions leave an online footprint that can be tracked with secure banking systems,

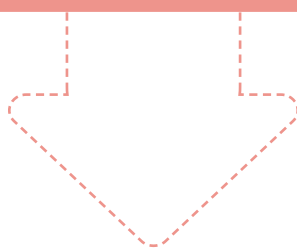


It is also easier to make international payments online, including instant currency exchange at lower fees.

Further explain what online transactions are by providing some examples:

Online transactions refer to the use of internet or other digital platforms to buy or sell goods.

These transactions aim to be seamless (fast and easy to perform).



Online transactions are done without the use of cash.

Examples include swiping a debit card at a store, paying for a purchase online, or transferring money from an app to your bank account.

With multiple types of transactions on offer (e-banking, e-shopping, e-groceries, e-gov, etc.), it is very likely that participants have already incorporated some into their lives. **Ask them what they use**, or what they would like to use but are afraid of.

An important issue, especially for older adults when it comes to online transactions, is **safety**. Therefore, the pro-gramme places particular emphasis on the matter in Module 3 and offers tools and tips on how to avoid scams and stay safe.

**Now you are ready to move on to the e-learning sessions!**

# MODULE 2

“

E- learning

”

FAITH training is envisaged as a dynamic process in which participants are actively encouraged to use the Internet and perform online transactions, while developing a new understanding through practice and managed exercises that stimulate problem-solving and critical thinking. The e-learning material is designed to further build the digital skills of people 55+ to undertake a range of online transactions, while increasing their feeling of trust and safety online. Exercises and other games and activities are provided on the project's platform to be performed at different levels of difficulty or complexity for the users to evaluate their newly acquired skills.

The e-learning material is comprised of 2 different Modules: one on banking and shopping online and one on safety while using the Internet.

### **Instructors and Mentors should:**

- guide participants through the training material
- answer any questions participants might have
- act as positive Role Models
- reflect on and share their own experiences

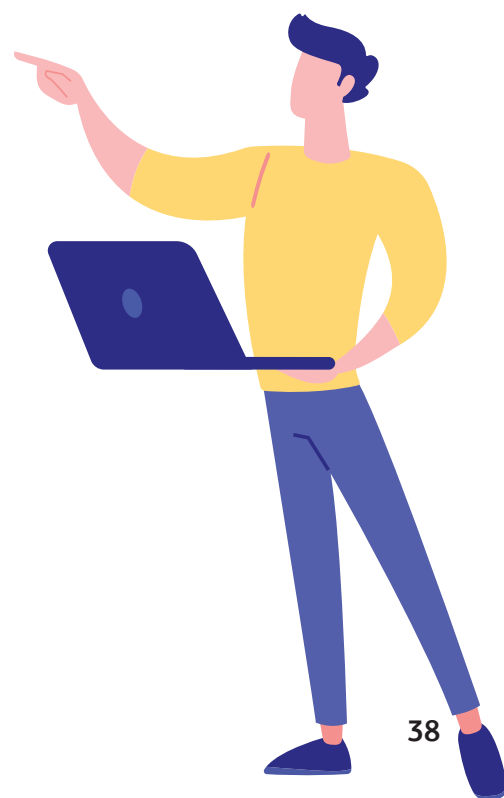


## Banking online transfers and e-shopping

This Module offers tools and guidelines on how to go online for bank transactions, how they work, and what they can be used for. Also, how to use alternative payment methods and to shop for groceries and other goods digital-ly.

The Module consists of 4 Units:

- **Tired of being left aside? Take your chance to go digital!** Where participants will learn how to create an online bank account and make basic bank transactions online.
- **Want to send a gift? Check out these alternatives!** - alternative online transaction methods in order to use safely and autonomously in daily life.
- **Shop Online, NOW! It's EASY!** – an introduction to the world of online shopping and online shops.
- **Shop Online for groceries NOW, it's EASY!** – Step by step grocery shopping online.



## The Units

### Unit 2.1: Tired of being left aside? Take your chance to go digital!

Online banking has changed the way we make our transactions with many benefits for the user, such as flexibility and convenience. However, many older adults are reluctant to perform e-banking for many reasons: they are not aware of those benefits, they don't know how, or they are simply afraid to be a victim of fraud.

This Unit highlights the advantages of online banking, shows participants the digital banking services available (users can enquire account balance, pay bills, find out transaction details of their account, transfer funds, enquire loan balances, etc.). Most importantly, it guides them, step-by-step, to create an online bank account and make basic bank transactions.



## **STEP No1: Let's get started!**

**Go to your bank and ask for registration codes for online banking. The bank will give you a registration number or login ID and a password, that you will use to access to your accounts online.**

-This process is more or less similar in every country and almost every bank: the user must obtain a registration number or login ID and password.

## **STEP No2:**

On your computer/tablet/smartphone, write your bank address in your browser or go to your bank's app.

At this point, it is very important to stress that they should access their bank account directly via their internet browser, and not via an e-mail, as e-mails are used by criminals to steal data: although the message seems to come from a bank, bank policy prevents it from sending e-mails with clickable links, to reduce the risks of scams.

## **STEP No3:**

**Look for the section devoted to personal banking.**

**You will be asked to enter some personal information to sign in.**



## STEP No4:

Once participants have logged in:

- They can see their account and manage it directly
- Perform transactions: pay for bills, reimburse friends/family, install a permanent payment
- Contact their bank via the internal messaging system

Assist learners to login and help them make use of the services offered, while addressing any issues that may arise. Allow time for them to get familiarized with the process and feel comfortable with it.

## STEP No 5:

### **Once they have finished their transactions:**

- Be sure they log out, meaning to disconnect from the online banking, so that their operations are sealed from external malicious eyes.
- For most banks if the users are inactive for a certain amount of time (normally a couple of minutes) they are logged out automatically.

And don't forget to **congratulate** your learners, and welcome them to the new world of digital banking!

## Unit 2.2: Want to send a gift? Check out these alternatives!

Older adults are often unaware of alternative online transaction methods or might find using them confusing or intimidating. This unit provides an overview of several e-payment methods, meaning as ways of paying for goods or services which are not made via cash or major card schemes (for example PayPal, e-wallet, pre-paid cards) and tips for them to be used safely and autonomously in daily life.

