



**INCLUSIVE DIGITAL BANKING:
EMPOWERING SENIORS WITH DIGITAL SKILLS**

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DIGITAL BANKING SIMULATORS

QUALITY REVIEW TABLE

Review	Date	Description of the Modification	Signature
0	29/08/2025	Original wording	

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DIGITAL BANKING SIMULATORS IN SLOVENIA



In Slovenia, several banks offer interactive digital banking simulators to help users, especially beginners and older adults, learn how to use online and mobile banking services in a safe, practice-oriented environment.

On the Monitor.si page, the following simulators are highlighted:

1. NLB KLIK SIMULATOR



-  Offers a realistic environment for learning NLB's online banking interface.
-  Users can practice logging in, checking balances, making payments, and setting up standing orders.

Supported Programs/Applications:


-  NLB Klik (online banking via computer).
-  NLB Pay (mobile banking app for smartphones).

PROS	CONS
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Very detailed simulator (almost identical to the real platform). <input checked="" type="checkbox"/> Covers a wide range of services (payments, standing orders, statements). <input checked="" type="checkbox"/> Great for older users due to clear structure. 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Requires some initial navigation skill (menu slightly complex). <input checked="" type="checkbox"/> Some advanced features (like investing) are not included in the simulator.

2. NLB PAY MOBILE BANKING SIMULATOR


-  Simulates use of NLB's mobile banking app.
-  Demonstrates functions like mobile payments, QR scanning, and PIN authorization.


Supported Programs/Applications:

 NLB Pay app (Android and iOS).


PROS	CONS
<ul style="list-style-type: none"> ☑ Focused specifically on mobile payments and QR scanning. ☑ Modern interface; simulates everyday payment operations. ☑ Shows biometric authentication (Face ID, fingerprint). 	<ul style="list-style-type: none"> ☒ Less suitable for complete beginners – assumes some smartphone knowledge. ☒ Focused mainly on payments, not on broader banking management (e.g., loans).

3. ABANKA / NOVA KBM SIMULATOR

 Shows functionalities of the merged Nova KBM platform.

 Useful for users transitioning to the new interface post-merger.



Supported Programs/Applications:

 Nova KBM online banking (e-bank and m-bank).

PROS	CONS

<ul style="list-style-type: none"> ☑ Updated after the merger (consistent experience across Nova KBM). ☑ Clear demo of payments, account review, and basic settings. ☑ Good onboarding for users moving from old Abanka system. 	<ul style="list-style-type: none"> ☒ Simulator is a bit less graphically polished. ☒ Some mobile app specifics (e.g., push notifications) are not simulated.
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4. INTESA SANPAOLO BANKA SIMULATOR



-  Guides users through payment execution and account management.
-  Available directly on their website for training purposes.

Supported Programs/Applications:


-  Intesa Sanpaolo online banking and mobile app.

PROS	CONS
<ul style="list-style-type: none"> ☑ Excellent walkthrough of basic operations (viewing balances, making payments). ☑ Practical examples for setting up direct debits and e-invoices. 	<ul style="list-style-type: none"> ☒ Interface a bit outdated compared to newer banks. ☒ Limited information about mobile-specific features (only general banking demo).

5. SKB BANKA DEMO PLATFORM

-  A demo version of their e-banking platform.
-  Users can test viewing statements, making transfers, and navigating the platform.

Supported Programs/Applications:

 SKB NET (online banking platform).

PROS	CONS
<ul style="list-style-type: none"> ☑ Very intuitive interface. ☑ Focus on transaction history and basic payments. ☑ Good balance between simplicity and necessary functions. 	<ul style="list-style-type: none"> ☒ Simulator available only for desktop users (not adapted for mobile practice). ☒ Some functions (e.g., investing tools) are not shown.

6. CONCLUSION

These simulators teach:

- How to log in safely.
- How to find account information.
- How to execute payments (including UPN forms).
- How to set up standing orders.
- How to recognize and respond to security prompts.

These simulators are especially helpful for those unfamiliar with digital tools, enabling safe practice without risking real funds or data. (Klančar, 2016).

For an easy access to all of the above-mentioned simulators, just visit the website <https://www.monitor.si/clanek/banke-prihodnosti/178016/> where you can test them all.

