

ATAFOM

Education For Integration - Learning Without Borders



Şakir Yavuz

President & Founder
ATAFOM University International

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**AFRICAN LEADERSHIP
PERSONS OF THE YEAR 2026**

**AFRICAN LEADERSHIP IMPACT
EXCELLENCE AWARD**



CONTENT

- 01** | **THE FUTURE OF FINTECH**
INTERNATIONAL - EDITORIAL REPORT & PERSPECTIVE
THE FUTURE OF FINTECH
- 05** | **ŞAKIR YAVUZ -**
THE 15TH AFRICAN LEADERSHIP MAGAZINE PERSON OF
THEYEAR - POTY 2026 "INNOVATION IN EDUCATION AS A
TOOL FOR EMPOWERMENT AND NARRATIVE OWNERSHIP."
- 10** | **CELEBRATIONS & GLOBAL DAYS**
- 15** | **RECTOR'S GREETING SUMMER SEMESTER 2026**
- 20** | **ATAFOM UNIVERSITY COURSE OFFERINGS 2026/27**
- 26** | **PRESIDENT'S QUOTE OF THE MONTH**
- 27** | **THINK PIECE**
BEYOND ACCESS: WHY THE NEXT FINTECH REVOLUTION
MUST BE INSTITUTIONAL

FINTECH, INNOVATION & FINANCIAL INCLUSION IN AN AGE
OF SYSTEMIC RESPONSIBILITY
- 31** | **CONIASOFT AND AI**
AI AND THE DESIGN OF COMMERCIAL AND FINANCIAL
BUSINESS PROCESSES
- 37** | **ATAFOM UNIVERSITY INTERNATIONAL OFFICE
OF EXTERNAL COMMUNICATIONS**



THE FUTURE OF FINTECH

REDESIGNING CAPITAL FOR A MORE INCLUSIVE GLOBAL ECONOMY

The future of Fintech will not be defined by faster apps or flashier devices. It will be defined by how intelligently and how justly we redesign the systems that move money, allocate capital, and create opportunity across the global economy.

At ATAFOM University International, we understand Fintech not merely as a sector, but as a systemic force: one capable of democratizing access to finance, strengthening institutional resilience, and advancing social equity if and only if it is guided by rigorous education, ethical leadership, and institutional responsibility.

This is not a speculative vision. The architecture of this future is already being built.

FROM CONVENIENCE TO TRANSFORMATION: A BRIEF HISTORY OF FINTECH

Fintech's first great wave was driven by convenience. Platforms like PayPal demonstrated that cross-border value transfer could become frictionless. In Africa, mobile-money systems such as M-Pesa redefined financial inclusion by enabling millions of unbanked individuals to save, transact, and participate in the formal economy often for the first time.

Subsequent innovations extended this democratization. Robo-advisors lowered the cost of portfolio management and brought algorithmic investment strategies to retail investors, challenging the long-held assumption that sophisticated financial services were the exclusive domain of high-net-worth clients.

Each phase quietly rewired a layer of the global financial system moving Fintech from peripheral convenience toward institutional transformation.



WHERE WE STAND TODAY (2026): FINTECH AS INFRASTRUCTURE

Fintech has now entered a phase of structural integration.

Artificial intelligence increasingly underpins personalized financial guidance, risk modeling, fraud prevention, and credit assessment—expanding access to tailored financial services for individuals and Small and Medium Enterprises (SMEs) alike. AI-enabled trading and liquidity systems are standard across major financial institutions, improving execution quality, price discovery, and market efficiency.



Embedded finance has dissolved traditional boundaries between financial services and everyday platforms, allowing commerce, mobility, and even public services to integrate payments, credit, and insurance directly into user experiences. Meanwhile, stablecoins and modern cross-border payment rails are materially reducing the time and cost of international remittances, particularly benefiting migrant workers and emerging-market entrepreneurs.

These are not isolated innovations. They represent a fundamental re-engineering of financial infrastructure toward greater efficiency, inclusion, and resilience.

LOOKING AHEAD: THE NEXT PHASE OF FINTECH 2030 AND BEYOND

The coming decade will be shaped by three interlocking systemic shifts:

Agentic Financial Systems

AI will evolve from advisory tools into coordinated financial agents capable of managing complex workflows—supply-chain finance, treasury optimization, portfolio construction, and retirement planning—under human oversight and regulatory guardrails. This will dramatically lower institutional barriers for SMEs, regional banks, and emerging-market participants.

Tokenization of Real-World Assets

Tokenized representations of alternative investments, such as real estate, private credit, infrastructure, and other traditionally illiquid assets, will unlock fractional ownership, secondary liquidity, and global capital participation. When designed with robust governance and regulatory alignment, tokenization has the potential to decentralize ownership of productive assets and broaden wealth participation.

Responsible Open Finance

Open finance frameworks, transparent data-sharing protocols, and impact-linked financial instruments will mature. Capital markets will increasingly integrate social and environmental performance metrics into valuation models. As AI-driven trading grows more powerful, institutions will face heightened responsibility to ensure that speed and efficiency do not undermine fairness, stability, or public trust.

These outcomes are not inevitable. They will be shaped by the competence, ethics, and institutional vision of the leaders who design, regulate, and operate the next generation of financial systems.



WHY ATAFOM PREPARES LEADERS FOR THE FINTECH FUTURE

This is precisely the mission of ATAFOM University International.

Within the **Faculty of Initial Public Offering**, students master the full architecture of capital formation—from venture finance and private markets to IPO structuring and public market governance—while critically examining how these mechanisms can be aligned with long-term economic stability and societal benefit.