### First, an introduction to pre-paid credit cards: What are they?

- A pre-paid credit card is a card used to pay for goods online or at a retailer
- It is easier to obtain than credit or debit cards
- It is not connected to your bank account
- It is provided by your bank, upon request
- It is associated to a PIN code for securing payments
- It provides a pre-fixed amount of money chose by you or pre-set



## And details on how a prepaid credit card works:

- Before the use, money must be loaded onto the card by the user
- The user must provide simple identification information
- It can be used in all shops allowing cards for payment
- Can be used to shop online
- Can be used to withdraw cash from an ATM
- You can reload more money onto the card at your convenience via your account (through your bank or more easily via online banking)

And what the **advantages** are:

- They are safer than cash, typically allowing you to recover your money if your card is lost or stolen.
- They are not connected to your bank account
- You cannot overspend
- Doesn't affect your credit score

Also, some **disadvantages**:

- All prepaid cards charge some fees
- You can't pay later

The following slide gives participants a clear idea of the different types of cards available:

- Credit card: **you pay later** – after the purchase
- Debit card: **you pay now** – card is charged immediately
- Prepaid card: **you pay in advance** – when loading the card

An introduction to Pay Pal follows. PayPal allows its users to send money to friends, family, business associates and more. In order to use Pay Pal, first one needs to set up an account. Setting up an account with PayPal is free and only requires an email address and some basic information following these steps:

- Register with your email and a password
- Add your credit card
- Press the PayPal button to complete transaction

### **As most alternative paying methods, Pay Pal has pros:**

- PayPal is an easy way to send money to friends and family.
- Paying with PayPal gives you an extra level of security and fraud prevention. If you pay for a purchase using PayPal that ends up being fraudulent, PayPal can help get your money back.
- PayPal encrypts your bank or credit card information, keeping that information safe.
- No fees for sending money to friends and family which eliminates the worries of having to pay for inter-national transfer fees.

### **...and cons**

- PayPal charges a 1% fee if you want instant access to your money; a free bank transfer takes several days.
- PayPal is one of the common targets of phishing and scams asking for your PayPal info. Be extra cautious!

## E-wallet

Finally, the **e-wallet** is introduced, an electronic wallet connected to one's bank account that allows users to:

- Pay for online purchases
- Make and receive transfers from a computer, tablet or smartphone

When a consumer approaches the payment page on a site or an app, the e-wallet can supply the payment information on the spot for immediate, straight forward transactions.

### **Of course, there are advantages...**

- Easier online payments: No need to enter all the digits of your credit card, expiration date and CVV code.
- Secure payments: The e-wallet limits the risk of fraud as you don't give your information to the merchant.
- Put all the cards in one place!
- No expiration date
- Immediate transactions

### **And disadvantages!**

- Is highly dependent on your smartphone (What if your battery runs out or the internet connection is bad?)
- You can't use it everywhere- accessibility depends on what phone you have, what stores use the system and which countries that will accept it
- You have to check your balance – make sure you have enough

Learners are then presented with the three necessary steps to use an **e-wallet**:

1. Create an e-wallet account with your bank using your e-mail or telephone number and a password.
2. When you register, you will record your personal information and your payment data (i.e. the sixteen-digit number of your bank card, as well as its date of validity and the cryptogram) in an electronic wallet space in your online account. The data is stored.
3. Once you make a purchase on a merchant site that accepts this method of payment, you are no longer obliged to enter your bank details.

Make sure to advise your learners not to store the banking details of their e-wallet in their actual wallet!





## Unit 2.3: Shop Online, NOW! It's EASY!

The internet has changed the way we do our shopping. Because of the numerous advantages and benefits, and in combination with restrictions due to covid-19, more and more people prefer buying things online over the conventional method of going into stores. Participants will be introduced to the world of online shopping and will see how to access online shops.

### **Shopping online has many benefits:**


- It is easy. You can shop any time, at home.
- Better prices. Cheap deals and better prices are available online, because products come to you direct from the manufacturer or seller without involving middlemen.
- More variety. The choices online are amazing.
- Sending gifts to relatives and friends is easy, no matter where they are.
- No crowds.
- Easy price comparisons. Comparing and researching products and their prices is so much easier online.
- No pressure to buy things we don't need.
- You can buy used or damaged items at lower prices.
- More control. Online, you don't have to let the store's inventory dictate what you buy, and you can get exactly what you want and need.


Then, learners can practice on line shopping, by following these easy-to-follow step-by-step instructions:



## Step 1: Search for a product



Type the name of the item you want to buy into the search box of a search engine, such as Google:



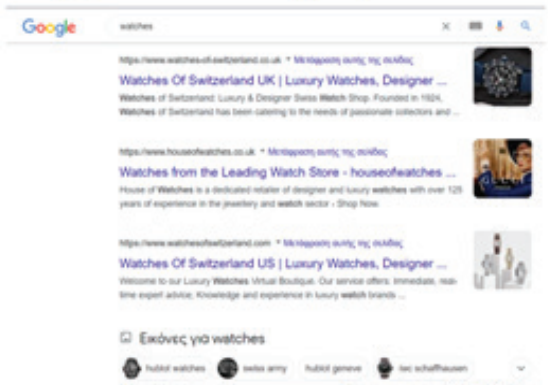
For example, "watches" – and click Search 

or press "Go" or "Enter" on your keyboard

Then, on their device:





You will see a range of websites, from actual department stores to large websites simply devoted to shopping, such as Amazon or Scrouz



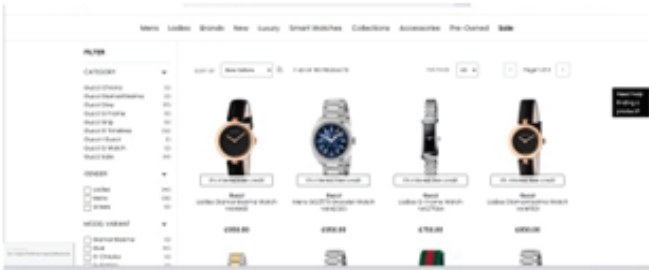
Also, participants are given the alternative to use the Shopping option on Google itself, as Clicking on this will provide items available based on product reviews and price.



## Continuing to step 2:





### Step 2: Find an item you like using Google shopping

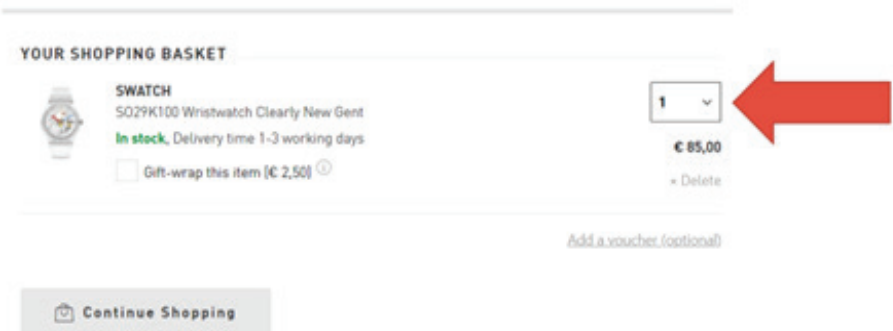


If you click on one of the suggested items you will see the product details and details of the sellers

## And step 3:



### Step 3: Choose the quantity that you want



## And then step 4:

Learners have to option to continue shopping, or to go to cart to complete the transaction:



