



**DIGISENIORBANK**

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

2024-1-ES01-KA210-ADU-000243084

**SIMULATORJI DIGITALNEGA BANČNIŠTVA**

## QUALITY REVIEW TABLE

Review	Date	Description of the Modification	Signature
0	31/10/2025	Original wording	

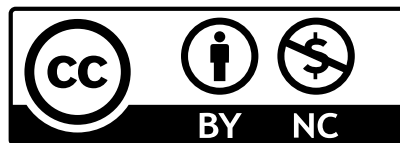
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## DIGITALNI BANČNI SIMULATORJI V SLOVENIJI



V Sloveniji več bank ponuja interaktivne simulatorje digitalnega bančništva, ki uporabnikom, zlasti začetnikom in starejšim, pomagajo pri učenju uporabe spletnih in mobilnih bančnih storitev v varnem in praktično usmerjenem okolju.

Na strani Monitor.si so izpostavljeni naslednji simulatorji:

### 1. NLB KLIK SIMULATOR



-  Ponuja realistično okolje za učenje spletnega bančnega vmesnika NLB.
-  Uporabniki lahko vadijo prijavo, preverjanje stanja, plačevanje in nastavitve trajnih nalogov.

Podprti programi/aplikacije:


-  NLB Klik (spletno bančništvo preko računalnika).
-  NLB Pay (aplikacija za mobilno bančništvo za pametne telephone).

PREDNOSTI	SLABOSTI
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Zelo podroben simulator (skoraj enak pravi platformi)).</li> <li><input checked="" type="checkbox"/> Zajema širok nabor storitev (plačila, trajna naročila, izpiski).</li> <li><input checked="" type="checkbox"/> Odlično za starejše uporabnike zaradi jasne strukture.</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Zahteva nekaj začetnih navigacijskih spretnosti (meni je nekoliko zapleten).</li> <li><input checked="" type="checkbox"/> Nekatere napredne funkcije (kot je investiranje) niso vključene v simulator.</li> </ul>

### 2. NLB PAY MOBILNI BANČNI SIMULATOR

-  Simulira uporabo mobilne bančne aplikacije NLB.
-  Prikazuje funkcije, kot so mobilna plačila, skeniranje QR kod in avtorizacija PIN-a.


Podprti programi/aplikacije:

 Aplikacija NLB Pay (Android in iOS)).

PROS	CONS
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Osredotočeno posebej na mobilna plačila in skeniranje QR kod.</li> <li><input checked="" type="checkbox"/> Sodoben vmesnik; simulira vsakodnevne plačilne operacije.</li> <li><input checked="" type="checkbox"/> Prikaže biometrično preverjanje pristnosti (Face ID, prstni odtis).</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Manj primerno za popolne začetnike – predpostavlja se nekaj znanja o pametnih telefonih.</li> <li><input checked="" type="checkbox"/> Osredotočeno predvsem na plačila, ne na širše bančno upravljanje (npr. posojila).</li> </ul>

### 3. ABANKA / NOVA KBM SIMULATOR

 Prikaže funkcionalnosti združene platforme Nova KBM.

 Koristno za uporabnike, ki po združitvi prehajajo na novi vmesnik.



Podprti programi/aplikacije:

 Spletno bančništvo Nove KBM (e-banka in mobilna banka).

PREDNOSTI	SLABOSTI

<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Posodobljeno po združitvi (dosledna izkušnja v celotni Novi KBM)).</li> <li><input checked="" type="checkbox"/> Jasna predstavitev plačil, pregled računa in osnovne nastavitve.</li> <li><input checked="" type="checkbox"/> Dobra uvedba za uporabnike, ki prehajajo s starega sistema Abanke.</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Simulator je grafično nekoliko manj dodelan.</li> <li><input checked="" type="checkbox"/> Nekatere posebnosti mobilnih aplikacij (npr. potisna obvestila) niso simulirane.</li> </ul>
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#### 4. INTESA SANPAOLO BANKA SIMULATOR



-  Vodi uporabnike skozi izvajanje plačil in upravljanje računov.
-  Na voljo neposredno na njihovi spletni strani za namene usposabljanja.