This is complemented by ATAFOM's **Faculty of Technology**, offering a full **Bachelor of Science in Information Technology (B.Sc. – IT)** alongside intensive certification programs in **Generative AI, Deep Learning, Blockchain Fundamentals, and Software Engineering**. Our interdisciplinary model ensures that future financial leaders possess technological fluency, and future technologists understand the real-world institutional consequences of the systems they build.

All instruction is delivered through our secure, AI-enhanced Online Campus developed by **ConiaSoft**, within the broader innovation ecosystem supported by **Perfect Timing Holding**. This integrated platform enables a learning environment that is global, applied, and institutionally grounded.

Graduates of ATAFOM are prepared to lead within banks, regulatory bodies, asset managers, fintech firms, and emerging capital platforms—or to build the next generation of responsible financial institutions themselves. They leave equipped not only with technical competence but with institutional literacy and ethical grounding.

They understand not just how Fintech works—but what it must become.



A CALL TO INSTITUTIONAL LEADERSHIP

The future of Fintech will be authored by those who can think institutionally, design systemically, and lead ethically.

If you believe finance must do more than generate returns—if you believe it must build fairer, more inclusive, and more resilient societies—then your place is with us.

Apply to ATAFOM's Faculty of Initial Public Offering or Information Technology programs and help shape the future of Fintech.

Prof. David Grzan

Vice Rector

Dean of the Faculty of Initiation Public Offering

contact@atafom.university



ŞAKIR YAVUZ - THE 15TH AFRICAN LEADERSHIP MAGAZINE PERSON OF THE YEAR - POTY 2026

“INNOVATION IN EDUCATION AS A TOOL FOR EMPOWERMENT AND NARRATIVE OWNERSHIP.”



EDUCATION FOR INTEGRATION: A VISION THAT CONNECTS CONTINENTS

In today's increasingly interconnected world, leadership in education requires more than academic knowledge or institutional management. It requires vision, adaptability, and the ability to build meaningful connections among diverse communities across geographical and cultural boundaries. These qualities are clearly reflected in the work of Şakir Yavuz, President and Founder of ATAFOM University International, whose leadership continues to shape the institution's global outlook and expanding international presence.

Higher education is undergoing a profound transformation. Universities are no longer isolated centers of learning confined within national borders. Instead, they are increasingly becoming parts of a global network of knowledge exchange, collaboration, and innovation. In this evolving landscape, leaders who understand the value of international cooperation play a crucial role in guiding institutions toward meaningful global engagement.

President Yavuz has consistently embraced this perspective. From the early stages of ATAFOM's development, he recognized that the future of education lies in cooperation among institutions from different regions of the world. By encouraging dialogue and collaboration between universities, scholars, and educational organizations, he has contributed to building a platform where academic exchange can thrive beyond traditional boundaries.

One of the key aspects of President Yavuz's leadership is his ability to recognize the importance of cultural diversity in education. Different educational systems and academic traditions offer unique insights and approaches to learning. By bringing together institutions from various regions, ATAFOM fosters an environment where these differences become opportunities for mutual learning rather than barriers to cooperation.

In this context, ATAFOM has become more than an academic network; it has evolved into a platform that encourages intercultural dialogue and intellectual exchange. Scholars and educators participating in ATAFOM's initiatives have the opportunity to explore new ideas, develop joint research projects, and contribute to discussions that address global challenges.

The significance of such initiatives becomes particularly evident in a time when international collaboration is essential for addressing complex global issues. Challenges related to sustainable development, technological innovation, environmental protection, and social equity require solutions that draw on knowledge and expertise from multiple regions and disciplines. Educational institutions play an essential role in preparing future leaders to respond to these challenges.



The global recognition of President Yavuz's work further highlights the importance of leadership that promotes international collaboration. A notable example of this recognition was his acknowledgement at the African Leadership Magazine Persons of the Year Awards 2026, held in Accra, Ghana. The event brought together influential leaders from across sectors to celebrate individuals whose contributions have had a meaningful impact on leadership, development, and global cooperation.

The recognition of President Yavuz at this international platform reflects the broader significance of his work in strengthening global academic connections. It highlights the role that educational leadership can play in promoting dialogue between cultures and academic traditions.

Such dialogue is essential for building mutual understanding and fostering collaborative solutions to global challenges. When institutions and scholars from different backgrounds engage with one another, they create opportunities for knowledge exchange that benefit both local and international communities.

For ATAFOM University International, the recognition also underscores the growing influence of its mission. The institution continues to expand its network of academic partnerships, bringing together universities and organizations that share a commitment to cooperation and innovation in education.

At the heart of this development is a clear vision: the belief that education should serve as a bridge between societies. Through academic collaboration, individuals and institutions can contribute to a more interconnected and cooperative global community.

Looking ahead, the vision guiding ATAFOM University International remains firmly focused on strengthening global partnerships, promoting innovative learning models, and expanding opportunities for academic cooperation. The institution continues to explore new ways to support collaboration between universities, researchers, and students from diverse regions of the world.

Technological advancements and digital learning platforms also provide new opportunities for expanding international engagement. Through these developments, educational institutions can reach wider audiences and create more inclusive learning environments that connect participants from different continents.

In this evolving context, the leadership of President Yavuz continues to play a central role in shaping the institution's direction. His commitment to international cooperation and educational innovation ensures that ATAFOM remains responsive to the changing needs of global education.

The forward-looking perspective guiding ATAFOM reflects an understanding that the future of higher education depends on openness, collaboration, and the willingness to embrace new ideas. Institutions that cultivate international partnerships and encourage knowledge exchange are better positioned to contribute to the advancement of education worldwide.