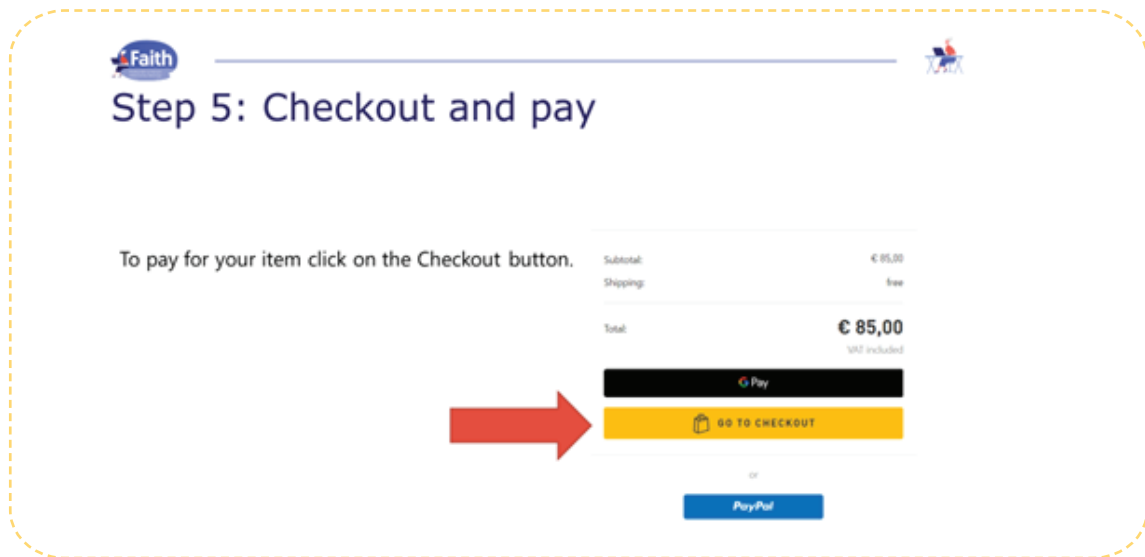
### Step 4: Continue shopping or buy your product

Now you can Continue Shopping if you want to buy other items from this website or to click on Go To Cart and pay for the item you have chosen.

ITEM SUCCESSFULLY ADDED TO YOUR CART



## Step 5 involves checking out and paying:



**Faith**

### Step 5: Checkout and pay

To pay for your item click on the Checkout button.

Subtotal: € 85,00  
Shipping: free  
Total: € 85,00  
VAT included

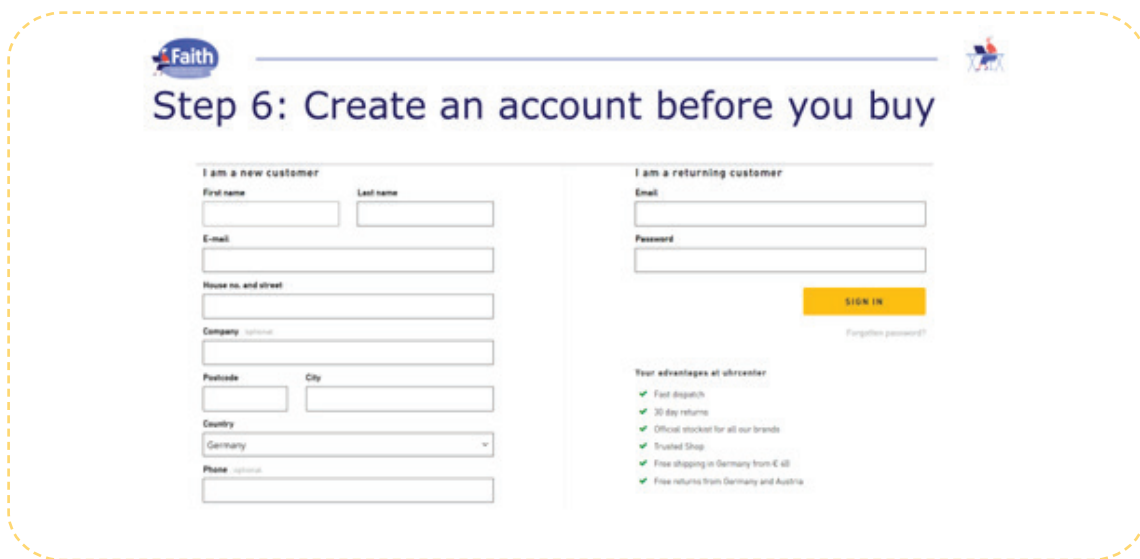
**Pay**

**GO TO CHECKOUT**

or

**PayPal**

In order to pay, step 6 requires creating an account with some basic information:



**Faith**

### Step 6: Create an account before you buy

**I am a new customer**

First name  Last name

E-mail

House no. and street

Company optional

Postcode  City

Country

Phone optional

**I am a returning customer**

Email

Password

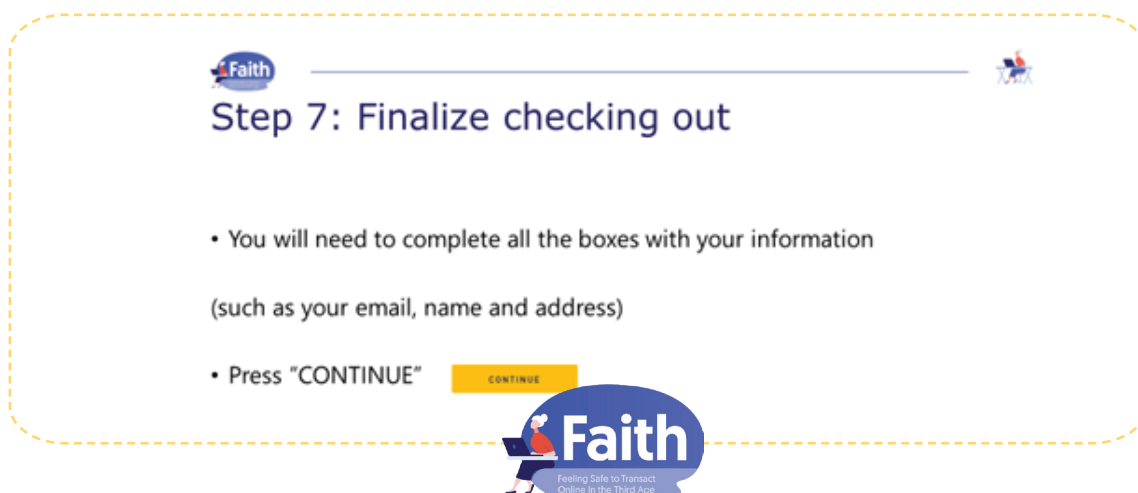
**SIGN IN**

[Forgotten password?](#)

**Your advantages at ultracentar**

- ✓ Fast dispatch
- ✓ 30 day returns
- ✓ Official stocked for all our brands
- ✓ Trusted Shop
- ✓ Free shipping in Germany from € 40
- ✓ Free returns from Germany and Austria

And then finalize the purchase with step 7:



