



# Course Catalog

TRAINING PROGRAMS OFFERED

## OUR TRAINING COURSES ARE TAILORED TO YOUR NEEDS

The Helix Institute supports the actors in the digital and traditional finance ecosystem through professional training courses to optimize their performance and seize the opportunities for innovation in digital financial services around the world.

## OUR APPROACHES

We offer training courses through the following approaches:



### CLASSROOM TRAINING

Our classroom training focuses on active, small group methods and practical case studies, team work, and exchanges between participants. They usually last between three to five days.



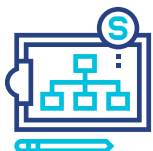
### ONLINE TRAINING

Through e-learning, you will learn from practical examples and case studies based on real deployments. The e-learning approach accommodates your learning needs, where you have the freedom to complete the course work in your own time and space.



### TAILORED INSTITUTIONAL TRAINING

These are three to five-day training courses offered to institutions to address their internal capacity development needs. The training courses are highly practical, and are designed to solve pressing institutional challenges. Participants work through real-life problems and develop action plans with measurable outcomes around the challenges identified.



### DIGITAL INSTITUTIONAL TRAINING

We offer about 6-25 hours of facilitated learning sessions spread over one to six weeks through the use of digital platforms, such as Zoom, or similar platforms. We design the core content based on institutional needs.

# DIGITAL TRANSFORMATION FOR FINANCIAL INSTITUTIONS



## TOPICS COVERED



- Financial inclusion and digital financial services ecosystem
- Importance and relevance of digital transformation for banks and MFIs
- Strategic planning for digital transformation
- Product innovation for digital transformation
- Process re-engineering for digital transformation
- Delivery channel and distribution design
- Risk management for digital transformation
- Implementing digital transformation

Depending on your needs, we offer classroom training, online training or tailored institutional training.

Do not hesitate to contact us.

CONTACT TODAY

[ritika.sah@microsave.net](mailto:ritika.sah@microsave.net)

## ABOUT THE TRAINING

The course covers the nuances of digital transformation, such as strategic planning, digital transformation of the product, process, channel, and technology. It also covers risk management, as well as project and change management. This course provides an overview of the approach and framework involved in digital transformation, from the institutional introspection that necessarily precedes it, through the strategic planning; process, product, channel and technology automation; and operational integration

## WHY THIS TRAINING?



This course will help you to understand the importance of a systematic approach to digital transformation, examine options and opportunities for digital transformation of financial institutions from the case studies and best practices. This course will also equip the leadership of the financial institutions with the skills and resources to plan and manage digital transformation initiatives. And finally, it will appreciate the practical nuances of digital transformation and gather learnings from the field.

## TARGET AUDIENCE



We have designed this course specifically for directors and CXOs of financial institutions who are involved in high-level business strategy from financial institutions. Our course suits professionals who are actively considering digital transformation and implementing digital financial services.

## TESTIMONIAL



«I love the training structure and learning style, fully engaging and intense yet fun and exciting. It's hard to drift, great examples and class work with full participation, the faculty is loaded with first class knowledge and valuable experience. They are patient and take time to understand before offering solutions. Most important learning the business model canvas is my number one takeaway the importance of understanding risk and driving successfully to impact on client, employee experience and governance» Jero Omare - Fortis Mobile Money - Nigeria

# DIGITAL FINANCIAL SERVICES -CORE BUILDING BLOCKS FOR SUCCESS



## TOPICS COVERED



- Role of DFS in financial inclusion
- DFS ecosystem & constraints framework
- Product innovation and design
- Agent network management
- DFS risk & fraud
- DFS marketing & communications
- Managing data analytics
- DFS evolution - looking into

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## ABOUT THE TRAINING



This course will help participants to gather practical insights that will enable one to build effective strategies, enhance operations, and extend digital financial services to your clients, successfully and at scale. Our digital finance experts have designed this course to incorporate global best-practices of digital financial services that are relevant to your institution.

## WHY THIS TRAINING?



By taking the course, participants will acquire foundational principles to facilitate the development of successful DFS deployments. The course helps participants develop mental maps to understand the interplay of different aspects of digital finance ecosystems and the critical success factors that determine outcomes.