DIGITAL BANKING SIMULATORS IN SPAIN

In contemporary society, the digitalisation of banking services is an unstoppable trend. While it offers numerous advantages in terms of efficiency and accessibility, it also poses significant challenges for certain groups.






Older people, in particular, can face a barrier when transitioning from traditional banking to the online management of their finances. This can create a digital divide that may lead to a loss of autonomy or even financial exclusion. It is therefore essential to develop tools that facilitate this adaptation in a way that is safe, educational and adapted to their own learning pace.

In this context, online banking simulators represent an invaluable solution. These applications provide a controlled and completely safe environment—a functional replica of real banking platforms where users can practise without any risk to their money.

By repeating common operations—from checking a balance to making a transfer or a Bizum payment—confidence is built, knowledge is reinforced, and the necessary skill is acquired to securely handle their bank's actual application. The ultimate goal is to equip them with the independence and digital skills needed to manage their personal finances in the new digital paradigm.

With these simulators, various banking institutions provide their potential customers with an example that looks like their original apps, so that they can learn how to use them. They can be used on both PCs and mobile phones.

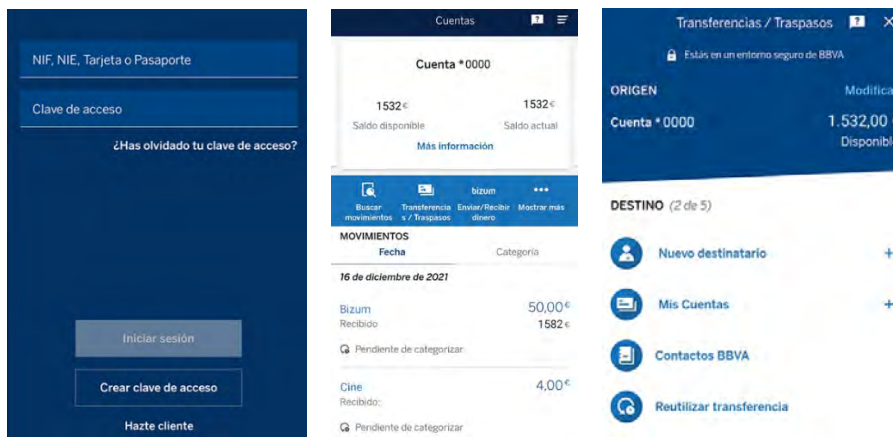
This allows them to learn how to:

-  Securely access the mobile app. To do this, use the Username: **Simulator** and the Password: **1234**.
-  Check recent transactions and monthly statements.
-  Make one-off or recurring bank transfers.
-  Make a payment with Bizum.
-  Log out.

1. SIMULATOR OFFERED BY BBVA



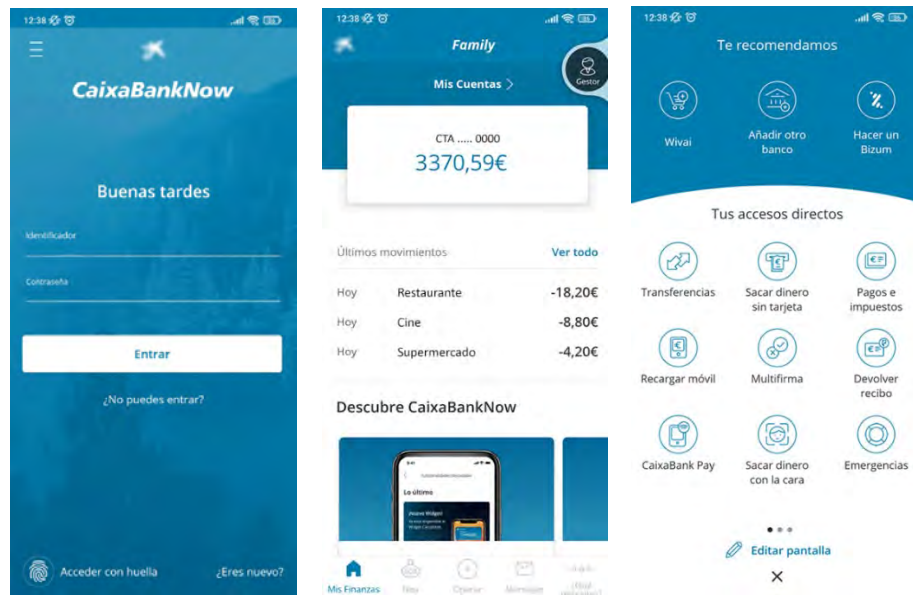
<https://www.cyldigital.es/sites/default/files/simuladores/bbva>