Ultimately, the work of ATAFOM University International illustrates how visionary leadership can transform educational institutions into platforms for global cooperation. By connecting universities, scholars, and students from different parts of the world, the institution helps build bridges that support understanding, innovation, and shared progress.



As global academic networks continue to grow and evolve, the vision that connects continents will remain central to ATAFOM's mission. Through continued collaboration and commitment to international dialogue, the institution will continue to play a meaningful role in shaping the future landscape of global education.



Dr. Elizabeth Lungu - Nkumbula



A MEMORABLE MEETING IN ACCRA, GHANA

My meeting with our esteemed President, Şakir Yavuz, in Accra, Ghana during the African Leadership Magazine Persons of the Year Awards 2026 was a truly inspiring experience.

The atmosphere of the event itself was remarkable. Leaders, scholars, and distinguished guests from different parts of the world had gathered to celebrate leadership and vision. Yet amid this global setting, what impressed me most was the calm confidence and genuine dedication of our President.

During our conversation, it became clear that his achievements are not driven by the pursuit of recognition but by a sincere commitment to advancing international education. His reflections on the role of education in connecting societies and creating opportunities for future generations were both thoughtful and motivating.

The recognition he received in Accra — marking his fifteenth international award — felt like a natural acknowledgment of years of hard work and determination. It was a proud moment not only for him but also for the entire ATAFOM community.

What struck me most was his humility. Despite the global recognition and the prestige of the occasion, he spoke with the same passion about future projects, partnerships, and educational initiatives that continue to drive ATAFOM forward.

Leaving the meeting, I felt a renewed sense of motivation and pride to be part of an institution guided by such visionary leadership.

Moments like this remind us that leadership is not only about achievements but also about the ability to inspire others to believe in a shared vision for the future.

Sandra Adjoa Berko
Public Relations and Communication Department
ATAFOM University International



CELEBRATIONS & GLOBAL DAYS

ECHOES OF RENEWAL: CELEBRATING THE EASTER TRADITION

Easter Triduum: The Paschal Mystery

Tetelestai

The Omega Word — Consummatum Est

Upon the mount of skulls, in stillness deep,
Where heaven's veil was rent 'twixt earth and sky,
The Word Incarnate hung past sorrow's keep,
And sol's bright orb veiled face—a sinless cry.
His sacred lips, whence flowed the breath of life,
Now whispered faint 'mid thorns and iron's bite;
The cosmos held its pulse—sin's trammled strife,
As kings and empires paled before His light.
The ancient Law from Sinai's peak did roar,
The Just One weighed our sins in balance true;
The strife 'twixt shade and splendor reached its shore
Till spake He final: "It is done," and through
That utterance, the debt of ages paid,
In death He bowed—thus victory arrayed.

Anastasis

The Alpha Renewed — Surrexit Dominus

The boulder, guardian of the tomb's dark maw,
Lay rolled aside at break of Easter's morn;
Death's grip unclasped, fulfilling prophet's law,
And Life arose where lifeless form was borne.
The women stood enraptured by the theme,
Creation's bones stirred with a joyous hymn;
The empty tomb revealed the Light supreme,
And dawn lay prostrate 'fore the Risen Him.
The Law stood hushed, surpassed by breath divine,
The Judge relinquished rod o'er grave's domain;
The gift of Love is life in bread and wine
Till Christ appears, the Bridegroom weds His Fane:
The Sepulchre laid bare—Scriptures fulfilled;
The Mercy Seat reigns, with Glory distilled.

In the gentle unfolding of spring, when the earth awakens from its wintry repose and the air carries the promise of rebirth, we turn our gaze to the venerable tradition of Easter—a festival woven into the fabric of human culture across ages and lands, celebrated by over 2.4 billion people worldwide. Rooted in ancient observances of seasonal change and communal joy, Easter invites contemplation of the profound rhythms of endings and beginnings, trials surmounted and horizons renewed. It is a time when families gather around tables laden with painted eggs, symbols of fertility and new life, and children delight in hunts for hidden treasures amid blooming gardens. Yet beyond these merry customs lies a deeper philosophical resonance, echoing the eternal dance between shadow and light, despair and hope, drawing people of all faiths and backgrounds into its universal embrace, inspired by the enduring story of Jesus Christ.

Consider the essence of completion, that pivotal moment when an arduous journey reaches fulfillment, much like the close of a long winter's grip – Tetelestai (it is finished). We envision a landscape hushed under a stormy sky, where accumulated burdens are laid down. The sun retreats, time falters, and existence's pulse thins to a whisper. Crowns and thrones pale before endurance; ancient laws and judgments hold their breath. Then, in a single resolution, debts of toil are settled, conflicts resolved—the fall preceding ascent. This speaks to the human condition: sacrifices in adversity, quiet heroism through loss, until the cycle turns and we rise unburdened toward renewal. Easter mirrors this in fasting or reflection during Lent, culminating in a joyous feast that ends restraint, reminding us every hardship, indeed, bears liberation's seed.

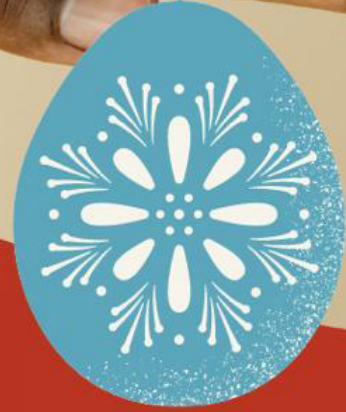
From this consummation, devoutly to be wished, springs revival's dawn – Anastasis (resurrection). The stone of stagnation rolls away, confinement's silence yields to possibility's breath. The earth recalls light; horizons split with morning fire, the world awes before the emergent fruition of its own potential. Laws are outpaced by vital energy; judgments dissolve in living breath; defeat's grammar is rewritten in love. Yesterday's void cradles tomorrow—the night's claim is undone, and unity forged anew. This is Easter's heart: nature's rebirth in verdant splendor, rites like egg-rolling and sunrise congregations celebrating life's return. It evokes antiquity's insights, where thinkers pondered the soul's ascent from darkness as an innate drive toward harmony. As spring banishes chill, Easter encourages shedding grievances, embracing community, and fresh starts.