Podprti programi/aplikacije:


-  Spletno bančništvo in mobilna aplikacija Intesa Sanpaolo.

PREDNOSTI	SLABOSTI
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Odličen vodnik po osnovnih operacijah (ogled stanja, plačevanje).</li> <li><input checked="" type="checkbox"/> Praktični primeri za nastavitev trajnih nalogov in e-računov.</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Vmesnik je nekoliko zastarel v primerjavi z novejšimi bankami.</li> <li><input checked="" type="checkbox"/> Omejene informacije o funkcijah, specifičnih za mobilne naprave (samo splošna predstavitev bančništva).</li> </ul>

#### 5. SKB BANKA DEMO PLATFORMA

-  Demo različica njihove platforme za e-bančništvo.
-  Uporabniki lahko preizkusijo ogled izpiskov, izvajanje nakazil in navigacijo po platformi.

Podprti programi/aplikacije:

 SKB NET (platformo za spletno bančništvo).

PREDNOSTI	SLABOSTI
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Zelo intuitiven vmesnik.</li> <li><input checked="" type="checkbox"/> Osredotočite se na zgodovino transakcij in osnovna plačila.</li> <li><input checked="" type="checkbox"/> Dobro ravnovesje med preprostostjo in potrebnimi funkcijami.</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Simulator je na voljo samo za uporabnike namiznih računalnikov (ni prilagojen za mobilno vadbo)).</li> <li><input checked="" type="checkbox"/> Nekatere funkcije (npr. orodja za vlaganje) niso prikazane.</li> </ul>

## 6. ZAKLJUČEK

Ti simulatorji učijo:

- J` j n r d u` qm oqj` ulsh
- J` j n m` ishonc` sj d n q` bt mt -
- J` j n hyu` i` shok` bk` 'uj kt` fm y naq` ybhTOM((-
- J` j n m` r s` ulsq` imd` m` knf d-
- J` j n oqponym` shu` qmr smd onyhud lmr d m` mid ncyu` sh

Ti simulatorji so še posebej koristni za tiste, ki niso seznanjeni z digitalnimi orodji, saj omogočajo varno prakso brez tveganja za resnična sredstva ali podatke (Klančar, 2016).

Za enostaven dostop do vseh zgoraj omenjenih simulatorjev obiščite spletno stran <https://www.monitor.si/clanek/banke-prihodnosti/178016/>, kjer jih lahko vse preizkusite.

## 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.

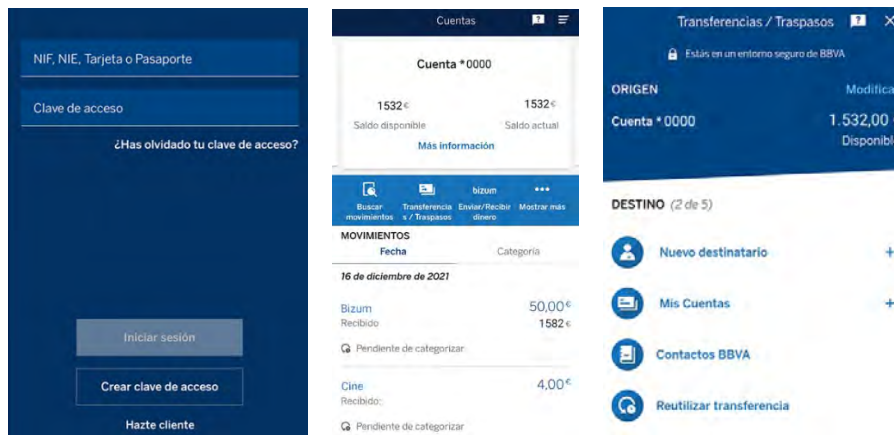
This allows them to learn how to:

-  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



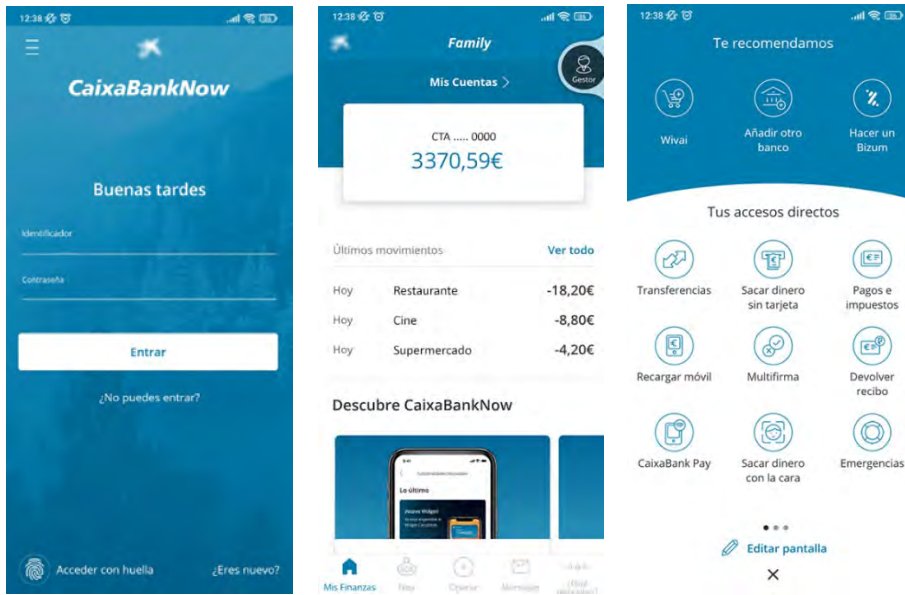
<https://www.cyldigital.es/sites/default/files/simuladores/bbva>



## 2. SIMULATOR OFFERED BY CAIXABANK



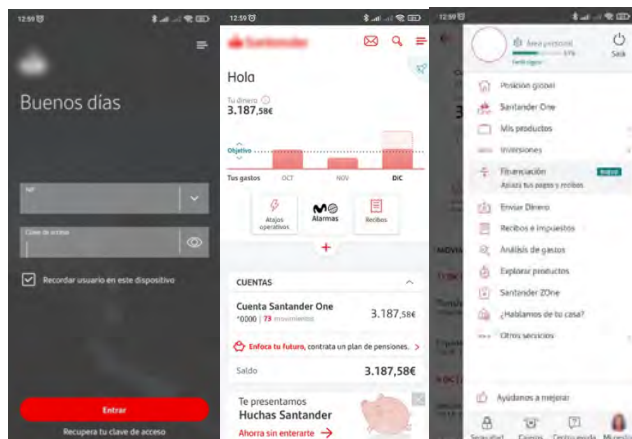
<https://www.cyldigital.es/sites/default/files/simuladores/caixa-bank>



### 3. SIMULATOR PROVIDED BY BANCO SANTANDER



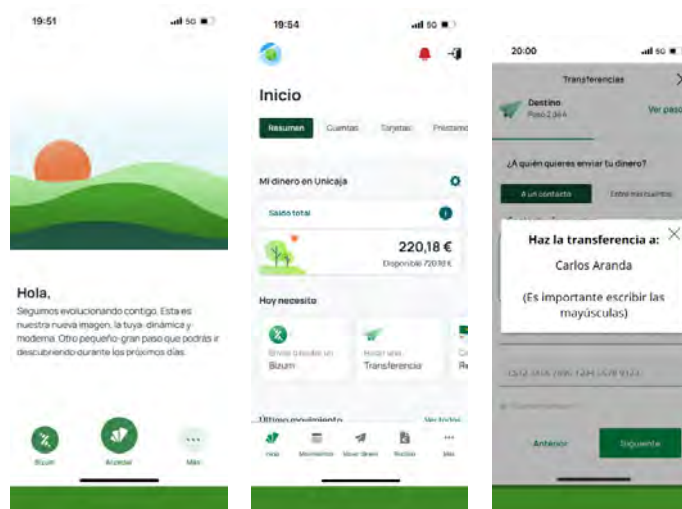
<https://www.cyldigital.es/sites/default/files/simuladores/santander>