## TARGET AUDIENCE



If you are a professional who seeks to understand the core elements of successful digital financial services, this is the right course for you. You may be an existing or aspiring financial service practitioner, regulator or policymaker, donor or investor, or a stakeholder in the digital financial services sector. To maximize the benefit from this course, it would be ideal if you have some prior understanding or knowledge of DFS.

## TESTIMONIAL



«The training touched on practical issues which I have seen and was linking to our current deployment where we did wrong to correct and what we did right to leverage on. Same things as discussed customized marketing which we typically don't have, how the products are rolled out as well, we rolled out cardless transactions but it has not picked up». Lumbani Manda

- Opportunity Bank - Malawi

# AGENT BANKING: GETTING STRATEGY AND OPERATIONS RIGHT



## TOPICS COVERED



- Agent/agency banking strategy
- Agent network models
- Agent selection & on boarding
- Compensating the agent network
- Agent training, monitoring & support
- Liquidity management
- Technology & partnerships
- Key roles and back office operations
- Risk & fraud management

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## ABOUT THE TRAINING



There is a growing interest in agent/agency banking across emerging markets. Many financial institutions see this as a cost-effective way to grow and serve their customer base beyond the coverage by brick and mortar branches. While the benefits are foreseen, some institutions struggle on where to start or how to scale. Key strategic and operational issues that financial institutions need to consider in rolling out their agent/agency banking operations include: agent network management, product innovation, risk and fraud management, partnerships, amongst others. This course unpacks all of this to help you successfully rollout your agent/agency banking operations.

## WHY THIS TRAINING?



This course is built on a decade's work by MicroSave/The Helix advising some of the largest DFS agent networks in emerging markets. By taking this course, you will be equipped with insights and effective strategies to build, manage and successfully grow your agent/agency banking operations.

## TARGET AUDIENCE



The course is targeted to middle- and senior-level managers within banks and other financial institutions seeking to launch or grow their agent/agency banking operations. The course is not only relevant to specialized agent/agency banking units, but also to other functions, such as operations, marketing, and risk, that support agent/agency banking operations.

## TESTIMONIAL



«The trainers were up to the task with the subject and exhibited experience of various markets. I was very pleased with their level of knowledge and experience.» Solomon Muchazondida - Ecobank Zimbabwe



# OPTIMIZING YOUR DFS AGENT NETWORK



## TOPICS COVERED



- DFS constraints framework
- Fundamental principles of mass distribution
- Managing agent network set-up
- Agent on-boarding
- Agent compensation
- Liquidity management
- DFS risk and fraud management
- BTL branding & marketing communication
- Agent network monitoring & support

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## ABOUT THE TRAINING



In this course, you will learn about Digital Financial Services (DFS) and how to optimize agent networks for outreach and scale. You will learn about the importance of DFS in specific market segments and the challenges and opportunities in the rollout of digital finance through agent networks. You will get practical insights on how to overcome these challenges and how to realize the opportunities by deploying an optimized agent network model. Our digital finance experts have designed this course to incorporate best practices of agent network development and management from around the world.

## WHY THIS TRAINING?



This course provides a clear overview of all the foundational aspects of digital finance necessary to optimize strategic clarity and operational decision-making - and thus to effectively serve the mass market at scale.

## TARGET AUDIENCE



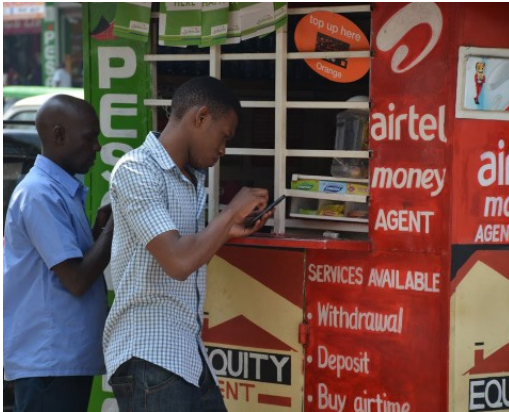
If you are a mid- to senior-level manager in a financial institution or a mobile money operator and are involved in, or want to explore, digitally-enabled distribution models, this is the right course for you. You may be an alternative product manager, marketing manager, channel manager, agency banking manager, a branchless banking manager, or be in a similar position. You may even be aspiring to become a part of the Digital Financial Services industry. To gain maximum benefit from this course, it would be ideal if you have some prior understanding or knowledge of DFS.