This mystery is captured in two reflections—Tetelestai and Anastasis—which together express the movement from sacrifice to glory.

In ATAFOM University's spirit of enlightened discourse, let us embrace Easter not merely as a constellation of confections, bonnets, and baskets, but as a profound allegory for the high and palmy state of our profound quest to flourish. Reflect on our completions and revivals. May we partake in renewal, forging transcendent connections and awakening to the cycle that shapes existence: "to will the good of the other," for our hearts remain restless until they rest in each other in one hallowed communion.

Peace be with you.
Amen

Prof. David Grzan
ATAFOM University-2026



 Frohe Ostern

 Mutlu Paskalyalar

 Joyeuses Pâques

 Feliz Pascua

Happy Easter



Happy Birthday

Afetormashie Prosper

Wishing you a wonderful year filled with creativity, inspiration, and continued success.

As an Art Director, Lecturer, and Graphic Designer, your work reflects a unique blend of innovation, vision, and dedication.

Through your creative direction and commitment to excellence, you continue to inspire students, colleagues, and the wider ATAFOM community.

Your contributions not only shape visual communication but also support learning, expression, and the development of new ideas.

May the year ahead bring you new opportunities, growth, and many more outstanding achievements.

www.ATAFOM.university



Happy Birthday

**Alles Gute zum Geburtstag - Doğum Günün Kutlu Olsun
- Joyeux anniversaire - Feliz cumpleaños -
Buon compleanno - С днём рождения -
जन्मदिन मुबारक हो - عيد ميلاد سعيد**

Dear **Dr. Metin Kimıldar!**

Wishing you good health, continued success, and a year filled with meaningful accomplishments.

As an internationally recognized expert in natural medicine and phytotherapy, your work reflects a strong dedication to advancing knowledge and promoting holistic approaches to health and well-being.

Your expertise and commitment continue to make a valuable contribution to the field.

Through your ongoing efforts, you inspire progress, research, and a deeper understanding of natural therapeutic practices.

May this new year bring you continued success, fulfillment, and lasting impact in all your endeavors.

GREETING SUMMER SEMESTER 2026 SECOND SEMESTER OF THE ACADEMIC YEAR 2025/2026

Dear students of ATAFOM University International, dear members of our worldwide campus community,

At the beginning of the summer semester of the Academic Year 2025/2026, I would like to welcome you all. This semester marks a new chapter for all of us – full of opportunities, encounters and personal and academic development.

Bachelor students are at a crucial point in their academic careers. Whether you're just starting your studies or you're already in the middle of your program, each semester opens up new opportunities for you to deepen knowledge, build skills, and shape your own path.

- **In the coming months, they will develop projects, pursue research ideas and network with fellow students from all over the world.**
- **They learn to take responsibility, think critically and actively shape the challenges of a global future.**

Your commitment, curiosity and willingness to learn across borders make you a central part of our academic community.

I also extend my greetings to our students at ATAFOM Language Academy.

They have decided to learn the English language – and thus much more than just vocabulary and grammar.

- **Learning English opens doors to new cultures, new people and new career prospects.**
- **They lay the foundation for later studies at ATAFOM University International or for international careers in which communication and intercultural competence are crucial.**

ATAFOM University International stands for a global community that does not divide differences, but enriches them. Students from many countries and cultures contribute their perspectives and create a learning environment that is unique.

- **This diversity is a treasure that we cultivate together.**
- **It allows you to look beyond your horizon and develop skills that are essential in a connected world.**

Dear students of ATAFOM University International, the summer semester of the academic year 2025/2026 offers you:

- **New courses and academic challenges**
- **Exciting projects and research initiatives**
- **Opportunities for personal development**
- **A community that supports and inspires you**

Use this time to ask questions, try new things and be brave. Learning is not a competition, but a common path – and we walk it together.

Your lecturers, tutors and the entire ATAFOM team are ready to accompany you. But the most important step comes from you:

your motivation, your openness and your will to develop further.

I wish all of you – the Bachelor's students as well as the students of the ATAFOM Language Academy – a successful, inspiring and fulfilling summer semester.

May it be a semester that shapes you, strengthens you and opens up new paths for you.

Prof. Dr. Michael Bauer

Rector

ATAFOM University International

The ATAFOM Difference

A New Model of International Higher Education

Traditional Online University



Flexible Learning Ecosystem

Anywhere, anytime, delivery



Mass Production Content

Courses standardized for scale



Technology-Centered

Tools for automated learning

VS.

ATAFOM University International



Integrated Global Learning

Connecting disciplines, cultures & ethics



Diverse & Connected

Global classrooms & ecosystems



Human-Centered Approach

Technology as a tool for humanity

Access vs. Integration

Focus on flexible access to isolated, mass-produced content

Integration + Inclusion

Education that integrates knowledge, cultures, technology & responsibility

**ATAFOM Is Not Just Online –
It's Education for Integration**

Education for Integration – Learning Without Borders

ATAFOM Learning Journey



Discover

Explore programs and opportunities



Enroll

Join a diverse, digital campus



Integrate

Integrate culture, technology & language



Apply

Engage in projects and real-contexts



Industry

Talent, Applied Research



Graduate & Connect

Join a global, integrative alumni network

Integration is at the heart of every phase

ATAFOM Stakeholder Map



Education for **Integration** – Learning Without Borders

ATAFOM at a Glance

A New Model of International Higher Education



Global
Students & Partners.
Anywhere, anytime delivery



Integrated Global Learning
Connecting disciplines, cultures & ethics



Mass Production Content
Courses standardized for Scale



Applied Technology & Ethics
Global classrooms & ecosystems



Technology-Centered
Tools for automated learning



Human-Centered Approach
Scalable education models

Learning that leads to real-world impact through integration

ATAFOM vs. Traditional Education

Modular System Overview

Traditional Education



Skills
Mobility, Employability.



