

COURSE SUPPORT SENIOR IN DIGITAL ERA Masterclass MC5



Co-funded by
the European Union



SiDE
Seniors in Digital Era



**COURSE SUPPORT - SENIOR IN THE
DIGITAL ERA**

Masterclass 5: Data security



Project Erasmus +: „Senior in Digital Era”

Project nr. 2021-2-RO01-KA210-ADU-000048477

Partners

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- Organization for Promotion of European Issues (O.P.E.I.) – Paphos, Cipru

This project (project no. 2021-2-RO01-KA210-ADU-000048477) was funded with support from the European Commission. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

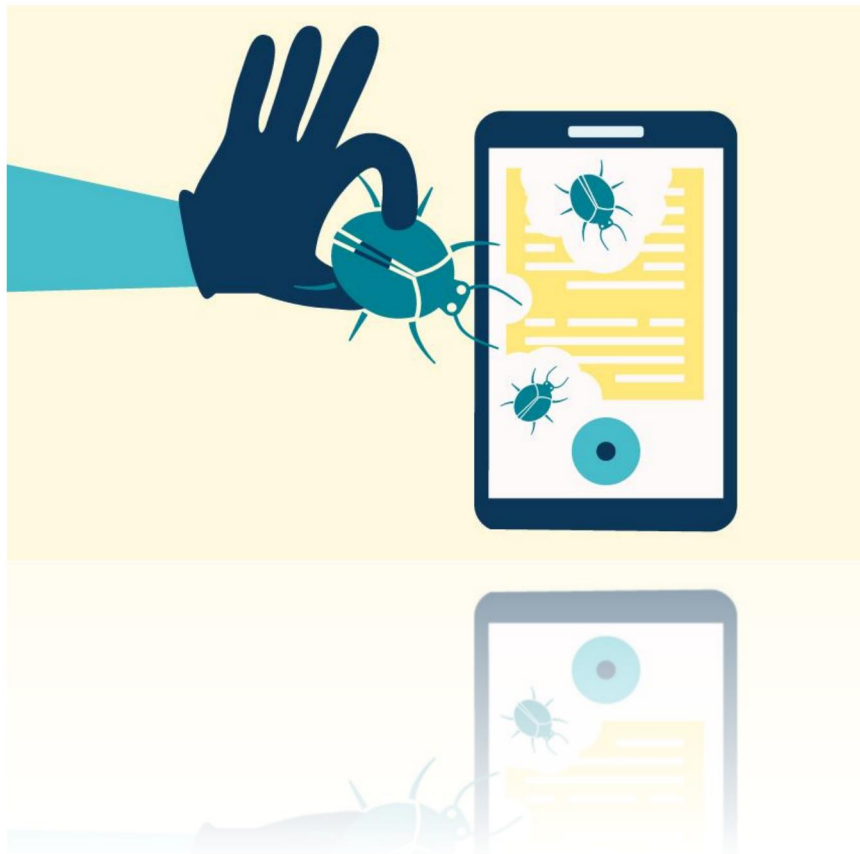
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Introduction

Data security

The digital world is full of surprises and fantastic opportunities, but we must not forget that the internet is also full of risks. Although we often have the impression that the internet is a tool only for young people, there are, on the contrary, many opportunities that the web and digital media offer to the older generation



PART 1

Chapter 1: Safe online shopping

(Review & in-depth)

Online shopping tips:

- Verification seal and certificates: quality seals from inspection and safety organisations are proof that you are dealing with a reliable online shop
- Check reviews: read product reviews or other shoppers' experiences. For example, enter "store name experiences" or "trusted store name" into the search engine.
- Shipping costs and returns: find out in advance about shipping costs and customs conditions.
- Origin of the shop: check the information about the supplier in the 'Legal notes' section.

How do we recognise trustworthy online sites?

- The 'legal notes' or 'legal information' section is comprehensive and includes:
 - Company name
 - Mailing address (not a P.O. Box)
 - Name of person(s) responsible for content and/or data protection
 - VAT number
 - Telephone/fax and/or e-mail contact information
- The online shop sends you a confirmation of your order.

- The website provides information on the right of withdrawal.
- A reliable online shop is transparent about shipping and delivery (options and costs).
- The data entered is only used to process your request and is not passed on to third parties.
- General terms and conditions are available and easy to find on the website.
- The shop's website has secure encryption ("https://").
- Fake reviews can be recognised by overly positive, almost promotional-sounding wording, or by the fact that many positive reviews for a product have been written on a site in a very short period of time.

Application:

Trainers will design models of safe and fake sites for seniors to see the differences. In the next step the seniors will be grouped into 5 teams and will be given sites by the trainers to search on the internet to distinguish between a safe and a dangerous site.



