



FINANCE AND TREASURY TRAINING

Mobile Money and Digital Financial Services

3 day course

Classroom, online or in-house

Course overview

Mobile money moves a substantial share of the value transacted across this continent and reaches people no branch network ever did, on infrastructure and business rules that differ fundamentally from conventional banking. This course covers how it works. Delegates work through the value chain from subscriber through agent to the trust account that backs electronic value, float management and the liquidity problem that agents face daily, and the revenue model behind tariffs and interoperability. Agent network economics and management are covered, since the network is the product. Regulation follows: licensing, trust account requirements, customer due diligence at low value tiers, and consumer protection. Fraud patterns are addressed. The course closes on interoperability, cross border remittance and merchant payments.

What you will learn

- Describe the value chain from subscriber through agent to trust account
- Manage float and understand the liquidity problem agents face
- Explain the revenue model behind tariffs and interoperability
- Build and manage an agent network as the core of the product
- Meet licensing, trust account and tiered due diligence requirements
- Recognise the fraud patterns specific to mobile money
- Address interoperability, remittance and merchant payments

Who should attend

- Mobile money and digital financial services staff
- Bankers and payments professionals
- Regulators and central bank supervisors
- Agent network and distribution managers
- Fintech operators and analysts

Course outline

- 01 Reaching people no branch network did
- 02 The value chain and trust accounts
- 03 Float and agent liquidity
- 04 Tariffs, revenue and interoperability
- 05 Agent network economics
- 06 Licensing and trust account regulation
- 07 Tiered due diligence and consumer protection
- 08 Fraud, remittance and merchant payments

Upcoming dates

Dates	Venue	Format	Fee per delegate
23 to 25 September 2026	Dar es Salaam, Tanzania	Classroom	USD 995
21 to 23 October 2026	Lagos, Nigeria	Classroom	USD 995
18 to 20 November 2026	Johannesburg, South Africa	Classroom	R14,950
3 to 5 March 2027	Maputo, Mozambique	Classroom	USD 995



Fees and how to register

This 3 day course is **R6,500** per delegate online, **R14,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 995** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit www.afrisciencegroup.com, email info@afriScience.co.za, or WhatsApp us on **+27 63 479 1136**.

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