2. SIMULATOR OFFERED BY CAIXABANK



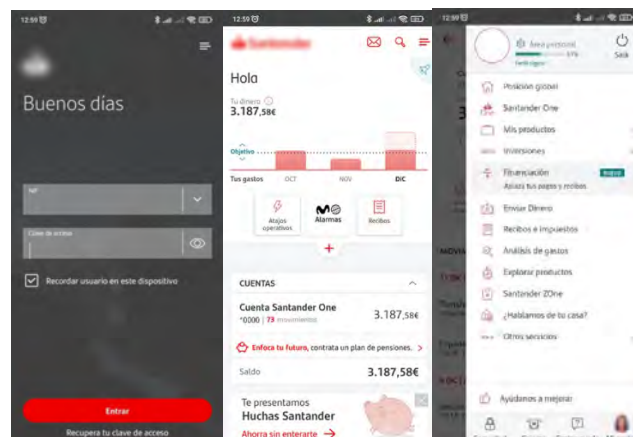
<https://www.cyldigital.es/sites/default/files/simuladores/caixa-bank>



3. SIMULATOR PROVIDED BY BANCO SANTANDER



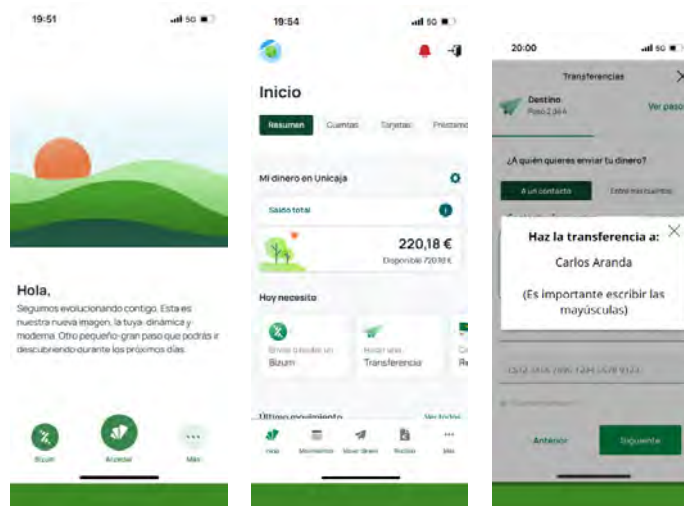
<https://www.cyldigital.es/sites/default/files/simuladores/santander>



4. SIMULATOR PROVIDED BY UNICAJA



<https://www.cyldigital.es/sites/default/files/simuladores/unicaja>

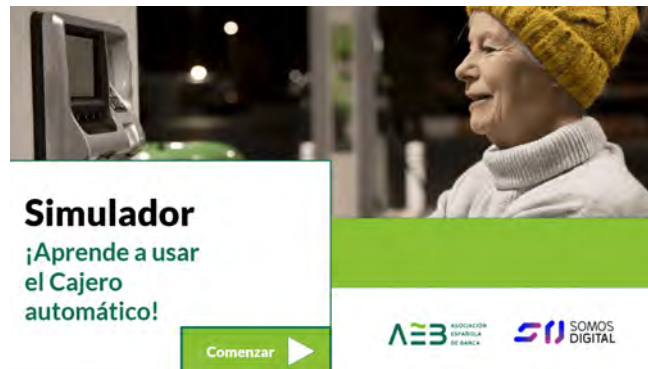


5. DIGITAL COMPETENCE CENTRES

Through the Digital Competence Centres, you can access different types of general simulators:

<https://www.mibancadigital.es/service/simuladores-banca/>

5.1. ATM SIMULATION



<https://www.mibancadigital.es/simuladores/simulador-cajero/story.html>

A preconfigured virtual assistant (you cannot ask questions) guides the user through the operation of an ATM.

