Digital Frontiers INSTITUTE

SPECIALIST PROGRAMME

Certified Digital Finance Practitioner Programme

The Certified Digital Finance Practitioner Programme is a comprehensive, career-linked professional certification that offers a series of specialised courses covering the full spectrum of digital financial services.

Designed by renowned experts and thought leaders, the programme equips professionals with practical knowledge and applicable skills to build confidence and advance their careers in digital finance.

- $4 000 USD*
- 3 Years
- English

*Corporate or group registration discounts available. Payment terms available for individual participants.

WHO SHOULD ENROL?

This programme is ideal for professionals seeking to deepen their expertise and make a measurable impact in the digital finance sector. You should enrol if you are:

- A manager, product developer, or operations specialist at banks, mobile network operators, or fintech companies.
- A policymaker, regulator, or supervisor involved in shaping or overseeing digital financial services.
- A consultant, advisor, or trainer supporting financial inclusion, digital payments, or fintech innovation.
- Interested in gaining practical, real-world skills to implement inclusive financial solutions that reach underserved populations.
- Seeking to strengthen professional credibility and expand career opportunities in digital finance.

Benefits of the Programme

Structured as a multi-year certification accredited by the Digital Frontiers Institute, the programme is delivered fully online through a blend of self-directed study and interactive, faculty-led live sessions, ensuring both flexibility and high-quality engagement. Our courses are designed to strengthen people and institutions to drive inclusive development in the digital economy. By equipping participants with the knowledge, skills, and confidence needed, we enable them to contribute to building digital financial systems that are more inclusive and equitable.

1 Gain expertise across the full digital finance ecosystem.
Participants will acquire in-depth knowledge from mobile money operations to inclusive payment systems and regulatory frameworks. They will also develop the ability to assess risk, navigate compliance requirements, and foster innovation in financial institutions and fintechs.

2 Gain practical, hands-on skills.
The programme is built around real-world case studies and projects, ensuring participants leave with a tangible toolkit of strategies to design, launch, and manage digital financial services for underserved populations.

3 Global networking.
Join a community of like-minded practitioners, gaining access to networking, peer learning, and ongoing professional development opportunities.

4 Career Growth.
Enhance career growth prospects while contributing to more inclusive and equitable digital financial systems globally. Strengthen professional credibility through a globally recognised certification.

Programme Outline Summary

Certified by the Digital Frontiers Institute, this programme offers a comprehensive look at the full digital finance ecosystem through the following specialised courses:

	Course	Duration	Credits
Compulsory	Certificate In Digital Money	10 Weeks	30
Electives: Select a minimum of 7	Digital Micro, Small, and Medium Enterprise Finance	4 Weeks	10
	Regulation in Digital Financial Services	4 Weeks	10
	Money Transfers	4 Weeks	10
	Understanding and Managing Risk	6 Weeks	10
	Digitising Agriculture	4 Weeks	10
	Regulating and Governing Instant and Inclusive Payment Systems	8 Weeks	10
	Anti-Money Laundering and Compliance	4 Weeks	10
	Digital Finance for All	4 Weeks	10
	Agent Networks at the Last Mile (A CGAP Course)	5 Weeks	10
	Mobile Money Operations	5 Weeks	10
	Launching and Operating Instant and Inclusive Payment Systems	8 Weeks	10
	Consumer Protection	4 Weeks	10
	Product Management for FinTech	5 Weeks	10
Compulsory	Exam	Self-paced	30

Minimum Credits Required: 130

Detailed Programme Outline

SPECIALIST PROGRAMME

Certified Digital Finance Practitioner Programme

Certificate In Digital Money

COMPULSORY

This course offers a comprehensive look into the world of digital payments. It covers the fundamental principles and practical applications, giving participants a solid grasp of how digital money works, its effects, and its possibilities. Beyond the technical details, the course also explores the broader societal and economic impacts of digital money. It examines how these new currencies are changing modern financial systems and their potential to increase financial access for people worldwide.

10 Weeks | 30 Credits

Digital Micro, Small, and Medium Enterprise (MSME) Finance

ELECTIVE

This course explores the intricacies of the Micro, Small, and Medium Enterprise finance gap and gains insight into how new digital tools and innovations are transforming the credit landscape. These advancements not only enhance financial inclusion and economic growth but also foster innovation, job creation, and resilience in the rapidly evolving global business environment.

4 Weeks | 10 Credits

Regulation in Digital Financial Services

ELECTIVE

This course was developed in conjunction with the University of New South Wales, and provides a thorough overview of the regulatory frameworks essential for a secure and inclusive digital finance environment. It is designed for professionals in government, finance, and compliance, and examines the critical balance between innovation and oversight. Participants explore key topics such as digital payments regulation, consumer protection, and emerging challenges related to technologies, including data privacy and cryptocurrencies. The course offers foundational knowledge to understand the policies and institutional capacities that support digital financial inclusion, enabling participants to navigate this fast-changing field and contribute to a more equitable financial future.

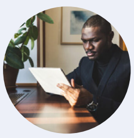
4 Weeks | 10 Credits

Money Transfers

ELECTIVE

This course explores the history of cross-border payments, the roles of both established and emerging actors and mechanisms, the needs and interests of clients, and how technological and business innovations continue to open new frontiers in the money transfer market.