Institutions
Internationalization Reputation



Industry
Talent, Applied Research



ATAFOM



Integration a Leading
by networked impact

Applied Technology & ecosystems



Ethics
Digital Skills

Integration is at the heart of every phase

EDUCATING FOR IMPACT

INNOVATING FOR THE FUTURE

ATAFOM University empowers a new generation of global citizens through integrative, future-oriented, and practice-driven education.



STRATEGIC FOCUS

ATAFOM FINTECH

Driving the future of finance through technology, research, and responsible innovation.

- ✓ Financial Technology & Digital Transformation
- ✓ AI, Data Analytics & Smart Finance
- ✓ Sustainable & Inclusive Financial Systems
- ✓ Bridging Academia, Industry & Society



ACADEMIC EXCELLENCE & GLOBAL ENGAGEMENT

ATAFOM University builds global bridges through partnerships, research, and innovative academic programs.

- INTERNATIONAL PARTNERSHIPS
- APPLIED RESEARCH & INNOVATION
- INTERDISCIPLINARY LEARNING
- ACCESSIBLE & INCLUSIVE EDUCATION

IMPORTANT DATES OF ACADEMIC YEAR 2026/27



EMPOWERING THE NEXT GENERATION

We equip students and professionals with the knowledge, skills, and global mindset to create meaningful change in a fast-evolving world.



ACADEMIC YEAR 2026/27

ATAFOM UNIVERSITY COURSE OFFERINGS

BACHELOR COURSE OFFERINGS

FIRST SEMESTER // WINTER SEMESTER 2026/27

Welcome to ATAFOM University International

Empowering Global Minds. Building a United Future.

At ATAFOM University International, we believe that true education is a journey that connects hearts, minds, and cultures. More than just academics, we offer an experience that inspires unity, fosters innovation, and cultivates future global leaders.

Guided by the visionary leadership of Şakir Yavuz, our university lives by the motto “Education for Integration.” We’re creating a worldwide community where students from every background come together to learn, grow, and transform their potential into purpose.

Our online classrooms are vibrant hubs of diversity, where bold ideas are celebrated, global perspectives are shared, and lifelong friendships begin. Whether you’re just starting your academic path, upskilling for career advancement, or seeking intellectual enrichment, ATAFOM offers programs designed for today’s world—and tomorrow’s challenges.

Here, education is more than textbooks and lectures. It’s a gateway to meaningful impact in an interconnected world. Our commitment to excellence, innovation, and cultural understanding shapes not only careers but character.

Join ATAFOM University International—where learning has no borders, and your global journey begins.

Discover the programs that are redefining international education.



EDUCATION FOR INTEGRATION

ACADEMIC YEAR 2026/27

BACHELOR COURSE OFFERINGS FIRST SEMESTER // WINTER SEMESTER 2026/27

- Bachelor of Arts in Media and Communications (B.A.) at the Faculty of Arts
- Bachelor of Arts in International Business Development (B.A.) at the Faculty of Economics
- Bachelor of Science in Information Technology (B.Sc.- IT) at the Faculty of Technology
- Bachelor of Science in PreIPO (B.Sc.) at the Faculty of Initial Public Offering



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Link to apply: <https://atafom.university/apply-to-atafom2/>

15 IT CERTIFICATION COURSE OFFERINGS



Basics of Python



Basics of AutoCAD



Basics of Graphics Designing



Basics of Backend Development (Using Django)



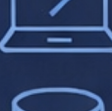
Basics of Blockchain



Basics of Data Analysis



Basics of Java



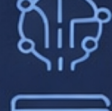
Frontend Development - Level One: Beginner



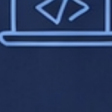
Frontend Development - Level Two: Intermediate



Frontend Development - Level Three: Advanced



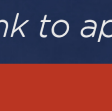
Frontend Development - Level Four: Expert



Database and SQL



Generative AI for Everyone



Deep Learning and Neural Networks



Basics of Software Engineering Principles

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Link to apply: <https://atafom.university/apply-now-it-certification-course/>



ATAFOM LANGUAGE ACADEMY COURSE OFFERINGS

English language courses are available at ATAFOM Language Academy, with options for different proficiency levels:

- ALA-A0 as Pre ALA-A1: Starter
- ALA-A1: Beginner Level
- ALA-A2: Elementary Level
- ALA-B1: Pre-Intermediate Level
- ALA-B2: Intermediate Level
- ALA-C1: Upper-Intermediate Level
- ALA-C2: Advanced Level
- ALA-BE I: B2 Business English I (Requires minimum language level of ALC B2)
- ALA-BE II: C1 Business English II (Requires minimum language level of ALC-C1)
- ALA-BE III: C2 Business English III (Requires minimum language level of ALC-C2)
- ALA-IT English

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Write to us for any queries: contact@ATAFOM.university

Link to apply: <https://atafom.university/language-academy/>

FACULTY OF INITIAL PUBLIC OFFERING CERTIFICATION COURSE OFFERINGS:

The Faculty of Initial Public Offering at ATAFOM University International brings you multiple PreIPO certification programs along with the Bachelor of Science in PreIPO (B.Sc.).

