



**African Helix**  
Training

*In Pursuit of Excellence and Beyond...*



Digital Remittances &  
Fintech

Course Content

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## Overview

This course is your essential guide to the digital finance revolution. You'll explore how mobile technology, blockchain, AI, and APIs are powering global remittance flows, disrupting traditional models, and creating opportunities across markets. You'll also dive into the regulatory landscape, compliance challenges, and customer-centric innovations that define success in this space.



## Course Prerequisites

Basic understanding of financial services or banking operations. Familiarity with regulatory terms (AML, KYC, etc.) is helpful but not mandatory. Comfort using digital tools and platforms (e.g., apps, online portals)



## Target Audience

Compliance officers and risk managers, Product managers, Regulators and policymakers, Startup founders and fintech entrepreneurs



## Course Outline



## Duration

**In Class: 5 Days** (08:30 – 15:30)



## Delivery Methods

- On-Site
- Online
- At designated location



## What You Get

- Certificate of Completion



## Course Dates

- TBA



## Course Location

- Johannesburg, South Africa



## Course Fees

**R 25 275.00 per Learner**

(Excluding VAT)



### **Module 1: Introduction to Digital Remittance and Fintech**

- Evolution of remittances
- Traditional vs. digital remittance models
- Overview of fintech ecosystems and business models

### **Module 2: Technologies Powering Fintech and Remittance**

- APIs, mobile wallets, and cloud computing
- Blockchain, smart contracts, and crypto remittances
- Artificial Intelligence (AI) and machine learning in fraud detection

### **Module 3: Regulatory and Compliance Frameworks**

- AML/CFT, KYC, and data protection
- Global standards (FATF, GDPR)
- Licensing requirements for MVTs and fintech operators

### **Module 4: Customer Experience and Digital Onboarding**

- User journey mapping and UX/UI principles
- Digital onboarding and eKYC
- Designing inclusive and accessible remittance services

### **Module 5: Risk Management and Cybersecurity**

- Operational risks in digital payments
- Cybersecurity threats and fraud mitigation
- Transaction monitoring and reporting

### **Module 6: Business Models and Future Trends**

- Remittance-as-a-Service platforms
- Embedded finance and open banking
- Future of digital cross-border payments and financial inclusion strategies

### **Capstone Project: Strategic Application - Case study analysis**

- Develop a strategic proposal for launching or improving a digital remittance product or service  
Identifying and Assessing Risks



**For More Details and to Register, Please Contact**

**Course Coordinator**

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