#### 4. SIMULATOR PROVIDED BY UNICAJA



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

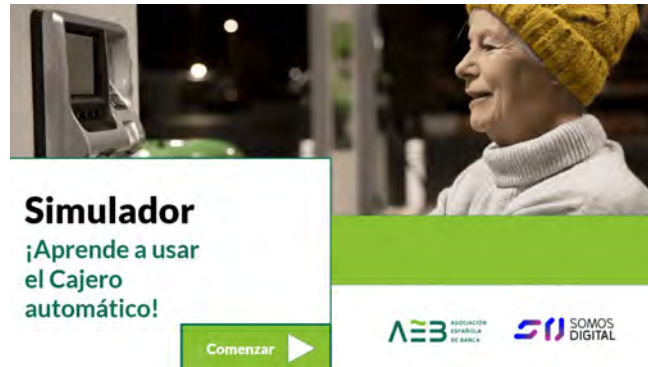


#### 5. DIGITAL COMPETENCE CENTRES

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

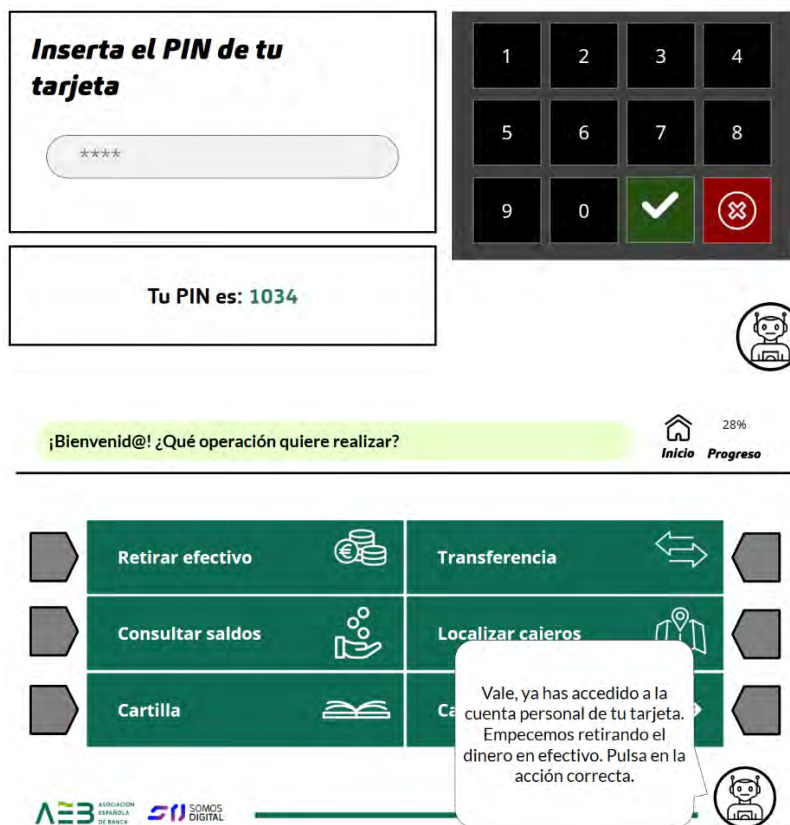
<https://www.mibancadigital.es/service/simuladores-banca/>