## TESTIMONIAL



*«For me, this training is a paradigm shift in my knowledge of Digital Financial Service and upward innovation in my role in Ghana DFS industry thus through liquidity management and operational efficiency. Wish all players in the industry to take advantage of this opportunity.»* Wisdom Alorwuse - Tigo - Ghana

# MANAGING RISKS AND FRAUD IN DIGITAL FINANCE



## TOPICS COVERED



- Risks & DFS overview
- Frameworks: making DFS safer
- A firm-level approach to risks
- Practical applications of frameworks in DFS
- Risk categorization and technology risks
- Partner risks and customer risks
- Agent management risks
- Ethics, governance and risk culture
- Provider protection from fraud
- Scenarios & capabilities for strategic risk planning

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## ABOUT THE TRAINING



Risk and fraud pose significant strategic and operational threats for digital financial service (DFS) deployments - and reduce customer uptake and usage. This course analyses risk and fraud management from the demand side (customer level) perspective, as well as the supply side (agent network and provider level) perspective, and equips providers with prevention and mitigation strategies.

## WHY THIS TRAINING?



This course provides participants with strategies and tactics for service quality by providers, as well as their agents and customers to manage risk and fraud. It empowers participants to establish a framework for the sustainable management of risk and fraud within their deployments.

## TARGET AUDIENCE



Middle to senior level managers in Risk, Compliance, Internal Audit, and Operations departments within mobile network operators, banks, other financial institutions and third party providers looking to strengthen controls to safeguard user funds and to protect their DFS businesses from internal and external fraud. Chief Information Officers and IT managers will also greatly benefit from this course to better manage their internal systems and procedures.

## TESTIMONIAL



«The risk and fraud training in DFS is fundamental for any risk manager and any business that has financial inclusion as one of its strategic objectives as it equips the participants with practical ways to implement both short and long term skills to guard against risks in DFS.» Catherine Amai - Stanbic - Uganda

# DESIGNING AND IMPLEMENTING INNOVATIVE SOLUTIONS



## TOPICS COVERED



- DFS ecosystem & constraints framework
- Market Insights for Innovation and Design (MI4ID)
- Building & managing DFS partnerships
- Product pricing & delivery channel rewards
- Technology & delivery channels
- Risk & fraud in product development
- Product marketing & communications
- Product evolution: looking into

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## ABOUT THE TRAINING



The vast majority of digital financial services are still based on P2P and bill payments. How can we move to the next level and offer solutions that meet the mass market's myriad of financial needs? Participants will learn a systematic process for strategic product development including:

The application of market research and behavioral economics to understand how people make money management decisions, using this knowledge to build product suites that meet different financial needs, and the operational systems and partnerships necessary to deliver products successfully.

## WHY THIS TRAINING?



In this course, you will work through a systematic process of creating market-responsive products from market research to insight generation, through to design and development. If you represent a financial institution or a mobile money operator and you need a market-making anchor product or wish to expand your product offerings, we have designed this course specifically for you.

## TARGET AUDIENCE



This course targets middle to senior level managers in mobile network operators, banks and other financial institutions as well as third parties who are involved in DFS product development.

## TESTIMONIAL



«Excellent training experience and facilitators. Very insightful practical experience to stimulate innovation. Challenges you to think beyond the walls of your immediate market and understand the key players in the DFS environment.»  
Augustin Kobbina, Fidelity Bank - Ghana



# RETHINKING MARKETING FOR DIGITAL FINANCE



## TOPICS COVERED



- Marketing financial services
- Role of branding in DFS success
- Application of behavioral economic insights
- The customer value proposition
- A walk through the customer journey
- Data analytics for marketing communication
- Marketing ROI

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## ABOUT THE TRAINING



Many digital financial services (DFS) deployments continue to struggle with low uptake and high rates of inactivity amongst registered users. Delivery of DFS not only requires good product and excellent distribution channels, but also the right marketing strategies. This course is for institutions in need of route-to-market strategies or who are looking to increase usage of their products/services.

