Datastat Research
Building Capacity in Training and Research

DATASTAT TRAINING IN

OFFICIAL COURSE PROSPECTUS

Center for Advanced Research & Professional Development

Nairobi Training Center • Global Virtual Academy • Corporate On-Site

LEGAL INSTITUTE

Digital Payments Regulation and Electronic Money Compliance Training Course

Comprehensive Course Syllabus, Practical Modules & Upcoming Schedules

PROGRAM SPECIFICATIONS & HIGHLIGHTS

DURATION
5 Days Practical Hands-on

DELIVERY MODES
In-Person Class & Live Virtual

CERTIFICATION
Accredited Certificate of Completion

INTAKES / DATES
Multiple Cohort Schedules Included

PREPARED FOR:

Valued Participant

Email: training@datastatresearch.org | Issued: November 21, 2026

Academic & Professional Training Year: 2026

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Digital Payments Regulation and Electronic Money Compliance Training Course

Legal Institute • 5 Days Intensive • Accredited Certification

Course Overview

Digital Payments Regulation and Electronic Money Compliance Training Course is designed to equip financial services professionals, regulators, fintech executives, banking institutions and payment service providers with the knowledge and practical skills required to navigate the rapidly evolving digital financial ecosystem.

Key Skills & Software Tools Covered

Digital Payments Compliance • Electronic Money Regulation • FinTech Risk Management • Payment Systems Governance

Upcoming Training Schedules

Confirmed cohort intakes and venues. Both physical in-person classroom and live virtual online seats are available.

TRAINING DATES	LOCATION / VENUE	FORMAT / DURATION	INVESTMENT (FEE)
23 Nov 2026 – 27 Nov 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Cape Town	Classroom / 5d	**$4,500 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Addis Ababa	Classroom / 5d	**$3,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Singapore	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Istanbul	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Bangkok	Classroom / 5d	**$5,000 USD / KES 110,000**
23 Nov 2026 – 27 Nov 2026	Accra	Classroom / 5d	**$4,000 USD / KES 110,000**
30 Nov 2026 – 4 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
30 Nov 2026 – 4 Dec 2026	Kigali	Classroom / 5d	**$3,000 USD / KES 110,000**
30 Nov 2026 – 4 Dec 2026	Dubai	Classroom / 5d	**$5,000 USD / KES 110,000**

* Corporate discounts and customized cohort scheduling are available for teams of 3 or more participants.

Course Curriculum & Modules

Digital Payments Regulation and Electronic Money Compliance Training Course

Introduction

Digital Payments Regulation and Electronic Money Compliance Training Course is designed to equip financial services professionals, regulators, fintech executives, banking institutions and payment service providers with the knowledge and practical skills required to navigate the rapidly evolving digital financial ecosystem. As digital wallets, mobile money, electronic funds transfers, payment gateways, open banking and embedded finance continue to transform financial services, effective regulatory oversight and compliance management have become essential. This course explores the legal, regulatory and operational frameworks governing digital payment systems, electronic money issuance, payment service providers (PSPs), mobile financial services, digital banking, payment infrastructure and financial technology (FinTech). Participants will examine licensing requirements, regulatory approvals, consumer protection obligations, anti-money laundering (AML), counter-terrorist financing (CFT), Know Your Customer (KYC), transaction monitoring, data privacy and cybersecurity requirements applicable to digital payment operations.

The training also focuses on emerging regulatory priorities, including real-time payment systems, cross-border digital payments, electronic money safeguarding, payment interoperability, digital identity verification, fraud prevention, regulatory technology (RegTech), operational resilience and financial inclusion. Participants will develop practical approaches to managing compliance risks, strengthening internal controls, implementing effective governance structures and ensuring regulatory reporting accuracy. Through regulatory case studies, interactive exercises and practical compliance simulations, the course examines how institutions can maintain regulatory compliance while improving payment security, operational efficiency and customer experience. It further explores international regulatory standards and evolving financial technology policies to help participants build sustainable compliance frameworks, protect electronic money holders and support innovation within a secure, transparent and well-regulated digital payments environment.

Course Duration

5 days

Course Objectives

By the end of this training course, participants will be able to:

- Understand the legal and regulatory frameworks governing digital payments and electronic money institutions.
- Interpret licensing, authorization and supervisory requirements for payment service providers and electronic money issuers.
- Develop effective digital payments compliance frameworks aligned with national and international regulatory standards.
- Implement robust AML/CFT, KYC and customer due diligence (CDD) procedures for digital payment transactions.
- Strengthen electronic money safeguarding, customer fund protection and settlement management mechanisms.
- Evaluate regulatory requirements for mobile money, digital wallets, payment gateways and electronic banking platforms.
- Identify and mitigate digital payment fraud, cybercrime, identity theft and unauthorized transaction risks.
- Apply data protection, privacy and cybersecurity compliance principles in digital financial services.
- Understand cross-border payment regulations, foreign exchange controls and international transaction compliance.
- Improve regulatory reporting, transaction monitoring and supervisory examination preparedness.
- Establish effective consumer protection, complaints handling and electronic transaction dispute resolution procedures.
- Assess emerging regulatory developments in open banking, fintech innovation, instant payments and digital currencies.
- Design sustainable governance, risk management and internal audit systems for digital payment and electronic money operations.

