Digital Frontiers INSTITUTE

PROGRAMME

Risk-based Supervision for Inclusive Digital Financial Services

The Risk-based Supervision for Inclusive Digital Financial Services Programme combines a **structured online learning** component with practical, in-country **Communities of Practice (CoPs).** By combining technical learning with peer engagement and applied problem-solving, the programme enables participants to translate knowledge into practice, building supervisory approaches that are responsive to inclusive Digital Financial Services (DFS).

- **Structured Online Learning**
- **Communities of Practice**
- **English**

PROGRAMME AIM

The programme aims to produce Digital Financial Service (DFS) Supervisors who will promote, support, and advocate for the development and implementation of appropriate risk-based supervision solutions that advance inclusive digital financial services.

It aims to strengthen inclusive digital financial services by equipping participants with the skills to apply an inclusive, risk-based approach to supervision.

Participants will be able to identify, appropriately prioritise, and address supervisory issues, both existing and those arising from new digital financial service models and technologies, using risk-based supervision.

In doing so, participants will play a key role in driving more inclusive DFS.

Online Learning Component

By the end of the online learning component, participants will be able to:

1	**Describe** risk-based supervisory approaches and practices relevant to proportional supervision for inclusive DFS. (KS)*
2	**Select** appropriate combinations of risk-based supervisory tools to advance inclusive DFS and other statutory goals. (KS)*
3	**Address** priority risks through timely and proportionate supervisory actions that enable the development of inclusive DFS. (B)*
4	**Discuss** emerging approaches and tools for risk-based DFS supervision, and how they can be used to promote inclusive DFS. (KS)*
5	**Identify** and **appropriately prioritise** supervisory issues emerging from innovation in business models, products and services, and technologies for more inclusive DFS. (KS/B)*
6	**Implement** proportionate and inclusion-aware risk-based supervisory approaches to support the development of appropriate, financially inclusive solutions. (B)*
7	**Promote** inclusive DFS by incorporating a gender perspective to risk-based DFS supervision, making use of gender-disaggregated data (B)*
8	**Connect** and **collaborate** with other supervision practitioners in-country to share challenges and develop strategies for integrating new technologies, gender awareness, proportionality, and a risk-based approach to supervision into national policy, thereby promoting financial inclusion. (S)*

*KEY: KS – Knowledge and Skills; B – Behaviour; S- Social

Curriculum Overview

Risk-based Supervision for Inclusive Digital Financial Services

Proportional Supervision for Inclusive Digital Financial Services

MODULE 1 | 1 WEEK

Identify the implications of new business models and products for applying proportionality as a supervisory approach, and appropriately direct resources to the most vulnerable consumers and those most in need, with a particular focus on gender.

- What is proportionality?
- How to achieve proportionality in supervision
- Innovation facilitators
- The role of gender in proportional supervision

Risk-based Supervision

MODULE 2 | 1 WEEK

Use relevant supervisory tools when applying a risk-based approach, recognising how a risk-based approach helps achieve proportionality and the benefits thereof.

- Strategically using supervisory tools
- Intra- and Inter-agency coordination
- Risk-based approach to licensing and authorisations

Data-driven Supervision

MODULE 3 | 2 WEEKS

Design and implement encompassing data strategies that prioritise Supervision Technology (SupTech) investments, recognising and mitigating the risks involved with these technologies (including AI), to advance inclusive DFS.

- Approach to supervisory data
- Ensuring quality of supervisory data
- Leveraging SupTech
- Using AI-powered SupTech
- Using gender-disaggregated data

Prudential Supervision

MODULE 4 | 2 WEEKS

Implement a proportional and risk-based approach, selecting an appropriate combination of supervisory tools (including new and emerging tools), to address priority prudential risks that enable the development of inclusive DFS.

- Deposits and payments
- Credit
- Innovation in inclusive insurance
- Sustainable inclusive finance
- Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT)
- Virtual assets and financial inclusion
- Operational risks – data security and cloud computing
- Prudential supervision and gender

Consumer Protection and Competition

MODULE 5 | 2 WEEKS

Take timely and proportionate supervisory actions, selecting an appropriate combination of supervisory tools, to address priority consumer risks and issues in competition, and enable the development of inclusive DFS to protect consumers and advance competition goals.

- Approach to consumer protection supervision
- Incorporating competition goals into supervision
- Deposits and payments
- Digital credit
- Insurance
- Crowdfunding
- Virtual assets
- Open finance
- Data privacy
- Consumer protection and gender

Capstone

MODULE 6 | 2 WEEKS

Participants will develop an implementation plan to apply the new technologies and risk-based approaches to supervision learned in the online learning component, fostering inclusive digital financial services within the context of their own country or organisation.

ROLLOUT*								
Week	1	2	3	4	5	6	7	8
Module	1	2	3	3	4 or 5	4 or 5	6	6

*The online learning content is delivered over 8 weeks, with participants completing modules sequentially. In weeks 5 and 6, they select either Prudential Supervision (Module 4) or Consumer Protection (Module 5) for assignment focus, while retaining access to content for both modules.

Communities of Practice (CoP)

Communities of Practice ensure that knowledge gained online is applied directly within supervisors' day-to-day work, reinforcing learning through collaboration and peer support. These peer-learning groups will be established within in-country supervisory authorities and will convene supervisors regularly to:

1. **Apply** the online learning component concepts to real-world challenges
2. **Exchange** lessons across financial supervisory practices
3. **Co-develop** practical strategies for inclusive, gender-aware financial supervision.
4. **Strengthen** intra- and inter-country coordination
5. **Produce** tangible outputs to inform and improve financial supervisory frameworks.

By anchoring knowledge in practice, the CoPs will **ensure that learning is not only retained but translated into sustainable action,** building a stronger, more connected supervisory community that drives lasting impact across markets.

ROLLOUT The CoPs convene during and after the online learning component. Participants can expect multiple engagements throughout and following the course to support ongoing application and peer learning.

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CONTACT US