**Faith**

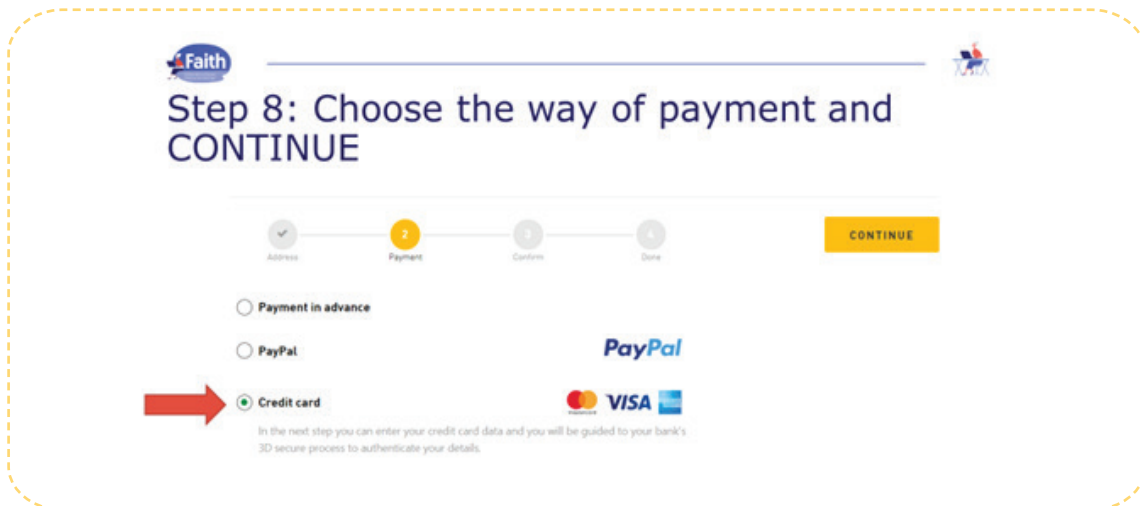
### Step 7: Finalize checking out

- You will need to complete all the boxes with your information  
(such as your email, name and address)
- Press "CONTINUE"

**CONTINUE**

**Faith**  
Feeling Safe to Transact  
Online In the Third Age

Then, the user must choose the paying method:



**Step 8: Choose the way of payment and CONTINUE**

Address Payment Confirm Done

☐ Payment in advance

☐ PayPal

☒ Credit card

PayPal

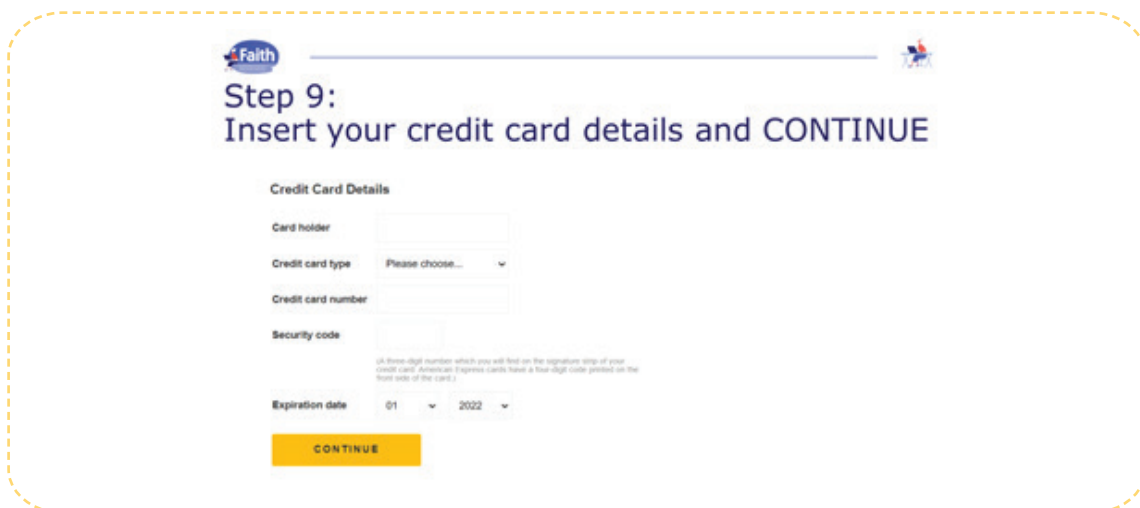
VISA

Mastercard

In the next step you can enter your credit card data and you will be guided to your bank's 3D secure process to authenticate your details.

CONTINUE

And of course, insert credit card details:



**Step 9: Insert your credit card details and CONTINUE**

Credit Card Details

Card holder

Credit card type Please choose...

Credit card number

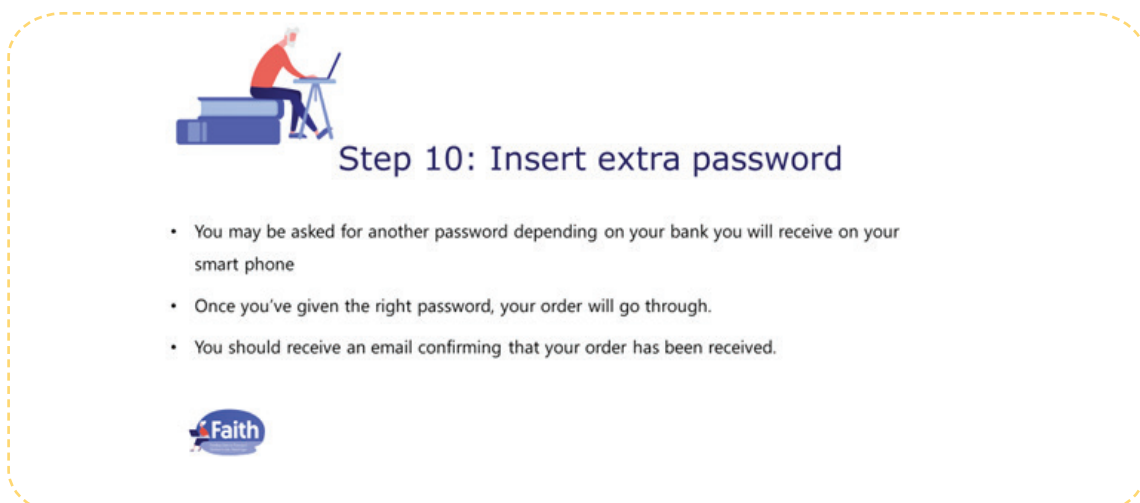
Security code

A three-digit number which you will find on the signature strip of your credit card. American Express cards have a four-digit code printed on the front side of the card.

Expiration date 01 2022

CONTINUE

Sometimes, an extra password is required:



**Step 10: Insert extra password**

- You may be asked for another password depending on your bank you will receive on your smart phone
- Once you've given the right password, your order will go through.
- You should receive an email confirming that your order has been received.

