

Digital Banking, Service Model Banking and Smart Contracts for Participation Banks

PURPOSE

The training aims to address digital banking applications and service model banking applications within the framework of the Regulations on the Operating Principles of Digital Banks and Service Model Banking. It will also address the effects that the use of smart contracts as a tool for digital banking will have on the participation banking system.

WHO CAN PARTICIPATE?

The training is suitable for employees of participation banks at all levels who have an interest in and need for the subject matter.

CONTENT

- What are Digital Banking and Digital Banking Services in the International Literature?
- Digital Banking Industry Trends
- Neo-Banking
- Challenger Banking and Country Examples
- A Look at the Regulation on the Operating Principles and Service Model Banking of Digital Banks in Our Country
 - ▶ What is Digital Banking?
 - ▶ Operating Principles of Digital Banks
 - ▶ Additional Requirements for the Establishment and Operation Licence of Digital Banks
 - ▶ What is Service Model Banking?
 - ▶ Who Can Engage in Service Model Banking?
 - ▶ Principles of Service Model Banking
 - ▶ Special Conditions Regarding the Contractual Relationship Between the Service Model Bank and the Interface Provider
 - ▶ Systems Used by the Interface Provider
 - ▶ The Importance of Service Model Banking for Fintech Companies
- A Look at Digital Banking and Service Model Banking in Our Country and the Reflections of Applications on the Sector
- Digital Banking Instruments
- Can Smart Contracts Be Digital Instruments?
- The Technical Infrastructure of Smart Contracts
 - ▶ Blockchain Technology and Its Functioning
 - ▶ An Overview of the Blockchain Concept
 - ▶ Advantages of Blockchain
- The Concept of Smart Contracts
- Blockchains Where Smart Contracts Will Be Processed
- The Legal Nature of Smart Contracts

- ▶ Selected Regulations Regarding the Legal Infrastructure of Smart Contracts
- The Importance of Smart Contracts for Digital Banking
- ▶ Opportunities Presented by Smart Contracts
- ▶ Threats Presented by Smart Contracts
- Evaluation of Smart Contracts Based on Global Applications
- Applications of Smart Contracts in Our Country
- The Place of Smart Contracts in Financial Markets and Their Market Implications
- What is De-Fi?
- ▶ An Overview of Significant De-Fi Applications Worldwide
- ▶ What Are the Benefits for the Sector?

Education History	Thursday, 6 November 2025 Friday, 7 November 2025
Virtual Classroom Application	Microsoft TEAMS
Virtual Classroom	
Start-End Time	10:00 - 16:00

INSTRUCTOR



Attorney Arb. Yonca Fatma Yücel



CURRICULUM VITAE

Attorney Yonca Fatma Yücel, IMI Certified Mediator Arbitrator, Advisor to the President of the International Association of Lawyers (UIA) - Vice-Chair of the UIA Banking and Financial Services Committee - Retired Senior Expert / Lawyer / Mediator at the Banking Regulation and Supervision Agency (BDDK) Yücel holds a Bachelor's degree from the Faculty of Law at Ankara University and a Master's degree in Commercial Law from the Institute of Banking and Commercial Law. She also obtained the title of Mediator in 2014. Since 2017, he has been a trainer in "Mediation" (accredited by the Council of Europe) and, since November 2020, a "Banking and Finance Law Expert Mediator Trainer". Since November 2021, he has been a Mediator Trainer specialising in Consumer Law at various universities in Ankara, Istanbul, Antalya, and Bursa. He holds a "Master's Certificate" in "Commercial Mediation Training" from ADR International and an ISTAC "Certificate of Success in Arbitration."

He has also completed the International "Business Coaching Training" from the WBECS Group. Yücel worked as a senior lawyer at the Development Bank of Turkey between 1994 and 2000, and as a senior expert/lawyer at the Banking Regulation and Supervision Agency (BDDK) between 2000 and August 2020. Since February 2021, he has been working part-time as a lecturer in Banking Law at Istanbul Gedik University Faculty of Law, and since October 2022, he has been a lecturer in Digital Finance Law. He is currently continuing his professional life at the "Yiğit Yücel International Law Firm" and "Yiğit Yücel Int. Mediation and Arbitration Centre," and is an active member of the International Bar Association. Mr. Yücel has prepared research reports on participation banking within the BDDK, made international presentations, and has numerous published articles on the sector and mediation, as well as legal publications he has edited. Additionally, he is both the editor and one of the authors of the book "Commercial Mediation in the Digital Age," a joint project of the International Bar Association and LexisNexis, published in English by LexisNexis in October 2022.