Chapter 2. Online shopping

-Safe payment methods-

1. Delayed payment purchase:

With delayed payment purchases, the seller sends the goods to the customer, who pays only after receiving the goods.

Application

Seniors together with trainers will discuss the advantages and disadvantages of deferred purchase. The aim of the app is for seniors to be actively involved and to express their views.

2. Cash on delivery

It is called a reimbursement payment. Not all websites accept this payment method.

Application

Seniors along with trainers will discuss the pros and cons for paying cash back. Similar to the previous exercise, the objective is to actively involve the seniors in deducing what the advantages and disadvantages may be.

3. Pay online by credit card

Credit cards have a monthly spending limit. Credit card purchases are not charged immediately.

Application

Seniors along with trainers will discuss the pros and cons of paying online by credit card. It is important that seniors contribute and actively engage in discovering together with trainers what the advantages and disadvantages are.

4. Plata cu Paypal

Payment via PayPal requires opening a PayPal account. It acts as an intermediary, processing the purchase without transmitting the buyer's payment information to the seller.

Application

Seniors together with trainers will discuss the advantages and disadvantages of Paypal payment. The aim is to get seniors actively involved. After the trainers have explained what it means, the seniors should try to find the advantages and disadvantages themselves.

5. Payment with a prepaid card

Prepaid cards are one of the most widely used payment instruments that do not require a bank or post office account.

Application

Seniors will be encouraged to voice their opinion about paying with a prepaid card. The focus will be on identifying advantages and disadvantages.

Chapter 3. Booking a safe journey

The ad gives all the details of the trip, including:

- Destination
- Type of accommodation and food
- Itinerary
- Means of transport
- Price of the trip
- Information on requirements: passport, visa or vaccinations required

It is important that the advertisement indicates who the tour operator is and contains the following details:

- Name of organizer
- Legal form of the company (e.g. LLC)
- VAT number
- Name of authorised agent
- Contact address (telephone, fax or e-mail)

Before booking, search online forums or travel portals for *experiences and reviews* written by other users about the travel agency or tour operator and accommodation.



Chapter 4. Home banking for the elderly

The term '**home banking**' refers to the ability to manage your own bank account via the internet.

With it you can access your account 24 hours a day from your PC or mobile devices such as smartphones and tablets, and carry out all those transactions from home that you would normally have to go to a branch for.

However, online banking doesn't mean you don't have access to the bank's advice service. In both the online banking software and apps, you can easily find options to contact your bank advisor directly or a customer service line you can call

Application

Seniors will be divided into 5 groups. Each group will be encouraged to find 3 advantages and 3 disadvantages (or concerns) regarding homebanking. They will be encouraged to think about both the information presented now and the information presented in the previous step. They can also make a list of concerns per team.



How home banking works:

To take advantage of the many benefits of online banking, you need to take a few preliminary steps:

- Ask your bank for online banking. This can usually be done either at the branch or on the bank's website. You will receive the details later.
- Use your login details to register. Login details generally include a username and a PIN or password.
You can change your PIN later.
- Access your account online. To use online banking, you can log in to your bank's website.

*Many banks also offer a **home banking app** that you can access via your smartphone or tablet.*

Application

Encourage seniors to explain what they think the functions of a home banking app are. This way trainers can see what they have remembered and what their fears are.



PART 2

Chapter 5. Smartphone security

- **PIN code for SIM card :** when you receive your SIM card from your mobile phone provider, it is usually protected by a PIN code. Remember this code, as you will be asked for it every time you switch on your phone.
- **Set screen lock:** when you are not using your device, the screen turns off. To do this, you can use facial recognition, fingerprint or enter a PIN code.
- **Perform updates:** if your smartphone asks you to be updated, perform updates.
- **Don't open links:** if an unknown sender sends you a web address (also called a 'link'), you should not open it.
- **Don't use public Wi-Fi networks:** try not to use public networks.

Application

Encourage seniors to set security codes to lock their personal devices. Trainers will assist them to choose easy and practical methods in relation to their needs.



