

## **Certified Digital Finance Practitioner CDFP**

### **5-Day Program Outline**

#### **Unit 1: Introduction to Digital Finance and Financial Inclusion:**

- Overview of digital financial services and their global significance.
- Principles and goals of financial inclusion.
- Key components of the digital finance ecosystem.
- Mobile money systems and agent networks.
- The importance of digital literacy and consumer protection.
- The role of financial inclusion in promoting economic growth.

#### **Unit 2: Digital Payment Systems and Channels:**

- Mobile payment platforms and agent banking operations.
- QR codes, NFC, and other contactless payment technologies.
- Cross-border remittance solutions and international payment systems.
- The process of integrating digital wallets and payment gateways into ecosystems.
- Security, fraud prevention, and data privacy in payment systems.
- Infrastructure and interoperability for seamless payment operations.

#### **Unit 3: Credit, Savings, Insurance, and Alternative Finance Solutions:**

- Digital credit products for underserved markets.
- Technology-driven savings platforms and goal-based saving models.
- Techniques for designing and managing digital insurance offerings.
- Alternative finance mechanisms, including crowdfunding and peer-to-peer lending.
- Tools for monitoring and evaluating financial product performance.
- Enhancing customer engagement through user-friendly tools.

#### **Unit 4: Regulatory Frameworks and Big Data in Digital Finance:**

- Adhering to AML/CTF and data protection standards.
- Regulatory compliance for digital financial services.
- Developing compliance frameworks to meet legal requirements.
- The processes involved in big data analytics and its applications in financial decision-making.
- Exploring blockchain, AI, and IoT applications in digital finance.
- How to address cybersecurity challenges to ensure system integrity.

#### **Unit 5: Digital Finance Innovations and Personal Finance Management:**

- Open banking and its impact on transparency and innovation.
- Strategies for embedding financial inclusion in digital ecosystems.
- Building scalable, interoperable digital finance solutions.
- Preparing for future disruptions and trends in financial technology.
- Digital identity management techniques and their role in secure financial transactions.
- Digital wealth and personal finance management strategies for modern consumers.

**Note:** This program is designed to prepare participants for the certification exam.