Training Course on Regulation of Mobile Money and Digital Financial Services

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

As the digital economy rapidly evolves, mobile money and digital financial services (DFS) have become critical drivers of financial inclusion, economic empowerment, and innovative fintech solutions. Regulatory frameworks, however, must keep pace with these technological advancements to ensure financial integrity, consumer protection, cybersecurity, and regulatory compliance. Training Course on Regulation of Mobile Money and Digital Financial Services is designed to build the capacity of professionals working in financial regulation, banking, telecoms, and fintech to effectively govern, supervise, and enhance the resilience of mobile money and DFS ecosystems.

With growing digital footprints, regulatory authorities must address emerging risks in digital wallets, agent networks, cross-border transactions, and KYC/AML compliance. This course equips participants with strategic knowledge of international best practices, regulatory innovations, sandbox frameworks, and risk-based supervision, using real-world case studies, legal frameworks, and policy analysis. Join us to become a strategic leader in the future of digital finance regulation.

Programme Curriculum

Training Course on Regulation of Mobile Money and Digital Financial Services

Introduction

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Course Objectives

1. Understand the global regulatory landscape for mobile money and digital financial services.
2. Analyze the role of central banks and telecom regulators in mobile money ecosystems.
3. Learn best practices in AML/CFT compliance in digital financial environments.
4. Explore licensing requirements for fintech and e-money issuers.
5. Assess risk-based supervision techniques for digital financial services.
6. Understand interoperability frameworks and digital identity systems.
7. Study data protection, consumer protection, and cybersecurity in DFS.
8. Evaluate sandbox regulations and innovation hubs in fintech.
9. Examine cross-border mobile money transfer regulations.
10. Understand taxation frameworks for digital transactions.
11. Explore agent network regulation and financial inclusion strategies.
12. Study digital payment infrastructure and central bank digital currencies (CBDCs).
13. Apply real-time case study analysis for regulatory decision-making.

Target Audience

1. Financial Regulators
2. Central Bank Officers
3. Telecom Regulatory Officials
4. Fintech Entrepreneurs
5. Digital Banking Professionals
6. AML/KYC Compliance Officers
7. Mobile Network Operators
8. Legal and Policy Advisors in Financial Services

Course Duration: 10 days

Course Modules

Module 1: Introduction to Mobile Money and DFS

- Definition, history, and evolution
- Key players and business models
- Regulatory frameworks overview
- Mobile money architecture
- Global DFS trends and stats
- **Case Study: M-Pesa’s growth and regulation in Kenya**

Module 2: Legal & Regulatory Frameworks

- Role of central banks and telecom regulators
- Licensing for e-money issuers
- Regulatory alignment with international standards
- National vs. regional approaches
- Risk-based regulatory frameworks
- **Case Study: Bangladesh’s digital finance regulations**

Module 3: AML/CFT Compliance

- Digital KYC procedures
- FATF recommendations
- Transaction monitoring systems
- Suspicious transaction reporting
- Compliance enforcement mechanisms
- **Case Study: AML lapses in mobile wallets – Philippines example**

Module 4: Fintech Licensing and RegTech

- Licensing models: bank-led, non-bank, hybrid
- Requirements for mobile money operators
- Regulatory technology (RegTech) innovations
- Ongoing supervision and audits
- Regulatory sandbox examples
- **Case Study: UK's FCA Fintech sandbox**

Module 5: Consumer Protection & Cybersecurity

- Digital fraud and phishing
- Privacy and data protection laws
- Complaint resolution mechanisms
- User education and transparency
- Cybersecurity best practices
- **Case Study: Ghana's e-money consumer protection policy**

Module 6: Risk-Based Supervision Techniques

- Risk profiling of DFS providers
- Supervision tools and metrics
- Compliance scoring and reporting
- Regulatory inspections
- Supervisory technology (SupTech) use
- **Case Study: Tanzania's risk-based DFS supervision**

Module 7: Cross-Border Payments Regulation

- Regional mobile money corridors
- Regulatory harmonization
- Currency conversion issues
- Settlement and clearing risks
- AML/KYC across borders
- **Case Study: ECOWAS cross-border DFS initiative**

Module 8: Interoperability & Payment Systems

- API-based integrations
- National payment switches
- Open banking frameworks
- Financial inclusion impact
- Interoperability policy challenges
- **Case Study: Interoperability in Peru's mobile money system**

Module 9: Digital Identity & e-KYC

- Biometric verification systems

- Government-led ID initiatives
- e-KYC policy frameworks
- Data sharing and interoperability
- Privacy concerns and safeguards
- **Case Study: India’s Aadhaar and e-KYC revolution**

Module 10: Agent Networks Regulation
- Agent onboarding and management
- Liquidity management
- Training and monitoring
- Tiered KYC systems
- Rural access and gender inclusion
- **Case Study: Nigeria's agent banking model**

Module 11: Taxation of Digital Transactions
- Taxing mobile money transfers
- Value-added tax on digital services
- Impact on financial inclusion
- Cross-border tax treatment
- Compliance and enforcement
- **Case Study: Uganda’s mobile money tax controversy**

Module 12: Central Bank Digital Currencies (CBDCs)
- CBDC design and policy goals
- Impact on mobile money providers
- Technical infrastructure
- Legal implications
- Financial stability concerns
- **Case Study: Nigeria's eNaira and its regulatory response**

Module 13: Data Protection & Privacy Regulation
- GDPR compliance for DFS providers
- National data protection acts
- Consent management systems
- Cross-border data flow regulation
- Regulatory audits and enforcement
- **Case Study: South Africa’s POPIA implementation**

Module 14: Sandbox Frameworks & Innovation Hubs
- Designing sandbox criteria
- Fintech experimentation environments
- Supervised pilot testing
- Innovation hubs and partnerships
- Regulatory learnings and scaling
- **Case Study: Singapore MAS sandbox model**

Module 15: Monitoring, Evaluation, and Policy Reform
- Regulatory KPIs and metrics
- Post-implementation impact studies
- Stakeholder feedback loops

- Continuous policy evolution
- Public-private dialogue models
- **Case Study: Rwanda's DFS policy reform impact**

Training Methodology

- Interactive expert-led presentations
- Group case study discussions
- Simulation of regulatory decision-making
- Policy drafting and analysis exercises
- Peer-to-peer knowledge sharing
- Real-time compliance scenario role-plays

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	18 Sep 2026	Online	$2,200
14 Sep 2026	25 Sep 2026	Online	$2,200
21 Sep 2026	02 Oct 2026	Online	$2,200

Start Date	End Date	Location	Price
28 Sep 2026	09 Oct 2026	Online	$2,200
05 Oct 2026	16 Oct 2026	Online	$2,200
12 Oct 2026	23 Oct 2026	Online	$2,200
19 Oct 2026	30 Oct 2026	Online	$2,200
26 Oct 2026	06 Nov 2026	Online	$2,200

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

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