

KOENIG SOLUTIONS • COURSE OUTLINE

Digital Banking: Open Banking, E-money & Fintech

Learn to navigate open banking, e-money, mobile payments, fintech innovation and data analytics to plan digital banking strategy.

4 Days

DURATION

8

MODULES

37

TOPICS

5

HANDS-ON ACTIVITIES

COURSE OVERVIEW

This Digital Banking and Financial Services Training provides a structured approach to understanding digital financial services, open banking, e-money, fintech innovations, and strategic implementation. Participants will explore how digital transformation is reshaping banking, payments, and financial services while addressing regulatory, security, and operational challenges.

WHO THIS COURSE IS FOR

Banking Professionals

Fintech Enthusiasts

IT & Compliance Teams

Business Analysts

Consultants

Entrepreneurs

LEARNING OBJECTIVES

By the end of this training, participants will:

- Understand the key principles of digital banking and financial services
- Learn the role of open banking and its impact on financial institutions
- Explore the digital payments ecosystem, including e-money and mobile wallets
- Understand fintech innovations and their role in financial transformation
- Learn how data analytics enhances decision-making in banking
- Develop strategies for implementing digital banking solutions
- Explore future trends in digital banking and fintech

8 Modules, 37 Topics

DAY 1**Introduction to Digital Banking & Open Banking****01****Introduction to Digital Financial Services****TOPICS**

- Definition and scope of digital financial services
- Overview of the digital financial services landscape
- Benefits of digital banking for customers and businesses
- Challenges and risks associated with digital financial services

02**Open Banking****Activity****TOPICS**

- Definition and history of open banking
- How open banking works (APIs, partnerships, data sharing)
- Benefits and opportunities for customers, banks, and fintechs
- Regulatory framework for open banking (PSD2, GDPR, etc.)
- Examples of successful open banking initiatives

DAY 2**Digital Payments & Mobile Banking****03****E-money, Wallets, and Payments****TOPICS**

- Definition and characteristics of e-money and digital wallets
- Types of digital wallets and payment methods
- Advantages and disadvantages of e-money and digital wallets
- Regulatory requirements for e-money and digital wallets
- Case studies of successful e-money and wallet providers

04**2 Hands-on Activities**

Mobile Banking

TOPICS

- Definition and benefits of mobile banking
- Types of mobile banking services (apps, USSD, NFC-based banking)
- Mobile banking security and authentication mechanisms
- Regulatory requirements for mobile banking
- Examples of successful mobile banking providers

DAY 3

Fintech & Data Analytics in Digital Banking

05

Fintech Innovations in Banking

TOPICS

- Definition and history of fintechs
- Overview of the fintech landscape and trends
- Categories of fintechs and their services (lending, insurtech, regtech, etc.)
- Advantages and challenges of fintechs
- Regulatory considerations for fintech companies

06**2 Activities**

Data Analytics in Digital Banking

TOPICS

- Definition and benefits of data analytics in banking
- Types of data analytics (predictive, prescriptive, real-time)
- Use cases of AI and machine learning in fraud detection and credit scoring
- Challenges and risks of using data analytics
- Regulatory considerations for data use and compliance (GDPR, CCPA)

07

Digital Banking and Financial Services Strategy

TOPICS

- Importance of digital transformation in banking
- Developing a digital banking and financial services strategy
- Challenges and opportunities in implementing digital banking solutions
- Best practices for successful digital transformation

08

Future of Digital Banking and Financial Services

TOPICS

- Emerging technologies in digital banking (AI, blockchain, IoT, cloud banking)
- The role of super apps, embedded finance, and Banking-as-a-Service (BaaS)
- Challenges and opportunities for traditional banks and fintechs
- Implications of digital banking transformation for consumers and businesses

HANDS-ON ACTIVITIES

Practise What You Learn

#	MODULE	ACTIVITY
02	Open Banking	Group Discussion & Case Study: Group Discussion & Case Study
04	Mobile Banking	HANDS-ON ACTIVITY ■ Exploring mobile banking applications and security features ■ Comparing e-wallet providers and their impact on financial inclusion
06	Data Analytics in Digital Banking	CASE STUDY & GROUP DISCUSSION ■ Exploring a fintech innovation that disrupted traditional banking ■ Assessing the ethical implications of data analytics in finance

WHAT IS INCLUDED

Everything You Need to Succeed

- Koenig course material for every module
- Delivery by certified instructors and subject matter experts
- Hands-on exercises throughout the course
- Course completion certificate from Koenig

ABOUT KOENIG

Who We Are

Established in 1993, Koenig Solutions is a globally recognised training provider with 35+ technology partnerships, 5,000+ training programmes and a network of certified instructors and subject matter experts, supporting individuals and enterprise teams worldwide.

FLEXIBLE DELIVERY

Learn the Way That Suits You

Classroom Training

Live Online Classes (ILO)

Fly-Me-A-Trainer (FMAT)

Flexi (Self-Paced)

1-on-1 Training

Ready to Get Started?

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