Inserta el PIN de tu tarjeta

Tu PIN es: 1034

1

2

3

4

5

6

7

8

9

0

✓

✗

¡Bienvenid@! ¿Qué operación quiere realizar?

Inicio

Progreso

Retirar efectivo

Transferencia

Consultar saldos

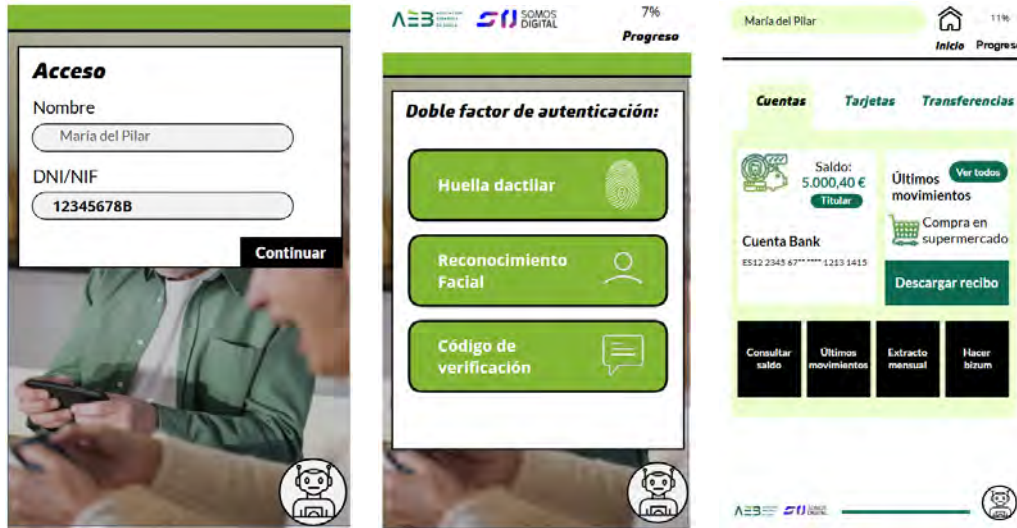
Localizar caíeros

Cartilla

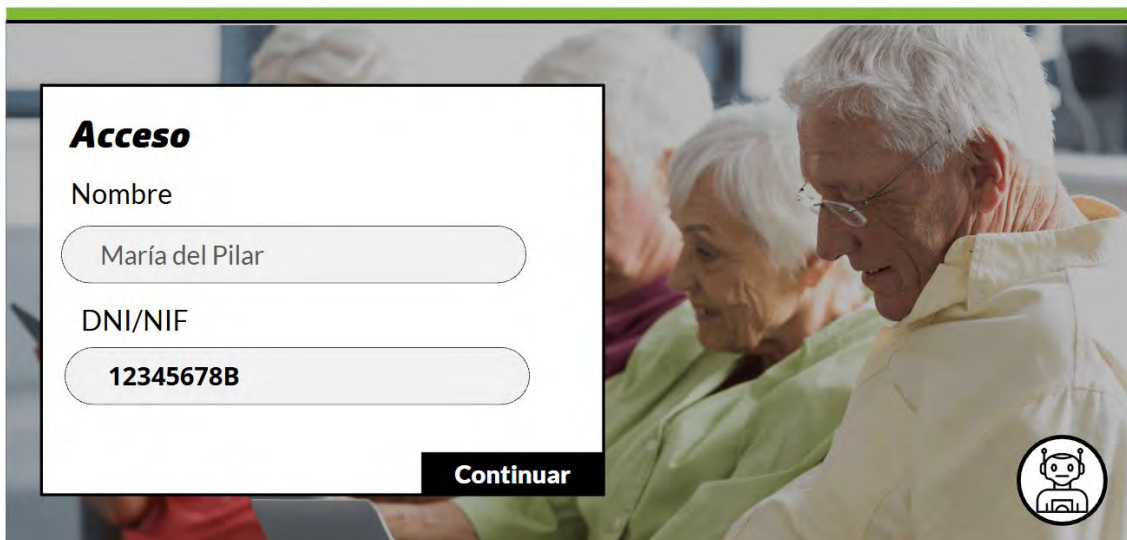
Ca

Vale, ya has accedido a la cuenta personal de tu tarjeta. Empecemos retirando el dinero en efectivo. Pulsa en la acción correcta.