Faith

## Unit 2.4: Shop Online for groceries NOW, it's EASY!

Online grocery shopping advantages included ease, convenience, and saving time. However, for older adults, perhaps the biggest advantage is the fact that the groceries are brought to their door and crowds are avoided. This unit provides participants with step-by-step instructions to perform online grocery shopping from the comfort of their home.



### First of all:



Go to your super market's page

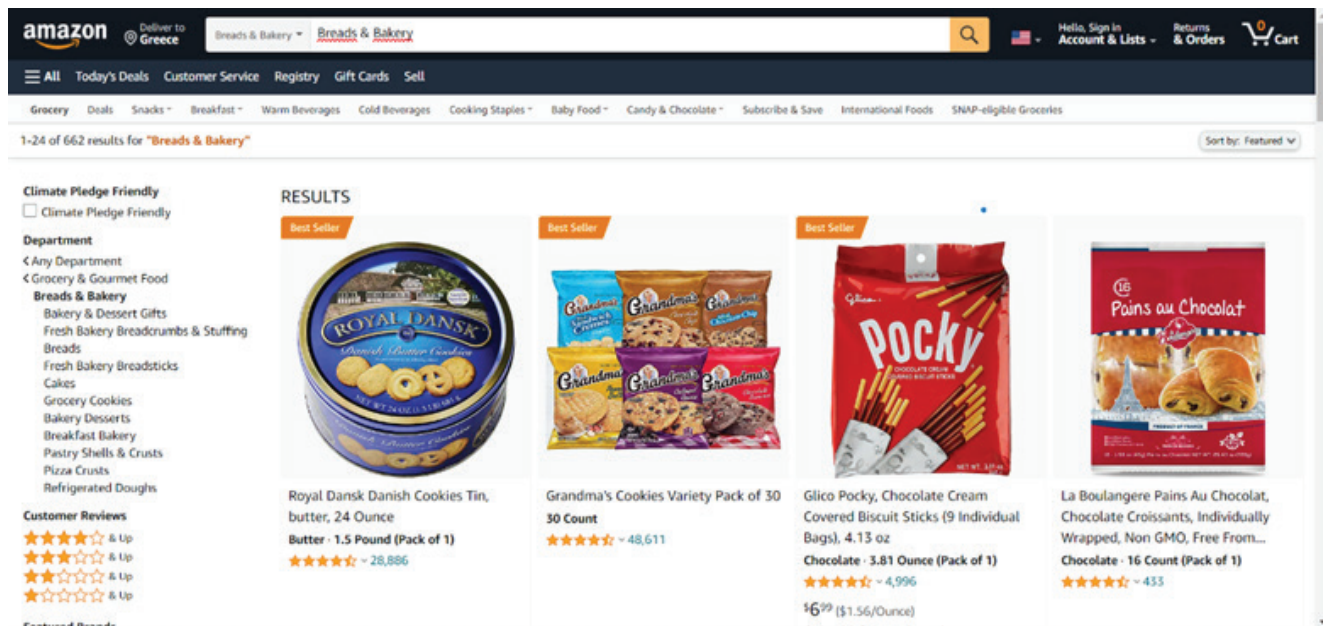
Type the name of the supermarket into the search box of a search engine,  
such as Google:

and click Search



or press **"Go"** or **"Enter"** on your keyboard

Once you have reached your supermarket's page, you can choose from various categories (for example, if you visit Amazon for groceries, you can choose from category Breads and Bakery).



Say you want to purchase Royal Dansk Danish Cookies: click on the product and you will get details on it. Click on “Add to list”



Then you will be asked to sign in if you already have an Amazon account (by entering your email address or your mobile number), or to create one if you don't. This is helpful because it usually allows you to see past orders as well.



**Sign-In**

Email or mobile phone number

Continue

By continuing, you agree to Amazon's [Conditions of Use](#) and [Privacy Notice](#).

[Need help?](#)

Enter your email or phone number if you have an Amazon account

**OR**

Create an Amazon account, if you do not

New to Amazon?

Create your Amazon account



**Create account**

Your name

Mobile number or email

Password

At least 6 characters

Passwords must be at least 6 characters.

Re-enter password

Continue

By creating an account, you agree to Amazon's [Conditions of Use](#) and [Privacy Notice](#).

Already have an account? [Sign-In](#)

Buying for work? [Create a free business account](#)

To create an Amazon account, enter your name, mobile number or email, and a password you will remember. Press Continue



You will be asked to verify your email by entering the password sent to you:

**amazon**

---

## Verify email address

To verify your email, we've sent a One Time Password (OTP) to chelazaridou@gmail.com  
([Change](#))

**Enter OTP**

**Create your Amazon account**

By creating an account, you agree to Amazon's [Conditions of Use](#) and [Privacy Notice](#).

[Resend OTP](#)

Enter OTP password and press “create your Amazon account”

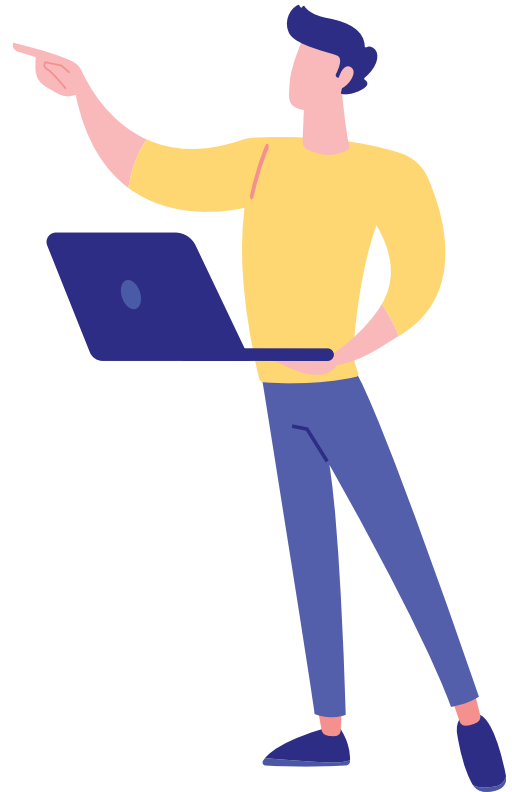
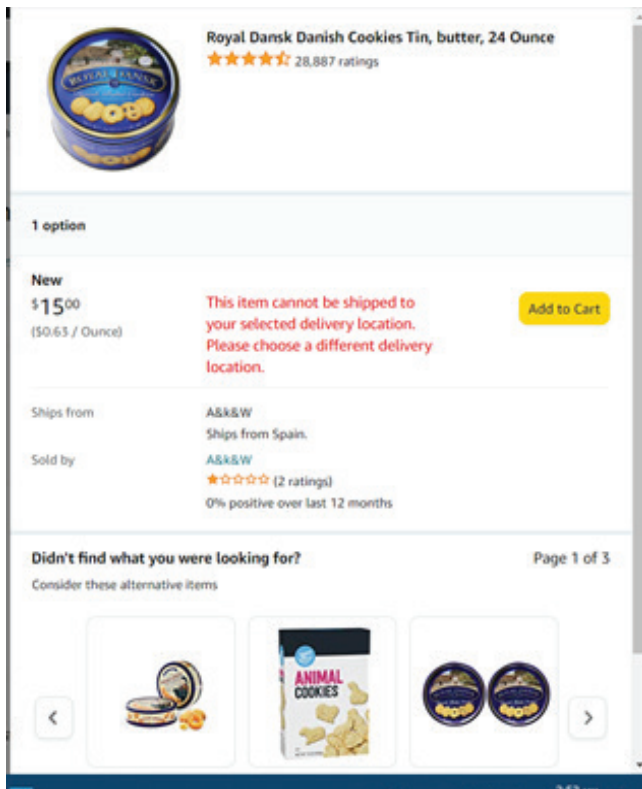
You will be redirected to the product you had chosen.