## WHY THIS TRAINING?



In this course, you will learn from practical experiences on designing effective marketing and communication campaigns for different customer groups to ensure that your institution achieves scale. Our product development experts have designed this course to incorporate global best-practices of product design and marketing that are relevant to your institution.

## TARGET AUDIENCE



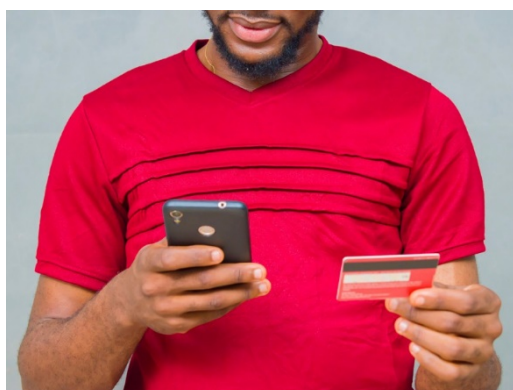
If you are a middle- to senior-level manager in a financial institution or a mobile money operator and are involved in or want to develop digital finance products and services or are looking to significantly enhance your digital marketing, this is the right course for you. You may be a product manager, alternative product manager, marketing manager, channel manager, agency banking manager, a branchless banking manager, or be in a similar position. You may even be aspiring to become a part of the digital financial services industry. To maximize the benefit from this course, it would be ideal if you have some prior understanding or knowledge of DFS.

## TESTIMONIAL



«The training gave me a better insight and understanding of customer needs, segmentation and marketing communication. I am confident that there will be a positive change in the usage of our DFS product going forward.» - Abimbola Agb

# DIGITAL CREDIT: MANAGING RISKS AND ACHIEVING SCALE



## TOPICS COVERED



- Introduction to digital credit and assessment of opportunities
- Emerging models for digital credit
- Data analytics, credit scoring, and risk modelling
- Product development for digital credit
- Risk and consumer protection for digital credit
- Marketing and communication for digital credit

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## ABOUT THE TRAINING



One of the key drivers of financial inclusion is access to finance. Digital platforms have been used as a channel to drive access. In the recent past, the emergence of innovative financial products like digital credit has allowed a significant number of people in emerging markets access credit. On account of ease of access and quick turnaround, the uptake of digital credit has been significantly on the rise. However, in mature markets, concerns, such as lack of product differentiation and poor portfolio quality leads to a re-think required on how best to design and deliver digital credit. The course on digital credit covers the nuances of designing and delivering digital credit to achieve scale while managing the risks associated with it. We have developed this course based on our cutting-edge operational insights collected from our experience working with financial institutions implementing digital credit in emerging economies.

## WHY THIS TRAINING?



This course will help participants to:

Identify business opportunities for digital credit in your markets

Explore access, usage, financial behaviors, segments, and credit needs of target clientele for digital credit

Assess and understand the needs for operational systems and partnerships necessary to deliver digital credit successfully

Formulate and implement a risk management strategy for emerging risks with digital credit

Augment marketing and communication strategies to digital credit customers using behavioral levers and forward-thinking communication strategies

## TARGET AUDIENCE



The course is targeted to senior- and middle-level managers of financial institutions that are/or are planning to offer digital credit products. The course is not only relevant to specialized digital credit function, but also to other functions, such as operations, marketing, and risk, that lend support to Digital Credit operations. The course is relevant to the regulators and policymakers who are concerned about data security and privacy, digital footprint, digital identity, customer protection, and reasonable lending.

## TESTIMONIAL



«The trainers and their team were diligent and very helpful in helping us to better understand the different training modules. I really liked the practical cases of field visits, the group work and the intervention of experts who are clearly well versed in the field.»  
 » Diallo Aïssatou Traore - APSFD / CAECE - JIGISEME Mali



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