The certification programs begin every month. Find your best match here -

3-month PreIPO certification course

6-month PreIPO certification course

9-month PreIPO certification course

One-year diploma course

At ATAFOM University International, we are committed to providing an education that blends modern innovation with academic excellence. Our goal is to equip students with the knowledge, skills, and practical experience needed to succeed in today's fast-changing world.

With a strong emphasis on global perspectives and real-world learning, we ensure that our students are not only prepared for their careers but also for leadership in an interconnected society.

Join a university where education knows no boundaries and opportunities are limitless. Your future starts here!





Şakir Yavuz
FOUNDER & PRESIDENT
ATAFOM University International

PRESIDENT'S QUOTE OF THE MONTH

“FINTECH AT ATAFOM

FinTech at ATAFOM represents academic excellence, ethical responsibility, and a strong commitment to shaping the global future in accordance with international standards.

Guided by the principles of Education for Integration and Boundless Education, we unite technology, economics, and innovation within a borderless, hybrid learning environment.

We integrate theory and practice, knowledge and application, mental resilience and motivation to cultivate a new, future-oriented generation of global leaders who shape the digital transformation of the financial world with integrity, vision, and sustainable impact.”



THINK PIECE

Beyond Access: Why the Next
FinTech Revolution Must Be
Institutional

FinTech, Innovation & Financial
Inclusion in an Age of Systemic
Responsibility

BEYOND ACCESS: WHY THE NEXT FINTECH REVOLUTION MUST BE INSTITUTIONAL



FinTech, Innovation & Financial Inclusion in an Age of Systemic Responsibility

FinTech is often described as a story of acceleration:

faster payments, lower transaction costs, frictionless onboarding, and mobile-first finance. But speed is not the real measure of transformation. The central question for 2026 is more demanding: can financial technology move beyond convenience and become a credible architecture for inclusion, resilience, and long-term development?

The answer depends on whether we are willing to distinguish financial access from financial inclusion. Access is transactional. Inclusion is structural. A digital wallet opened in minutes is not yet economic participation. A payment rail is not yet financial security. A fintech ecosystem that expands reach without strengthening consumer protection, digital literacy, institutional trust, and productive credit can produce scale without justice.

This distinction matters because the global inclusion gap remains profound. According to the World Bank’s Global Findex 2021, 1.4 billion adults remain unbanked. In developing economies, account ownership reached 71%, yet a 6-percentage-point gender gap persisted, and Sub-Saharan Africa remained the global leader in mobile money, with 33% of adults holding a mobile money account. These are major advances, but they also reveal that inclusion is still uneven, gendered, and deeply shaped by infrastructure and institutional quality.

The celebratory narrative around FinTech often overlooks a second constraint: connectivity itself is unequal. The ITU reported that 2.6 billion people were still offline in 2024, roughly one-third of humanity. A financial system cannot be digitally inclusive if the basic conditions of digital participation remain absent. In many markets, the binding constraint is not innovation at the application layer; it is the unresolved deficit in affordable internet access, device ownership, digital identification, and trusted digital public infrastructure.

This is why the next phase of FinTech must be understood not as a product race, but as an institutional design challenge. What matters is not merely whether people can transact digitally, but whether they can do so safely, affordably, repeatedly, and in ways that build household resilience and productive capacity. The World Bank defines digital financial inclusion not simply as digital delivery, but as the responsible provision of formal financial services that are affordable to customers and sustainable for providers. That language is crucial. Responsible delivery is not a technical afterthought; it is the dividing line between inclusion and extraction.

THREE STRUCTURAL FAULT LINES ILLUSTRATE THE PROBLEM.

First, payments have advanced faster than capital access.

In many emerging markets, digital payments have scaled impressively, but productive credit remains rationed, expensive, or poorly designed. The deepest exclusion in 2026 is no longer always the inability to send money; it is the inability to secure fairly priced working capital, insurance, or investment access. This is especially critical for small businesses. IFC estimates that the MSME finance gap in emerging markets and developing economies stands at \$5.7 trillion, rising to \$8 trillion when informal enterprises are included. If FinTech cannot narrow this financing gap, then its inclusion narrative remains incomplete.



Second, cross-border finance is still too expensive for the people who need it most.

Remittance technology has improved, but the economics remain stubborn. The World Bank reported in 2025 that the global average cost of sending remittances was 6.49% of the amount sent, still more than double the UN Sustainable Development Goal target of 3%. For migrant families, low-income households, and small entrepreneurs operating across borders, this is not a marginal inefficiency; it is a tax on mobility, labour, and survival. A FinTech system that truly claims developmental relevance must attack this cost structure far more aggressively.

Third, digital finance is scaling into a higher-risk environment.

The more finance becomes programmable, AI-assisted, and API-integrated, the more systemic the questions of fraud, cyber risk, and model opacity become. The IMF's Global Financial Stability Report noted in 2024 that cyberattacks had nearly doubled since before the pandemic, and that the financial sector is highly exposed, with nearly one-fifth of all incidents affecting financial firms. The BIS has similarly warned that new AI capabilities can amplify fraud, phishing, and other cyber vulnerabilities. Financial inclusion without security is unstable inclusion.

This is precisely where a more serious academic and policy conversation must begin. The next FinTech revolution will not be won by the firms that merely optimize user experience. It will be led by the institutions that can reconcile innovation with trust, automation with accountability, and access with fairness.

That requires a shift in how we teach, regulate, and evaluate FinTech.