Choose the quantity you want and press “See all Buying Options”

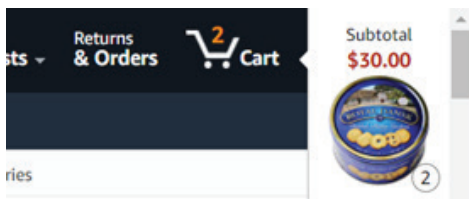
The screenshot shows the Amazon product page for 'Royal Dansk Danish Cookies Tin, butter, 24 Ounce'. The product is a round tin of cookies. The page includes a navigation bar at the top with categories like Grocery, Deals, Snacks, etc. The product title is 'Royal Dansk Danish Cookies Tin, butter, 24 Ounce'. Below the title, there are ratings (4.5 stars) and a 'See all Buying Options' button. The product is available in two sizes: 1.5 Pound (Pack of 1) and 1.65 Pound. The '1.5 Pound (Pack of 1)' option is selected. The product details section lists the flavor as 'Butter', weight as '24 Ounces', country/region of origin as 'Denmark', brand as 'Royal Dansk', and item dimensions as '7.5 x 4 x 4 inches'. There is also an 'About this item' section with bullet points describing the product's quality and ingredients.

And then **“Add to Cart”**

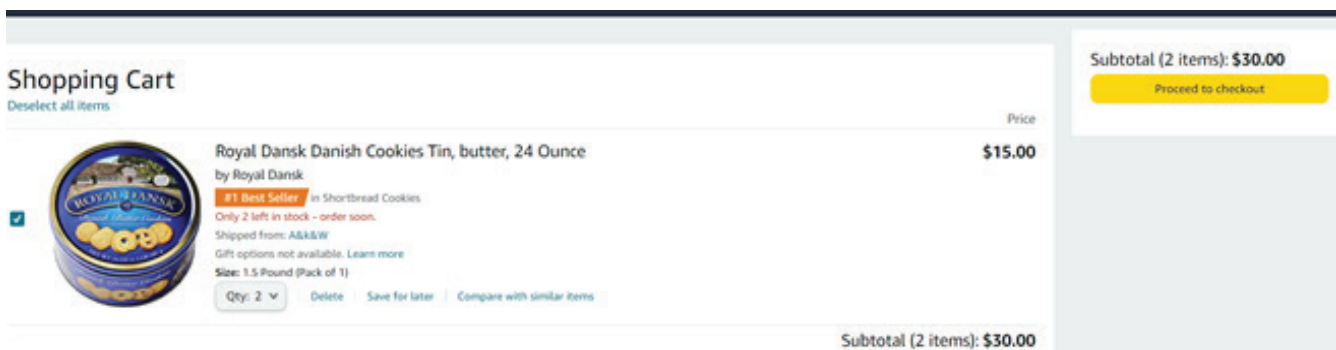
And then **“Add to Cart”**



Then go to cart on the top right of the page



And proceed to checkout



You will be asked to fill in your shipping address followed by your credit card details to complete the transaction.



# MODULE 3

“

Staying safe while using  
the Internet

”

This Module introduces the participants to the topic of security, with the goal for them to recognize scams while using the Internet and to protect themselves when performing online transactions. Tools to protect their devices and to manage personal information and data through safety protocols are introduced, in order to make their cyber experiences as safe and stress-free as possible.

The 4 Units on this subject are:

- **Protect your devices! It's easy!** - With tips to keep hardware safe through typical, easy to learn actions.
- **Safe banking and shopping online!** – For safe online transactions and online shopping.
- **Staying safe from scams** - Typical scam methods and how to identify relevant attempts as well as ways to stay safe while using social media.
- **Fake news and how to identify them** - The role of fake news and how to detect them on the Internet.



## The Units

### Unit 3.1: Protect your devices! It's easy!


Going online to search for information, to shop, to bank, and to stay in touch with family and friends through social networking, does have its risks: our devices contain our personal information. It is important to keep them protected by using safety measures and good practices: there are a number of actions we should be taking, that don't require expensive gadgets or an IT professional. This unit provides tips to keep devices and information safe.

To begin with, an introduction to the risks to the devices and the malware that can compromise them:

Malware is any software intentionally designed to cause disruption to a device or network, leak private information, gain unauthorized access to information or systems, deprive users access to information or which unknowingly interferes with the user's computer security and privacy. Viruses, Worms and Trojans are all threats to your devices!



## And what damage viruses can do:



**They infect your computer, can modify and damage programs and data, perform harmful functions or spy on your activities**

## But how do devices get infected?

- Receiving emails from unknown senders with attachments may contain viruses that download the malware by opening it.
- Downloading files from unsafe websites.

## Guidelines on how to protect your devices:

Keep your computer up to date

- Browser and operating system should always have the latest updates, i.e. update themselves automatically.
- Firewall and antivirus should be active.

Furthermore:

- Use strong passwords.
- Keep track of your apps. Only download apps from trusted sources. Better to download from the app store.
- Think before you click and open attachments in emails or posts on your social media account.
- Make all accounts as private as possible and limit app permissions.
- Clear browsing history by choosing your browser and clicking “clear history and website data.”

## **Some tips for strong passwords:**

- Passwords protect your computer, so they must be safe
- Do not use easy passwords (like 1234 or your name) – they are easily deciphered
- Passwords should be long and contain a mixture of letters, numbers and special characters

## **When to be alarmed:**

- When Apps you never downloaded appear. If you have accidentally downloaded a malicious app or a virus, you might notice an increase of new apps.
- Your device is hot to the touch. When you download malware, your device works harder to support the virus, causing your device to overheat.
- Everything seems unusual. A virus can impact a device's performance. It might be slower, or your battery might not be like it used to.
- You notice unauthorized charges on your credit card.

## **If you suspect you have been infected, follow these easy steps:**

- Delete any suspicious apps you didn't download or texts, as well as browsing history.
- You might have to restore your device to its original settings. Before doing so, save your photos and archives!
- Change your passwords and make them stronger.
- Install security software that will protect you in the future.

