Advanced Mobile Payments and Digital Wallet Operations Training Course

31 January – 4 February 2027
Johannesburg

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Ref: 1162_185852 **Date:** 31 January – 4 February 2027 **Location:** Johannesburg **Fees:** 4500 Euro

Overview

Advanced Mobile Payments and Digital Wallet Operations Training Course is a one-week practical course for digital payments, fintech, banking, product, technology, risk, compliance, fraud, operations, and innovation professionals. Participants build a Mobile Wallet Operating and Risk Design Pack connecting ecosystem roles, wallet architecture, payment rails, onboarding, identity, authentication, tokenisation, QR and merchant acceptance, APIs, interoperability, clearing, settlement, reconciliation, fraud controls, consumer protection, resilience, service operations, and commercial models. The course develops an operating view of wallet services rather than a consumer tutorial. Agile Leaders Training Center supports secure and reliable digital-payment operations.

Who Should Attend

- Digital payment and wallet product managers responsible for service design and performance
- Fintech, banking, and payment-operations teams managing transaction flows and settlement
- Technology and architecture professionals integrating wallets, rails, APIs, and acceptance channels
- Risk, compliance, fraud, security, and consumer-protection teams
- Innovation, partnerships, merchant, and business-development professionals

Participants should understand basic payment concepts and digital products. The course does not teach consumer wallet usage, software coding, or country-specific legal advice.

Departments and Industries

The course supports organisations that issue, connect, accept, supervise, or enable digital wallet services.

- Banks, payment service providers, e-money issuers, and fintech firms
- Telecommunications operators, mobile-money providers, and agent networks
- Payment schemes, switches, processors, gateways, and technology vendors
- Retail, e-commerce, transport, government payments, and platform businesses
- Financial regulators, policy teams, internal audit, and advisory functions

Learning Objectives

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

- Map mobile-payment and digital-wallet ecosystems, roles, value flows, and dependencies
- Design wallet architecture, transaction states, ledgers, and payment-rail connections
- Evaluate onboarding, identity, authentication, tokenisation, and data controls
- Develop fraud, operational-risk, consumer-protection, and resilience controls
- Assess interoperability, merchant acceptance, clearing, settlement, and reconciliation
- Build wallet operating metrics, economics, governance, and incident responses

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Course Agenda

Day 1: Ecosystem, Wallet Architecture, and Value Flows

- Mobile Payment Ecosystem and Role Map
- E-Money, Stored Value, and Funding Model Comparison
- Wallet Components, Ledger, and Account Structure
- Transaction State and Value Flow Diagram
- Product Boundary, Dependency, and Ownership Matrix

Day 2: Onboarding, Identity, Authentication, and Tokenisation

- Customer and Merchant Onboarding Journey
- Risk-Based Identity and Due-Diligence Controls
- Device Binding and Authentication Decision Tree
- Payment Token Lifecycle and Domain Controls
- Consent, Privacy, and Customer Data Map

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Day 3: Payment Rails, Acceptance, and Interoperability

- Card, Account, Fast-Payment, and Mobile-Money Rail Map
- QR, In-App, Contactless, and Merchant Acceptance Flows
- API Integration and Transaction Object Design
- Technical and Commercial Interoperability Framework
- Clearing, Settlement, Reversal, and Reconciliation Matrix

Day 4: Fraud, Risk, Resilience, and Consumer Protection

- Wallet Threat, Fraud, and Abuse Scenario Library
- Transaction Monitoring and Control Decision Grid
- Agent, Merchant, Partner, and Third-Party Risk Map
- Service Availability, Recovery, and Resilience Playbook
- Dispute, Error, Complaint, and Consumer Remedy Workflow

Day 5: Operations, Economics, and Governance

- Exercise: Trace an End-to-End Wallet Transaction
- Exercise: Diagnose a Fraud and Authentication Scenario
- Exercise: Reconcile an Interoperable Payment Cycle
- Exercise: Build Wallet Economics and Operating Metrics
- Capstone Exercise: Mobile Wallet Operating and Risk Design Pack

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Practical Exercises

The course uses suggested activities that connect architecture, controls, operating evidence, and customer outcomes.

- Suggested activity: map roles and liability through a failed wallet payment
- Suggested activity: compare authentication and token controls for QR and in-app payments
- Suggested activity: design settlement and reconciliation checkpoints across providers
- Suggested activity: prepare a wallet-service incident and customer-remedy briefing

FAQs

Who suits advanced mobile payments and digital wallet training?

Payment, fintech, banking, product, technology, risk, compliance, fraud, operations, and innovation professionals suit the course. Participants should understand basic payment concepts.

How does a digital wallet differ from a payment rail?

A wallet manages customer credentials, stored value or funding links, transaction instructions, and experiences. A payment rail carries messages and value between participants under defined technical and operating rules.

Why is payment tokenisation important for wallets?

Payment tokenisation replaces sensitive account credentials with constrained values linked to approved devices, merchants, or scenarios, reducing the usefulness of compromised payment data while supporting existing infrastructure.

What does wallet interoperability require?

Interoperability requires compatible technical interfaces plus commercial and operating rules for participation, routing, fees, settlement, reversals, liability, disputes, customer care, and performance.

Which wallet operating metrics are developed?

Participants define onboarding conversion, active wallets, transaction success, acceptance, fraud loss, false declines, dispute time, settlement breaks, availability, recovery, unit cost, and contribution measures.

Conclusion

Participants take back a Mobile Wallet Operating and Risk Design Pack containing an ecosystem map, architecture and transaction flows, onboarding and identity controls, token and authentication designs, rail and acceptance maps, interoperability and settlement rules, fraud scenarios, resilience and remedy playbooks, metrics, economics, and governance. The pack connects technology, risk, operations, and customer outcomes in one accountable service model.