Chapter 6. Tips for safe online surfing

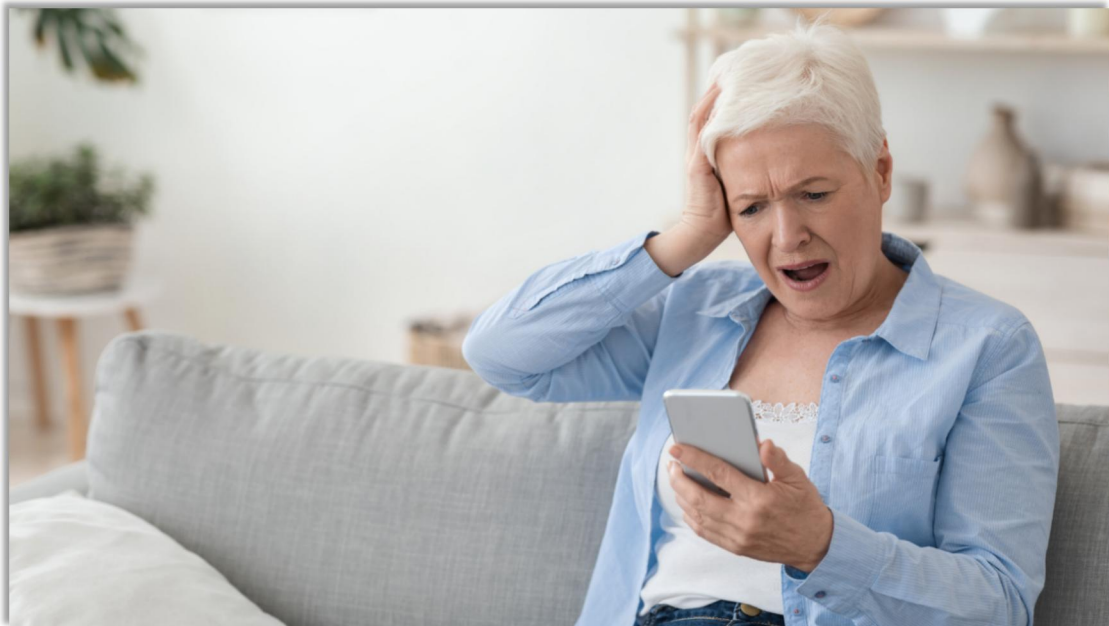
General advice:

- Buy and install computer security software.
- Antivirus software allows you to surf online safely.
- Install updates regularly. Updates are designed to correct security gaps.
- Surf encrypted websites. To recognise an encrypted website, simply check if the web address starts with "**https**". If the web address only contains "**http**", hackers can more easily intercept your data.
- Try not to use the wifi that is offered for free in various shopping centres or locations.
- Do not download files and attachments from unknown sources.
- Protect your home network. It is always better to have your Wi-Fi router installed by a professional. Usually when you purchase a router, you will also receive a password. For security reasons, it is always advisable to replace it with a new password of your choice.
- Tips for effective passwords:
 - The password should be at least 10 characters long and contain a combination of upper and lower case letters, numbers and special characters such as !?/%.
 - Don't always use the same password. Find a different password for each account.
 - Don't give your password to anyone. If you are asked to provide your password by email or during a phone call, never follow up.

- Don't store your passwords in your browser, but use password managers (or password managers) to manage and save all your passwords.

Application 1

Seniors will be divided into 5 groups and with the help of trainers will make a common board on an A5 card about the benefits of the internet. Seniors will be invited to paste the material on the board and discuss using the information they received in the previous masterclasses.



Chapter 7. Protecting your email account, privacy and personal data on social networks

It is essential to pay attention to the following issues:

- Use a more complex password for your email account. In addition, it would be preferable to use 2-factor authentication for your accounts.
- When you receive an unexpected e-mail, you should first check who the message is from and the e-mail address of the sender.
- If you receive an email from an unsafe sender, do not under any circumstances click on links in the message and do not download any attachments.
- If a suspicious email is received do not open or click on that attachment it may be malware.
- If you are asked by email to change your password, disclose sensitive data or make transactions, ignore these requests.

Precautions to take when surfing online platforms:

- *Be careful with your data.* On social media, users have the opportunity to introduce themselves and build their identity.
- *Recognise fake profiles.* Only accept friend requests from people you know. Sometimes, unfortunately, hackers and scammers create fake profiles to steal your data. *When accepting a friend request, always check the profile carefully and look for any inconsistencies.*
- *Change your privacy settings.*

- *Think before you share.* Posts, comments, photos posted and group memberships can tell a lot about you. That's why it's always better to think twice before becoming an active social media user.
- *Check your posts and messages carefully.* Always be very careful on social networks and don't trust every message or post you see.
- *Don't post information about your holidays and travels on social media.*

Application:

Trainers will show seniors screenshots and various fake profiles to help them understand what indicators to watch out for. Afterwards the seniors will be grouped into 5 teams. Each team will receive printouts of their fake social profiles to analyse as a group with the help of the trainers.





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**Co-funded by
the European Union**

Erasmus+ Programme – Small-Scale Partnerships

Project: *“Senior in Digital Era”*

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