Branchless Banking Strategy for MFIs Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Branchless Banking Strategy for MFIs is designed to equip microfinance institutions with the skills and frameworks required to expand financial inclusion through digital channels, innovative delivery models, and cost-efficient outreach systems. As competition increases and customers expect seamless digital experiences, MFIs must adopt data-driven strategies, agent-led models, mobile distribution channels, and alternative service platforms that optimize operations while ensuring regulatory compliance and customer trust. Branchless Banking Strategy for MFIs Training Course introduces participants to the key drivers of digital microfinance transformation, mobile money integration, risk management, customer-centric product design, and sustainable rollout strategies across underserved and remote areas.

The program combines practical case studies, technology demonstrations, and industry-standard frameworks to help MFIs navigate the complexities of moving from branch-heavy to branch-light delivery. Participants will learn how to design strategic models that reduce operating costs, improve access for low-income populations, strengthen digital payment ecosystems, and maintain strong governance, cybersecurity, and operational integrity. By the end of the course, participants will be equipped to build scalable, secure, and customer-focused branchless banking strategies aligned with global digital financial service trends.

Programme Curriculum

Branchless Banking Strategy for MFIs Training Course

Introduction

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Course Objectives

1. Understand the core principles of branchless banking business models.
2. Apply trending digital finance strategies to improve outreach and efficiency.
3. Develop financially sustainable branchless distribution frameworks.
4. Integrate mobile money and agent banking models into MFI operations.
5. Strengthen risk management and digital fraud prevention mechanisms.
6. Improve customer onboarding through streamlined KYC and e-KYC processes.
7. Evaluate innovative product design for digital savings and micro-credit.
8. Assess regulatory compliance requirements for digital financial services.
9. Use data analytics to strengthen digital channel performance.
10. Enhance customer experience through technology-enabled service delivery.
11. Reduce operating costs through optimized digital workflows.
12. Strengthen governance structures for digital transformation.
13. Develop strategic rollout plans for scalable branchless banking models.

Organizational Benefits

- Reduced operational costs through digital delivery channels
- Expanded outreach to underserved rural and low-income customers
- Improved customer experience through simplified digital interfaces
- Enhanced revenue streams through agent networks and mobile channels
- Strengthened digital security and fraud prevention capacity
- Faster loan processing and higher operational efficiency
- Increased compliance with digital financial regulations
- More accurate decision-making driven by digital data insights
- Stronger competitive positioning in digital microfinance markets
- Better scalability for long-term digital transformation strategies

Target Audiences

- Microfinance institution managers and executives
- Digital finance and branchless banking specialists
- Product development and innovation teams
- Agent network managers and mobile money officers
- Risk management and compliance officers

- IT and digital transformation teams
- Financial inclusion and outreach program managers
- Consultants supporting microfinance digitalization

Course Duration: 5 days

Course Modules

Module 1: Foundations of Branchless Banking for MFIs

- Evolution of branchless banking models in microfinance
- Key drivers of digital transformation in MFIs
- Branch-heavy vs branch-light operating strategies
- Digital customer behavior and adoption trends
- Regulatory considerations for branchless banking
- Case Study: MFI transitioning from branches to hybrid digital operations

Module 2: Agent Banking Models and Distribution Strategies

- Role of agents in expanding outreach
- Agent recruitment, training, and performance management
- Agent liquidity management frameworks
- Supervisory requirements and operational standards
- Incentive structures for agent engagement
- Case Study: Agent network improving rural penetration

Module 3: Mobile Banking and Mobile Money Integration

- Mobile platforms for digital service delivery
- Integrating mobile money for loan and savings transactions
- User experience design for mobile interfaces
- Partnerships with telcos and fintechs
- Transaction flow and settlement mechanisms
- Case Study: Seamless mobile-money repayment system reducing defaults

Module 4: Digital KYC, Customer Onboarding, and Biometrics

- Digital onboarding workflows for MFIs
- e-KYC, biometrics, and remote verification tools
- Compliance requirements and regulatory expectations
- Fraud risks associated with digital onboarding
- Customer education techniques for digital adoption
- Case Study: e-KYC rollout reducing onboarding turnaround time

Module 5: Product Innovation for Digital Microfinance

- Designing digital micro-credit, micro-savings, and micro-insurance
- Customer-centric product frameworks
- Pricing models for digital financial services
- Leveraging data for product refinement
- Bundled services for low-income market segments
- Case Study: Digital micro-savings product improving retention

Module 6: Risk Management, Cybersecurity, and Digital Fraud Prevention

- Identifying emerging risks in branchless banking
- Cybersecurity frameworks and controls
- Fraud detection mechanisms and reporting systems
- Transaction monitoring and anomaly detection
- Protecting customer data in digital environments
- Case Study: Fraud mitigation strategy limiting mobile channel losses

Module 7: Data Analytics for Digital Channel Optimization

- Data sources within digital financial ecosystems
- Using analytics to assess channel performance
- Customer segmentation for targeted service delivery
- Predictive modeling for customer behavior
- Insights for improving branchless banking outcomes
- Case Study: Analytics increasing digital loan uptake

Module 8: Strategic Planning and Implementation of Branchless Banking

- Developing branchless banking strategies for MFIs
- Building operational roadmaps and transformation plans
- Governance roles in digital financial services
- Evaluating technology platforms and vendors
- Budgeting, cost forecasting, and ROI analysis
- Case Study: Successful MFI digital rollout across multiple regions

Training Methodology

- Instructor-led digital finance presentations
- Practical exercises and digital service simulations
- Group discussions and collaborative case analysis
- Demonstrations of mobile money, KYC, and agent systems
- Interactive digital product design activities
- Continuous assessments and learning feedback sessions

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.com or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to FINESKILL TRAINING CENTER account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Physical	$1,500
05 Oct 2026	09 Oct 2026	Physical	$1,500
12 Oct 2026	16 Oct 2026	Physical	$1,500
19 Oct 2026	23 Oct 2026	Physical	$1,500
26 Oct 2026	30 Oct 2026	Physical	$1,500

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