## Unit 3.2 - Safe banking and shopping online!

When you bank online, we trust that our account is safe from criminals. However, online accounts can seem to consumers like easy targets, and thus be reluctant to use them.

To combat these concerns and protect our accounts, banks and credit unions employ policies to keep online customer accounts secure. There are some steps one can take to minimize fraud when going online for banking transactions or shopping.

### **Some important tips for safe banking**

#### **When entering Online-Banking:**

- Enter the address of your bank by hand in the address line of the browser
- You should never use links in an e-mail to access your bank's or service provider's website. It could be phishing, with which someone tries to "fish" your access data. The emails look very real!
- Always check the address field. There should be a secure connection, the address should begin with "https".
- Only access online banking on your own device and not on public computers.

In order to keep your passwords safe:

- Keep your secret passwords to e-banking services (Username, Password) and Debit or Credit card data (card number, cardholder's name, expiry date, password) safe and do not disclose them to third persons.
- Change your password regularly (every 90 days)

Criminals sometimes approach consumers by telephone or email asking for banking details.

### **Be cautious!**

- If you are asked by email or telephone for your access data for online banking, do not do this under any circumstances! No bank will ever ask you for this type of data!
- Terminate the conversation and do not respond when receiving such calls or messages.

### **When becoming suspicious:**

You must immediately contact your bank as soon as you suspect a leak of your personal and secret passwords and take steps to challenge any unauthorized transactions

### **And remember:**

**Always keep  
your computer  
up-to-date!**

## Unit 3.3: Staying safe from scams

Typical scam methods re introduced and ways to identify relevant attempts. Also, ways to stay safe while using social media.

Staying safe from online scams

The Internet can make life easier in many ways, but also comes with the risk of scams and fraud.

Online scams are becoming increasingly common, but you can protect yourself by knowing what to look out for.



Phishing:



Emails or telephone calls pretending to be e.g. from a bank and look real in appearance asking for personal information or account data.



It's becoming increasingly difficult to distinguish a fake email. However, most have subtle hints you can recognize.

- Requesting your sensitive information via email
- They don't call you by your name, but e.g. as "dear customer"
- They don't have domain emails
- Spelling mistakes
- Threats that unless you act now, a deal will expire or your account closed.
- Attachments. Typically, authentic institutions don't send emails with attachments, but direct you to download documents or files on their own website.

## **Staying safe using social media**

As is true of any form of electronic communication, it is important to follow basic safety rules and develop your critical thinking and judgment to enjoy the benefits of the information and knowledge available with safety.

### **Basic guidelines:**

- Anything you wouldn't do in the real world, do not do online!
- Avoid disclosures that could be exploited by malicious users.
- Carefully study the terms of use and privacy policy of any network you wish to join.
- When creating your profile, do not fail to set up the accessibility of other users to your personal information.
- You must always be the ones who choose who can visit your profile and what they can read in it.

- Think carefully about who you choose to connect with on social media. Do you know them in real life?
- Be careful of the content, photos and videos you post. Remember that any photo shared on the internet, is there forever!

## Relationship scams

Scammers can use social networks like Facebook or dating websites. Once they have gained your trust, they might start asking for money. These scams are not always obvious, try discussing it with a friend or a relative if you become suspicious.

**Never send the person money or give them your account details. If you arrange to meet, make sure it's in a public place and tell someone else where you're going.**

Keep in mind that scammers constantly look for new frauds to trick people and online scams are evolving all the time.

It is not unusual for people to be a victim, so **don't feel bad if it happens to you!**

## Exercise!

Search on the internet and find 2 examples of scam.

Write them down and present them in the WhatsApp groups.

## Unit 3.4: Fake news and how to identify them

Developing digital literacy skills should expand beyond the acquisition of basic capacities in operating computers, tablets, and other smart devices into developing media literacy, critical thinking, and a proficiency to identify reliable online information. Challenges of today's Internet and the rapid development of misinformation in the last decade require an increased awareness on the role of fake news and how to detect them.

### What is fake news?

Fake news is essentially a kind of propaganda or presentation of facts in an “altered” way. They are created to deliberately misinform or deceive the public, to influence people's views, push a political agenda or even for profit.

Fake news can be found on television, in the Press, practically everywhere, but are mostly spread on social media.

**According to research, fake news “travel” six times faster than the truth.**



## **Why is it important to know?**

Fake news are dangerous, not just because they misinform, but because they have the power to develop perceptions and behaviors. When people believe false information to be true, they tend to question correct information. As a result, they start to believe in this misinformation and sometimes even dispute scientific evidence.

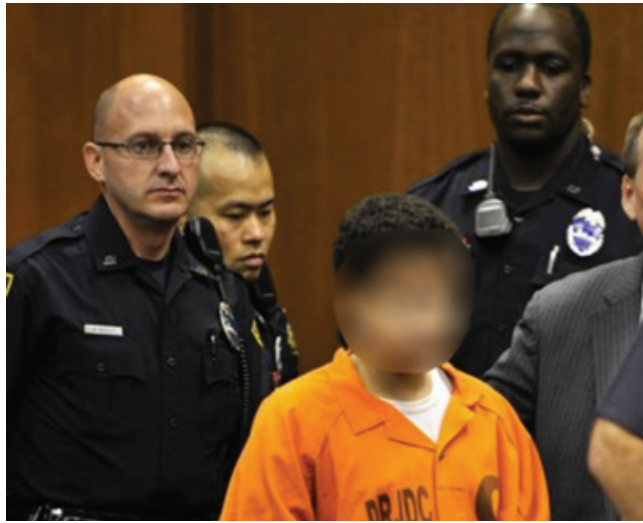
This how the conspiracy mechanism works, fostering malignant attitudes that oppose the EU common values such as tolerance, respect to diversity and dignity.

## **How to detect fake news**

- Check the source of the story: Is it reliable? Trustworthy news outlets usually include detailed background information and email contacts in the “About/About Us” section.
- Identify the Author: Fake news articles often don’t include author names. If included, search the author’s name online to see if they exist.
- Headlines: Many fake news stories use shocking headlines to grab attention.
- Assess Spelling, Grammar, and Punctuation: If the article has misspelled words, words in ALL CAPS, poor grammar, or lots of explanation marks, it’s probably false.
- Check other sources: Are other reputable outlets reporting on the story?
- Timeline: Fake stories often contain incorrect dates. When was the article published, is it current or old?
- Central Message: Read the article carefully. Does it seem reasonable? Fake news articles often make outrageous claims, push one viewpoint, have an angry tone.
- Check your own biases: Are your views or beliefs affecting your judgement of an article?
- Advise Fact Checkers: There are websites that check news. Do the fact checkers say the news story is true?