4 Weeks | 10 Credits



Understanding and Managing Risk

ELECTIVE

This course examines a wide variety of risks, including those arising from the use of digital information technologies; financial activities such as banking, capital markets, and insurance; organised work at the project and enterprise levels; as well as broader social and environmental impacts. The course adopts a holistic approach focused on understanding the nature of risks and avoids prescriptive risk management solutions based on standard methodologies or checklists.

6 Weeks | 10 Credits

Digitising Agriculture

ELECTIVE

This course explores how digital tools, particularly digital financial services, transform the agricultural value chain by addressing the financing and information gaps faced by the world's 450–500 million smallholder farmers. As global food demand continues to rise, their productivity remains essential. However, they require access to best practices, quality inputs, and markets to maximise yields and incomes. By examining commercially viable and relevant applications of digital solutions, the course highlights how tailored services empower smallholder farmers and create sustainable opportunities for service providers.

4 Weeks | 10 Credits

Regulating and Governing Instant and Inclusive Payment Systems

ELECTIVE

This course equips regulatory specialists with the knowledge to create effective Instant and Inclusive Payment Systems (IIPS). It examines how existing policies and regulations influence the design of these systems and identifies the changes needed to achieve inclusive and interoperable outcomes. The course addresses key questions related to regulatory reforms, policy options, and effective advocacy strategies. Key topics include enabling policy and regulatory architecture, international standards, governance of shared payment infrastructure, and issues of collaboration and competition.

8 Weeks | 10 Credits

Anti-Money Laundering and Compliance

ELECTIVE

This course offers a critical examination of the regulations, risks, and best practices for combating financial crime. Tailored for professionals in financial institutions, regulatory bodies, and fintech companies, this course provides an in-depth exploration of the legal frameworks and operational strategies required to build a robust compliance culture. Participants will learn how to identify and mitigate risks related to money laundering, terrorist financing, and other illicit activities by mastering key topics such as know-your-customer (KYC) procedures, transaction monitoring, and suspicious activity reporting.

4 Weeks | 10 Credits

Digital Finance for All

ELECTIVE

This course is designed to equip participants with the skills to design and deliver accessible financial services that extend beyond traditional banking models, addressing the unique needs of the informal economy and financially underserved populations. Participants gain practical knowledge to develop scalable and sustainable digital products, such as mobile nano-loans and digitised savings, while navigating complex regulatory environments.

4 Weeks | 10 Credits

Agent Networks at the Last Mile (A CGAP Course)

ELECTIVE

This course, developed by the Consultative Group to Assist the Poor (CGAP), provides a structured, five-module journey into Cash-In/Cash-Out (CICO) agent network development in rural areas. It equips participants with a strong foundation in launching and expanding Cash-In/Cash-Out networks, while emphasising the vital role human agents play in delivering digital financial services to remote and underserved communities. The course goes beyond theory and delivers practical strategies and tools to build, manage, and scale resilient agent networks that drive sustainable financial inclusion.

5 Weeks | 10 Credits

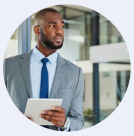
Mobile Money Operations

ELECTIVE

This course provides an in-depth, practical look at the entire lifecycle of a mobile money business, from initial conception to ongoing management and improvement. It is designed for professionals seeking to start a new mobile money service or improve an existing one. The curriculum focuses on real-world examples and tools required to operate a successful mobile money business.

5 Weeks | 10 Credits

Launching and Operating Instant and Inclusive Payment Systems



ELECTIVE

This course provides a comprehensive overview of the design, implementation, and management of modern digital payment systems. Participants will gain practical knowledge and strategic insights into key aspects such as technical infrastructure, business models, regulatory frameworks, and the importance of interoperability. The curriculum emphasises strategies for ensuring financial inclusion, addressing the needs of underserved populations, and navigating the complexities of launching a new payment system.

8 Weeks | 10 Credits

Consumer Protection

ELECTIVE

This course aims to help participants understand the regulatory aspects of consumer protection and the relationship between digital financial services business strategy and consumer protection. Participants will explore core consumer protection themes, key aspects of digital financial services, and how they relate to consumer protection, as well as risk management and goal alignment strategies.

4 Weeks | 10 Credits

Product Management for Fintech

ELECTIVE

This specialised course provides a practical, expert-led guide to managing the entire product lifecycle, from ideation to market launch. Participants will gain a deep understanding of how to build and optimise digital financial products while navigating a complex landscape of security, competition, and regulatory compliance. The curriculum covers essential skills such as defining product teams, developing strategy, and using data for informed decision-making.

5 Weeks | 10 Credits

Exam

COMPULSORY

The specialist programme concludes with an exam.
Participants must earn a minimum of 100 credits to qualify for the exam.

Self-paced | 30 Credits

Minimum Credits Required **130**
For more information or to enrol please contact **sales@digitalfrontiers.org**

ENROL

The programme also supports organisational training and professional development goals, enabling individuals, teams, and leaders to develop a stronger, more unified understanding of digital financial services. Organisations with key goals related to digital finance and financial inclusion are strongly encouraged to enrol.