Microfinance Marketing & Customer Acquisition 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

Digital Credit: Underwriting & Disbursement Practices Training Course is designed to equip participants with advanced skills in risk-based digital lending, automated credit scoring, alternative data analytics, fintech-enabled loan processing, and instant disbursement mechanisms. As digital credit continues to reshape financial access, this course focuses on cutting-edge underwriting models, customer due diligence, fraud mitigation, portfolio monitoring, and digital lending compliance frameworks that accelerate decision-making while minimizing risk exposure.

Participants will explore data-driven credit lifecycle management, responsible lending standards, end-to-end loan automation, real-time transaction monitoring, and digital customer experience enhancement. Through practical case studies and industry best practices, learners gain a deep understanding of how to optimize credit approval, streamline digital disbursement workflows, strengthen governance, and build sustainable digital lending ecosystems that support financial inclusion and institutional growth.

Programme Curriculum

Digital Credit: Underwriting & Disbursement Practices Training Course

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Course Objectives

1. Understand core concepts and processes of digital credit underwriting.
2. Apply trending risk-based lending models and automated scoring systems.
3. Use alternative data and analytics for enhanced credit decision-making.
4. Strengthen digital KYC, identity verification, and customer onboarding.
5. Analyze digital credit risks and design mitigation strategies.
6. Improve loan pricing structures using data-driven approaches.
7. Optimize disbursement workflows through digital channels.
8. Enhance loan portfolio monitoring with real-time dashboards.
9. Evaluate regulatory guidelines governing digital lending.
10. Implement digital fraud detection and prevention strategies.
11. Strengthen customer protection and responsible lending practices.
12. Integrate digital credit systems with core financial platforms.
13. Develop scalable models for digital credit program expansion.

Organizational Benefits

- Enhanced efficiency in digital loan processing and approvals
- Improved risk management using automated credit scoring
- Stronger fraud prevention and identity verification procedures
- Reduced operational costs through loan digitization
- Higher portfolio quality and minimized defaults
- Increased customer satisfaction via instant digital disbursement
- Better decision-making supported by advanced data analytics
- Strengthened compliance and governance frameworks
- Expanded market reach among underserved digital borrowers
- Improved product innovation in digital lending

Target Audiences

- Digital lending officers and analysts
- Credit risk and underwriting professionals
- Fintech product developers and managers
- Mobile money and digital banking teams
- Microfinance and financial institution staff
- Compliance, AML, and regulatory officers
- Data analysts and digital credit modelers
- Financial sector consultants and advisors

Course Duration: 5 days

Course Modules

Module 1: Foundations of Digital Credit

- Evolution of digital lending and marketplace trends
- Components of digital credit ecosystems
- Key risks and opportunities in digital underwriting
- Customer profiling in digital lending environments
- Digital KYC and onboarding requirements
- Case Study: Mobile-based lending expansion in emerging markets

Module 2: Automated Credit Scoring Models

- Fundamentals of automated scoring and machine learning techniques
- Use of alternative data sources for creditworthiness
- Building predictive credit risk indicators
- Assessing model accuracy and performance
- Integrating scoring systems with decision engines
- Case Study: Fintech automated scoring improving approval rates

Module 3: Digital Underwriting Processes

- Structuring end-to-end digital underwriting workflows
- Credit policies for digital environments
- Real-time verification and loan eligibility checks
- Pricing decisions based on risk analytics
- Building customer-centric underwriting models
- Case Study: Digital underwriting reducing non-performing loans

Module 4: Digital Loan Disbursement

- Disbursement channels: mobile wallets, bank transfers, agent networks
- Instant loan processing and settlement mechanisms
- Managing liquidity and disbursement risks
- Enhancing borrower experience through digital interfaces
- Integrating disbursement systems with credit platforms
- Case Study: Instant disbursement improving client retention

Module 5: Digital Credit Risk Management

- Identifying credit risks unique to digital lending
- Designing early warning systems using analytics
- Building risk mitigation and recovery strategies
- Monitoring borrower behavior through transactional data
- Strengthening operational and technological controls
- Case Study: Data-driven risk controls reducing default rates

Module 6: Fraud Prevention in Digital Credit

- Common fraud trends in digital lending
- Identity fraud detection and verification tools
- Real-time anomaly monitoring
- Strengthening internal fraud prevention policies
- Managing cybersecurity and data breaches
- Case Study: Fraud detection model reducing losses

Module 7: Regulatory and Compliance Frameworks

- Regulatory guidelines for digital lending and consumer protection
- Data privacy, security, and reporting requirements
- Balancing innovation with risk and oversight
- Compliance audits for digital lenders
- Ethical lending and fair treatment of borrowers
- Case Study: Policy reforms shaping responsible digital lending

Module 8: Portfolio Monitoring and Sustainability

- Tracking loan performance with digital dashboards
- Monitoring customer repayment patterns
- Identifying portfolio risks and trends
- Evaluating digital product performance
- Designing strategies for sustained portfolio growth
- Case Study: Portfolio analytics improving long-term sustainability

Training Methodology

- Instructor-led presentations and expert demonstrations
- Practical exercises using digital credit tools and datasets
- Group work and collaborative problem-solving
- Case study analysis illustrating real-world digital lending scenarios
- Step-by-step process mapping and system workflow simulations
- Continuous feedback and participant assessment

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

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com