5.2. MOBILE ELECTRONIC BANKING SIMULATOR



5.3. COMPUTER-BASED ELECTRONIC BANKING SIMULATOR (WEBSITE)





6. APP OFFERED BY THE BANK OF SPAIN

The Bank of Spain makes all the simulators on this Bank Customer Portal available to the public through an application for mobile devices.

The application is free and can be downloaded to devices using the iOS ([App Store](#)) and Android ([Google Play](#)) operating systems.

What can you do with this app:

- Instalment to be paid on a loan (mortgage or personal).
- Instalment to be paid on a loan (mortgage or personal) if there is a grace period.
- Instalment or term of a loan if a partial early repayment is made.
- Calculation of the APR of a personal loan.
- Calculation of the APR of a mortgage loan.
- Bank deposit in instalments Interest and APR.
- Calculation of the effective interest rate.
- Spread to be applied to the substitute index for I RPH Cajas, Bancos or TAR.
- Calculation of the due date of the last instalment of a revolving credit card.

- Simulator for eligibility and application of the measures in the Codes of Good Practice.
- Calculate the financial cost of your instalment purchase.

DIGITAL BANKING SIMULATORS IN TÜRKİYE




Digital banking simulators are not yet sufficiently developed in Türkiye. Currently, some banks offer demo pages or promotional videos, but interactive and comprehensive simulation applications remain limited.

You can take a look at what we have found below:

1. BANKSIM BANKING SIMULATION

BankSim is an important simulation example developed in Turkey that teaches digital banking processes in a virtual environment.

Supported Programs/Applications:

-  Simulation-Based Active-Passive Management.
-  Simulation-Based Budgeting Program.
-  Elementary Simulation Program.

PROS	CONS
<ul style="list-style-type: none"> ☑ Developed in accordance with Turkish banking regulations and market conditions. ☑ Provides a virtual training environment that closely resembles a real banking environment. ☑ Teaches banking processes such as active-passive management, balance sheet and income statement analysis, and credit and fund management in a practical manner. 	<ul style="list-style-type: none"> ☒ The user interface may be complicated for people with limited digital experience. ☒ Some functions (e.g., investing tools) are not shown.

2. ZIRAAT BANK – INTERNET BRANCH DEMO (ZIRAATFX PLATFORM)

The Ziraat Bank Internet Branch Demo application is an important example among digital banking simulations in Turkey and is valuable in terms of providing digital platform experience. However, the application focuses largely on investment and financial market transactions.


-Supported Programs/Applications

Ziraat Bank Internet Branch Demo Account

ZiraatFX MT5 Platform (practice trading using the demo version)

Supported Programs/Applications:

 Ziraat Bank Internet Branch Demo Account.

 ZiraatFX MT5 Platform (practice trading using the demo version).

PROS	CONS
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<ul style="list-style-type: none"> ☑ A free demo account can be opened. ☑ A virtual balance is defined in the demo account, allowing users to trade without risking real money. ☑ The registration and login process is suitable for users with limited digital experience. ☑ It offers trading experience with real market prices. ☑ It is useful for familiarizing users with the use of digital platforms. ☑ Its focus on investment transactions has the potential to increase financial literacy. 	<ul style="list-style-type: none"> ☑ It focuses more on investment and foreign exchange transactions, and the simulation of basic banking transactions (such as wire transfers and bill payments) is limited.
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→ <https://www.monitor.si/clanek/banke-prihodnosti/178016/>

Avşa Danışmanlık - Finansal Yazılım Hizmetleri:

→ <https://www.avsadanismanlik.com.tr/tr/banksim-bankacilik-simulasyon>

Ziraat Bankası:

→ <https://www.ziraatfx.com.tr:8090/mt5webtraderdemo/register>

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CONSORTIUM

LEADER

HORIZONTE XXII (Spain)

PARTNERS

LJUDSKA UNIVERZA, ZAVOD ZA IZOBRAZEVANJE IN KULTURO, ROGASKA SLATINA
(Slovenia)

EGESTIONPYME INTERNET S.L. (Spain)

KULTUR EGITIM VE PROJE DERNEGI – KEPDER (Türkiye)