Target Audience

- Central bank officials, financial regulators and payment systems supervisors.
- Compliance officers, AML specialists and regulatory affairs professionals.
- Fintech executives, digital banking managers and financial technology entrepreneurs.
- Payment service providers, electronic money issuers and mobile money operators.
- Commercial bank executives, digital banking officers and payment operations managers.
- Risk management professionals, internal auditors and corporate governance officers.
- Legal practitioners, financial services consultants and regulatory advisors.
- Cybersecurity professionals, digital payment technology specialists and IT compliance managers.

Course Modules

Module 1: Introduction to Digital Payments and Electronic Money Ecosystems

- Evolution of digital payments and electronic financial services.
- Fundamentals of electronic money issuance and management.
- Types of digital payment instruments, wallets and payment platforms.
- Roles of banks, fintech companies, payment aggregators and PSPs.
- Digital financial inclusion, innovation and emerging payment technologies.
- Case Study: Evaluating the expansion of a mobile money ecosystem and identifying the regulatory and operational challenges associated with rapid customer onboarding, transaction growth and platform interoperability.

Module 2: Digital Payments Legal and Regulatory Frameworks

- National legislation governing digital payment systems and electronic money.
- Central bank mandates, supervisory responsibilities and regulatory oversight.
- Licensing and authorization requirements for payment service providers.
- Regulatory obligations for electronic money issuers and payment intermediaries.
- International standards and cross-border regulatory cooperation.
- Case Study: Assessing a fintech company's application for a digital payment service provider licence, identifying regulatory gaps and recommending corrective compliance measures.

Module 3: Electronic Money Issuance, Safeguarding and Management

- Regulatory requirements for electronic money issuance and redemption.
- Customer fund safeguarding and segregation requirements.
- Trust accounts, settlement accounts and liquidity management.
- Electronic money reconciliation, reserves and redemption procedures.

• Regulatory controls for dormant accounts and unclaimed electronic funds.

• Case Study: Investigating an electronic money institution experiencing reconciliation discrepancies between customer wallet balances and safeguarded funds, and developing a remediation strategy.

Module 4: AML/CFT, KYC and Digital Transaction Monitoring

• Risk-based AML/CFT compliance frameworks for digital payments.

• Digital Know Your Customer (e-KYC) and customer identity verification.

• Customer due diligence and enhanced due diligence procedures.

• Suspicious transaction detection and automated transaction monitoring.

• Sanctions screening, fraud indicators and suspicious activity reporting.

• Case Study: Examining suspicious transactions involving multiple digital wallets and rapid transfers across payment platforms, then designing appropriate monitoring and reporting controls.

Module 5: Consumer Protection and Digital Payment Dispute Resolution

• Consumer rights and fair treatment in electronic financial services.

• Transparent pricing, transaction disclosures and fee management.

• Unauthorized transactions, failed transfers and payment reversals.

• Customer complaints management and dispute resolution mechanisms.

• Protection against misleading digital financial products and practices.

• Case Study: Reviewing a mobile payment provider facing complaints over unauthorized wallet deductions, delayed reversals and inadequate customer communication.

Module 6: Cybersecurity, Data Protection and Operational Risk Management

• Cybersecurity governance for digital payment infrastructure.

• Data privacy, consent management and personal information protection.

• Prevention of phishing, account takeover and payment system attacks.

• Third-party risk, cloud security and technology outsourcing compliance.

• Business continuity, disaster recovery and operational resilience.

• Case Study: Responding to a cybersecurity incident involving unauthorized access to a digital wallet platform and potential exposure of customer information, including regulatory notification and incident response obligations.

Module 7: Cross-Border Payments, Interoperability and Emerging Technologies

• Regulatory requirements for international electronic fund transfers.

• Cross-border payment settlement and foreign exchange compliance.

• Payment interoperability and real-time payment infrastructure.

• Open banking, API security and embedded finance regulation.

• Regulatory considerations for stablecoins, tokenized payments and central bank digital currencies (CBDCs).

• Case Study: Evaluating a fintech company's proposed cross-border payment solution and identifying licensing, foreign exchange, AML/CFT and data transfer compliance requirements.

Module 8: Regulatory Reporting, Compliance Audits and Supervisory Management

• Regulatory reporting obligations and compliance documentation.

• Internal controls, compliance testing and risk-based audits.

• Regulatory examinations, inspections and supervisory reviews.

• Compliance dashboards, performance indicators and risk assessments.

• Corrective action plans, regulatory enforcement and continuous improvement.

• Case Study: Conducting a simulated regulatory compliance review of an electronic money issuer, identifying deficiencies in transaction monitoring, safeguarding, reporting and governance, and preparing a corrective action plan.

Training Methodology

• Interactive lectures and presentations.

• Group discussions and brainstorming sessions.

• Hands-on exercises using real-world datasets.

• Role-playing and scenario-based simulations.

• Analysis of case studies to bridge theory and practice.

- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@datastatresearch.org or call +254724527104

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to DATASTAT CONSULTANCY LTD account, as indicated in the invoice so as to enable us prepare better for you.

Certification & Learning Methodology

- Hands-on practical delivery with real-world datasets, case studies, and lab exercises.
- Post-training mentorship, access to class resources, and customized follow-up support.
- Participants who successfully complete the course receive an accredited Datastat Certificate of Completion.

How to Enroll & Reserve Your Seat

1. Online Registration: Visit https://datastatresearch.org/courses/digital-payments-regulation-and-electronic-money-compliance-training-course to register online.
2. Email Booking: Send participant details to training@datastatresearch.org for official invoice & reservation.
3. Support & Assistance: Inquire via phone +254 724 527 104 | +254 734 969 612.