



A2FINTECS

Accelerating the Adoption of Fintech in SMEs

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Newsletter 8

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A PROJECT ADVANCING TOWARDS IMPLEMENTATION

At a time when digital transformation continues to redefine financial ecosystems across Europe, the A2FINTECS project is entering a decisive phase of its development. With a clear mission to support small and medium-sized enterprises (SMEs), vocational education and training (VET) learners, and educators in understanding and adopting fintech solutions, the consortium is now transitioning from research and design to refinement, implementation, and validation.

Over the past months, the project has successfully completed key analytical and conceptual milestones, including the development of the competency framework, the design of training modules, and the execution of pilot activities. These efforts are now being consolidated into practical outputs that will soon be accessible through the A2FINTECS digital learning platform.

This edition of the newsletter aims to provide a detailed overview of recent progress, with particular focus on the outcomes of the Transnational Project Meeting held in Athens, Greece, as well as the next steps that will shape the final phase of the project.

ATHENS TRANSNATIONAL PROJECT MEETING: ALIGNING FOR THE FINAL PHASE

On 12 February 2026, the A2FINTECS consortium convened in Athens, Greece, for its 3rd Transnational Project Meeting, hosted by Pleiades. This meeting marked a key milestone in the project timeline, bringing together all partners to evaluate progress, discuss pilot results, and coordinate the next stages of implementation.

The meeting followed a comprehensive agenda covering all work packages, including project management, curriculum development, skills mapping, digital platform development, and dissemination activities.



Strategic Decisions and Timeline Adjustments

One of the most important outcomes of the meeting was the agreement to adjust the project timeline in order to optimise the sequencing of activities and ensure better alignment between pilot implementation and evaluation.

According to the meeting discussions:

- Pilot activities are expected to be conducted earlier than initially planned, allowing sufficient time for analysis and refinement;
- The next Transnational Project Meeting will take place in **Malta at the end of September**, where consolidated pilot results will be presented;
- Multiplier events, originally planned for December, are expected to be moved forward, ensuring timely dissemination of results.

These adjustments reflect the consortium's commitment to maintaining a dynamic and responsive project structure that adapts to real implementation needs.

Strengthening Governance and Collaboration

The Athens meeting also reinforced the project's governance structure. The Steering Committee was updated to include additional representatives from partner organisations, ensuring balanced participation and effective decision-making across the consortium.

This step is particularly important as the project moves into its final stages, where coordination, responsiveness, and shared ownership of results become increasingly critical.

FROM PILOT TO REFINEMENT: IMPROVING THE TRAINING EXPERIENCE

A central focus of the Athens meeting was the review of the **pilot programme results**, which provided valuable insights into how the training materials are perceived and used by real participants.

The feedback collected during the pilot phase has been instrumental in guiding the next steps of the project.

Positive Validation of Project Approach

The pilot results demonstrated strong engagement and relevance. Notably, more than **80% of participants indicated their intention to apply the knowledge and tools developed within A2FINTECS in their professional or educational environments**.

This result confirms that the project is successfully addressing real needs and delivering practical value to its target groups.

STANDARDISING CONTENT FOR THE DIGITAL PLATFORM

As the project moves closer to the deployment of its digital platform, the need for consistency and structure in content becomes increasingly important.

During the Athens meeting, it was agreed that **FiveComply will develop guidelines** for the transformation of training modules into platform-ready content.

The guidelines will define how information is structured and presented, ensure consistency across all modules and facilitate the integration of content into the digital environment.

This step is essential to guarantee that the platform offers a coherent and high-quality learning experience to all users.

DIGITAL PLATFORM DEVELOPMENT: BUILDING THE CORE PROJECT OUTPUT

The A2FINTECS digital platform is currently under development and represents the central hub where all project results will be brought together.

According to the project timeline discussed in Athens:

- Development is ongoing between **January and July 2026**;
- A first functional version is expected by **May or June**, enabling internal testing;
- External testing with end users will follow, ensuring that the platform meets usability and quality standards.

The platform will host:

- Interactive training modules;
- Case studies and practical examples;
- Tools for skills development and assessment;
- Resources adapted to SMEs, students, and trainers.

An important aspect of this phase is the **national adaptation and translation** of content, ensuring accessibility across all partner countries.

SKILLS DEVELOPMENT AND PRACTICAL APPLICATION

Work Package 3 continues to advance with a strong emphasis on bridging the gap between knowledge and real-world application.

Several key components are currently under development:

- A **Skills Mapping Tool**, designed to help users assess their fintech competencies and identify areas for improvement.
- **Sector-specific implementation guides** focusing on insurance, investment, and retail banking.
- A **Work-Based Methodology**, including case studies and examples illustrating how fintech solutions are applied in real business contexts.
- A **Train-the-Trainer programme**, supporting educators in effectively delivering fintech-related content.

These elements will ensure that A2FINTECS goes beyond theoretical knowledge, providing users with practical tools that can be directly applied in professional environments.

LOOKING AHEAD: TOWARDS FINAL RESULTS

As A2FINTECS progresses into its final phase, the coming months will be critical for consolidating all project outputs.

Key priorities include:

- Final refinement of training modules.
- Continued development and testing of the digital platform.
- Preparation for pilot validation and implementation activities.
- Expansion of dissemination and stakeholder engagement.

The next Transnational Project Meeting in Malta will provide an opportunity to review progress, assess pilot outcomes, and prepare for the final stages of the project.

A COLLABORATIVE EFFORT FOR EUROPEAN INNOVATION

The progress achieved so far reflects the strong collaboration between all partners involved in the A2FINTECS project. By combining expertise in education, finance, and digital innovation, the consortium is developing a comprehensive solution that addresses the real challenges faced by SMEs and learners in today's evolving financial landscape.

As the project moves forward, it continues to reinforce its central objective: to create **accessible, practical, and high-quality training resources that support the adoption of fintech solutions across Europe.**

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