From an educational perspective, the old binary between “finance” and “technology” is obsolete. The future belongs to professionals who can move across systems: who understand payments and public policy, AI and ethics, data architecture and credit markets, tokenization and regulatory design. In other words, FinTech leadership is no longer a narrow technical specialization. It is a field of institutional literacy.

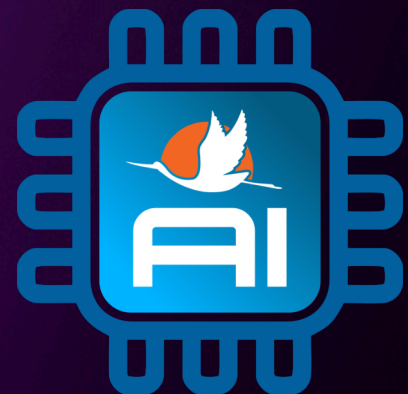
Access vs. Inclusion: The Layers of Financial Technology



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CONIASOFT AND AI





AI AND THE DESIGN OF COMMERCIAL AND FINANCIAL BUSINESS PROCESSES

AI as a response to current requirements in the design of commercial and financial business processes

Today, artificial intelligence (AI) is no longer just a new tool, but a **general method** that cuts across many disciplines:

It automates pattern recognition, optimizes decision-making processes and scales analyses in real time.

In the field of financial technology (FinTech), this method meets a particularly demanding field of application:

- **High transaction volumes**
- **Strict regulation**
- **Permanent availability expectations**
- **A heterogeneous ecosystem of traditional banks and decentralized cryptocurrencies.**

Below are some hints on how AI works as a universal technology on the one hand and concretely reshapes the requirements for cybersecurity, **24/7 availability** and the linking of fiat and Bitcoin payment transactions on the other.

AI AS A GENERAL METHOD AND TECHNIQUE

AI models (Machine Learning, Graph Networks, Streaming Analytics, Generative Models) provide a methodological platform that can be transferred to different application levels, from image and language processing to temporal anomaly detection in transactional data.

Crucially, AI not only replaces rules, but also provides adaptive, data-driven decision-making logics that can be further trained with new patterns. This property makes AI the basic infrastructure for automated risk and optimization processes in FinTech systems.



AI IN FINTECH: CYBERSECURITY OF FINANCIAL TRANSACTIONS

Security risks from AI even

AI models bring new attack surfaces (data poisoning, model exfiltration, adversarial manipulation).

That's why an integrated strategy is needed: Secure-by-Design for AI, monitoring of models and governance processes.

Graph Analysis

Links between accounts, IP addresses, and devices are modeled as graphs; KIALgorithmen identify criminal networks and money laundering paths that overlook classic rules.

AI

analyzes transaction flows, user behavior, and device signals in milliseconds, recognizes patterns of account takeovers, synthetic identities, or automated bot attacks, and enables proactive blocking.

24/7 availability of banking activities and AI-powered operational stability

The expectation that banking services are available around the clock requires technical and organizational adjustments:

real-time payments, automatic liquidity management and more resilient infrastructure.

AI can help by:

- **Predictive Operations**

Predict peak loads, automatically scale resources, and detect failure patterns early.

- **Automated IncidentResponse**

AI-powered playbooks can initiate initial countermeasures before human teams intervene, reducing downtime.

A Technical Comparison Fiat Banking vs. Bitcoin Payments

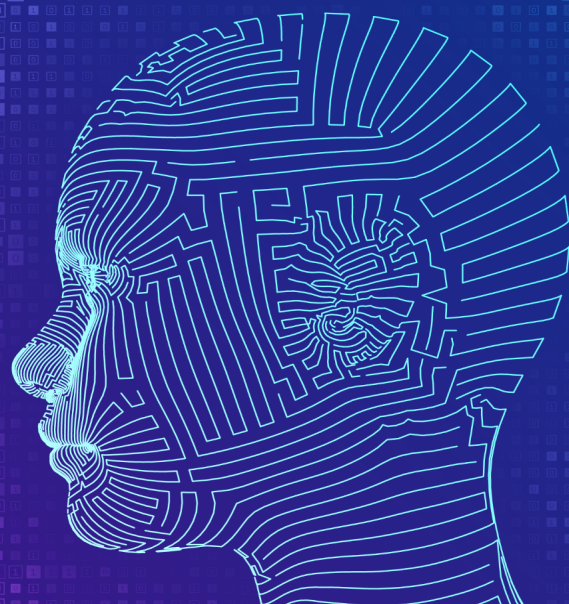
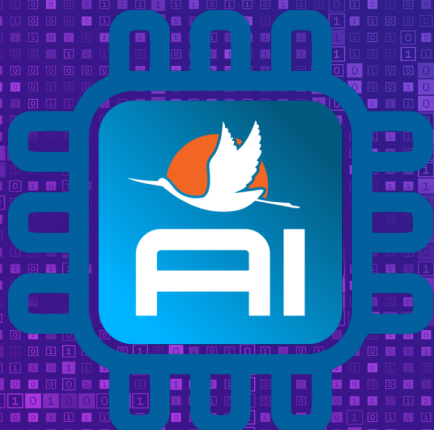
The two systems are fundamentally different in architecture, speed, cost, transparency, and governance.

The following table summarizes the most important differences.

Attribute	Conventional bank money transactions (fiat)	Bitcoin Payment transactions
Structure	Centralized; Banks, clearing houses, card networks.	Decentralized; BlockchainNetwork, PeertoPeer.
Intermediaries	Banks and payment service providers as intermediaries.	No central intermediaries; Users check keys.
Speed	Internationally, often days; InstantPayments possible, but not everywhere.	Usually faster for cross-border payments; Block times vary.
Costs	Fees by intermediaries; Exchange rates and correspondent banks.	Transaction fees vary; Layer2 can reduce costs.
Availability	24/7 not always standard; Regulation and operating hours relevant.	Available 24/7/365 globally.
Transparency	transactions private to third parties; Banks/authorities have insight.	Public BlockchainLedger; Pseudonymous, but understandable.