## 5.1. ATM SIMULATION



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

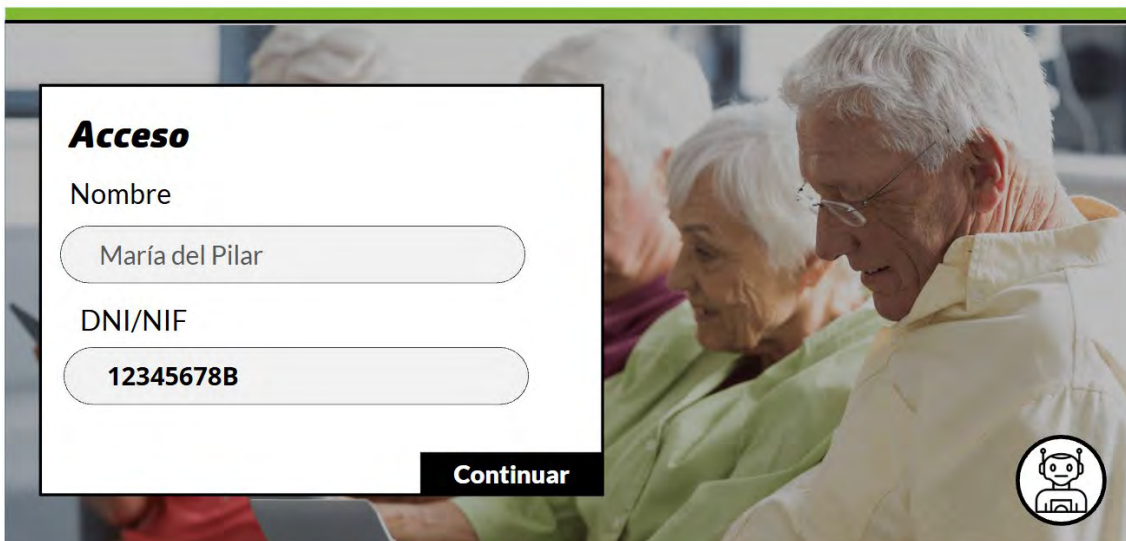
A preconfigured virtual assistant (you cannot ask questions) guides the user through the operation of an ATM.



## 5.2. MOBILE ELECTRONIC BANKING SIMULATOR



## 5.3. COMPUTER-BASED ELECTRONIC BANKING SIMULATOR (WEBSITE)



María del Pilar Inicio **Progreso** 9%

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Selecciona una actividad para iniciar la simulación:

**Cuentas**



**Tarjetas**



**Transferencias**







## 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:

- Hm s k dms sn ad o` hc nm` kn` m`l nqf` f d nqodq nm k
- Hm s k dms sn ad o` hc nm` kn` m`l nqf` f d nqodq nm k resgdq lr` f q bd odqnc-
- Hm s k dms nqsdq ne` kn` mre` o` qh kd` qx plo` xl dms lr l` cd-
- B` kbt k smmesgd @00 ne` odq nm kkn` m
- B` kbt k smmesgd @00 ne` l nqf` f d kn` m
- A` mj cdonr hsmhm s k dms hsdqr s` ne @00-
- 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 TÜRKIYE




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

## 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"><li><input checked="" type="checkbox"/> A free demo account can be opened.</li><li><input checked="" type="checkbox"/> A virtual balance is defined in the demo account, allowing users to trade without risking real money.</li><li><input checked="" type="checkbox"/> The registration and login process is suitable for users with limited digital experience.</li><li><input checked="" type="checkbox"/> It offers trading experience with real market prices.</li><li><input checked="" type="checkbox"/> It is useful for familiarizing users with the use of digital platforms.</li><li><input checked="" type="checkbox"/> Its focus on investment transactions has the potential to increase financial literacy.</li></ul>	<ul style="list-style-type: none"><li><input checked="" type="checkbox"/> 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.</li></ul>
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→ <https://www.monitor.si/clanek/banke-prihodnosti/178016/>

**Avşar Danışmanlık - Finansal Yazılım Hizmetleri:**

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

**Ziraat Bankası:**

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

Ta dokument je razvil ta ...

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