## Some examples:

The photo of a boy convicted in a judicial court was shared on social media claiming him as the 15-year-old who was caught while stealing bread for his mother from a store. In the post, it is claimed that the judge imposed a penalty of 1000 dollars on the store for being cruel to the boy.



**The true story:** The boy in the photo was arrested on the charges of murdering his 2year old brother.

Why were people so eager to share it on their social media?

Because it had great sentimental impact!

**Just because you read it on the Internet, doesn't mean it is true!**

## Let's check a post! True or false?



### To check a photo on the Internet

On a photo/post on the Internet. Right click on your mouse if you are using a computer, or tap on the image if you are using a smart phone/tablet.

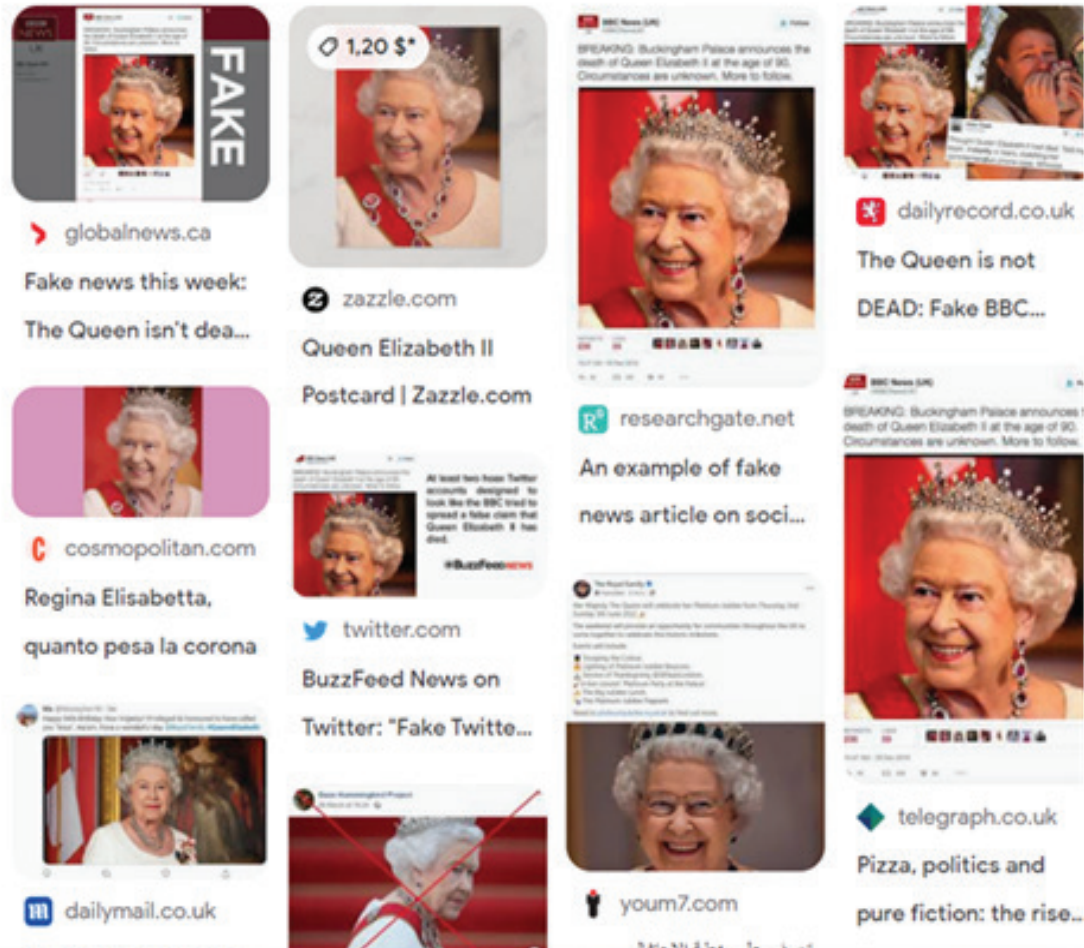
Select: Search image with Google Lens





You will be redirected to a page where you can find information on the photo.

**It is obviously fake!**



## Exercise!

Be your own detective!

Try looking through the Internet for posts and news that seem suspicious.

Can you tell if they are fake or not?

# GLOSSARY

## **Active ageing**

Active ageing means helping people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society. (<https://ec.europa.eu>)

---

## **Active learning**

Learners participate fully in a learning experience assuming responsibility for their own learning. Goals of active learning include: the creation of individuals who recognize when learning is required; who know how to learn and who can apply learning to life.

---

## **Active citizenship**

Active citizenship means people getting involved in their local communities and democracy at all levels, from towns to cities to nationwide activity. The concept of active citizenship for older adults focuses on encouraging their participation in society and it recognizes the competence and knowledge that older people possess.

---

## **Ageism**

Ageism refers to the stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) towards others or oneself based on age. Positive and negative views of ageing contribute to the formation of beliefs about oneself, one's role and one's rights.



## **Competences**

Specific skills and abilities that underpin successful ageing and that enable the individual to maintain independence and active participation in life.

---

## **Dependency**

The point at which an individual can no longer function effectively without consistent support from others. This support may come from family members, the state, private care organisations.

---

## **Differentiation**

Within education, differentiation encompasses actions that an instructor may take to ensure that, in group learning, individual need and expectation is allowed to flourish. Differentiated approaches include: the provision of a range of resources, tasks and activities so that people may learn and progress in ways that are relevant to them; the management of time to ensure equitable support for group members.

---

## **Digital inclusion**

Technological advances are becoming entrenched in many aspects of our societies and hold the potential to create opportunities towards an inclusive and sustainable development and provide tools to older adults to maintain their independence and to access information and services. Digital inclusion means that participation of all ages is technically and practically possible.

## **Human rights for older adults**

Human rights of older adults are neither respected nor seen as a policy priority, and their contribution to and their role in our society are not fully recognized. One of the reasons ageism is still prevalent can be found in the absence of an international convention on older persons. Where there are conventions on the rights of women, children, people with disabilities, and migrant workers, the lack of one for older persons implies that age-based discrimination is legitimate and even socially accepted.

---

## **Intermediaries**

Individuals, organisations or agencies who work with and on behalf of older adults in a paid or voluntary capacity. They may be services within the public sector (health, social services for example); within the private sector (care homes, for example); within the voluntary and community sector (charities; faith groups, for example).

---

## **Mentoring**

Mentoring is the guidance or direction given by a mentor to a less experienced person, a mentee.

---

## **Older adults**

Terms such as seniors, elderly, the aged, ageing dependents, old-old, young-old, and similar “othering” terms are stereotypical and should be avoided. Terms such as older adults, older people, or the older population are preferred.

# Thanks!



[www.faith-project.eu](http://www.faith-project.eu)



Co-funded by the  
Erasmus+ Programme  
of the European Union

This document was created with the financial support of the European Union. The European Commission's support for the production of this document does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein. Project number: 621403-EPP-1-2020-1-EL-EPPKA3-IPI-SOC-IN