These differences have direct implications for security, privacy, and the role of AI.

While banks use AI in centralized data environments, AI in the Bitcoin context must work with decentralized, often pseudonymous data sources and integrate Layer2 solutions as well as-off-chain data.



How AI is reshaping the link between fiat and Bitcoin

AI can be used as an intermediary and orchestrator in linking fiat and Bitcoin:

- **Hybrid risk models combine-on-chain signals (e.g., address clusters, transaction graphs) with off-chain-data (KYC, account behavior), enabling more precise compliance and fraud decisions.**
- **KIPrognosen uses Dynamic Pricing and Liquidity Control to optimize exchange rates, slippage, and routing of payments between FiatRails and CryptoBridges.**
- **Interoperability: AI-powered gateways can intelligently route transactions (e.g., fiat → stablecoin →-on-chain), minimize costs, and address regulatory requirements.**

In order to exploit the possibilities of AI use on the one hand and to minimize possible new dangers of AI use, concrete rules and principles are an essential requirement.

- **ModelTransparency and explainability:** are central to financial decisions; BlackBoxModels must be supplemented by ExplainableAI methods to meet supervisory requirements.
- **Privacy vs. Monitorability:** The combination of-on-chainTransparency and-Off-chainKYC raises privacy issues; AI solutions must take into account privacy-friendly techniques (e.g., differential privacy, secure multiparty computation).
- **Regulatory adaptation:** Instant payment rules and new EU regulations force banks to upgrade infrastructure; AI processes must be auditable and audit-proof.

Concrete fields of action for banks and FinTechs

- **Secure-byDesign for AI:** Implement security checks, robustness testing, and monitoring pipelines for models.
- **Hybrid Data Platforms:** On-chain and-Off-chain Merge data to build comprehensive risk and compliance models.
- **Investment in real-time architecture:** streaming, low-latency scoring, and automatic fraud countermeasures.
- **Ensure governance and audit:** explainability, documentation of training data and regular external audits.

CONCLUSION

AI is both a **universal method** and a **practical tool**. AI enables optimized solutions across disciplines and at the same time opens up new ways to make FinTech systems safer, faster and more interoperable. However, the combination of centralized banking infrastructures and decentralized blockchain networks requires differentiated technical approaches, robust governance, and close coordination with regulation and data protection. Those who use AI responsibly in FinTech can redefine the balance between innovation, security and availability.



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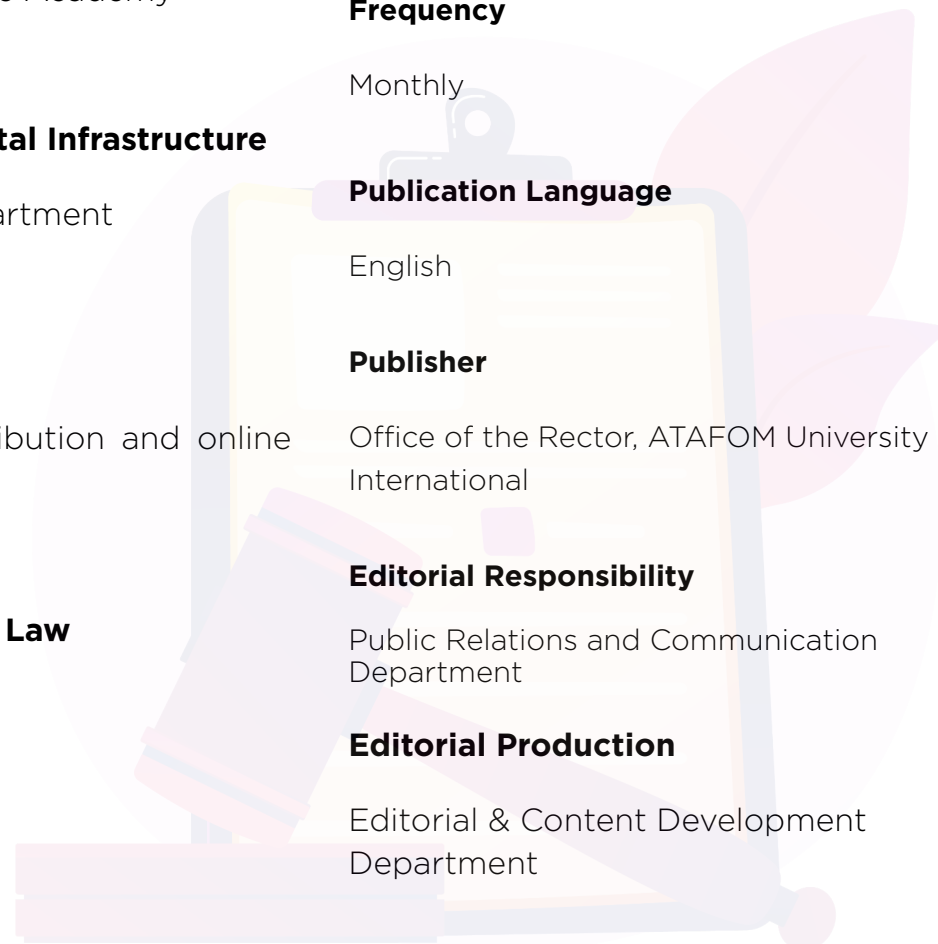
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begins with the head.”

Şakir Yavuz

*Founder & President
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