

# Digital Finance and Financial-Services Awareness

## Digital banking, blockchain, DeFi and digital fluency

FA-0676 · 1 day

Others

---

### Introduction

A low-intensity, nontechnical introduction to digital change in financial services, suitable for learners exploring the subject without prior finance or programming knowledge. Examine digital banking, decentralised-finance concepts, blockchain, digital assets and central-bank digital currency.

The course supports digital literacy and critical evaluation. It does not promise employment, income, investment returns or a safe trading strategy; examples and possible future developments are clearly distinguished from established services.

### Learning outcomes

- Describe digital-banking channels and introductory service considerations.
- Explain basic blockchain, cryptocurrency, NFT and DeFi distinctions.
- Distinguish central-bank digital currency from privately issued cryptoassets.
- Recognise common fraud, security, volatility and information-quality risks.
- Identify practical digital-learning next steps and questions to verify before using a financial service.

### Prerequisites

No prior technical or financial knowledge is required.

# Training outline

## 1. 1. Digital Banking and Financial Services

- Foundations, service channels and introductory customer/institutional impacts.
- Assess availability, access, privacy, security and applicable rules in the market being discussed.

## 2. 2. DeFi and Distributed Ledgers

- DeFi concepts, proposed uses and shortcomings; identify intermediaries, governance and dependency risks.
- Blockchain overview, standards awareness and illustrative implementations.
- Distinguish ledger integrity from the truth of input data or suitability of a financial product.

## 3. 3. Digital Assets and CBDCs

- Cryptocurrency and NFTs: relationships, differences and common misconceptions.
- Trading concepts as awareness only; volatility, fraud, custody and platform risk.
- CBDCs: digital central-bank money, possible designs and jurisdiction-specific decisions; not every proposal is an issued currency and not every CBDC uses a blockchain.

## 4. 4. Digital Fluency and Cautions

- Explore content-creation and learning opportunities without assuming a source of income.
- Evaluate service information, claims, permissions and account protection.
- Use an illustrative scenario to identify cautions and further verification rather than conduct a live trade.
- Review questions, discussion and personal learning next steps.