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Global Learning for Operational Leaders



ACCOUNTING AND FINANCE | AF-072

Digital Payments, Fintech and Financial Innovation

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Course content

Why Attend

Payments and financial services are being reshaped by real-time payment systems, mobile wallets, open banking, embedded finance, digital lending platforms and new forms of digital money. These changes create opportunities for faster, cheaper and more inclusive services, but also new risks for organisations, regulators and customers.

This Digital Payments, Fintech and Financial Innovation training course provides a clear, business-focused overview of how modern payment systems and fintech business models work. Participants examine payment infrastructure, card and account-to-account payments, digital wallets, cross-border payments, application programming interfaces and the role of data and artificial intelligence in financial services.

Course Methodology

• The course uses expert briefings, payment flow diagrams, business model analysis, case studies of successful and failed fintech ventures and group strategy exercises. Participants map payment journeys, assess risks and design an innovation roadmap for a chosen organisation.

Course Objectives

• Explain how domestic and cross-border payment systems operate

• Compare card, account-to-account, wallet and real-time payment models

• Describe open banking, APIs and embedded finance business models

• Analyse fintech business models in lending, payments, wealth and insurance

• Understand central bank digital currencies, stablecoins and tokenisation at a conceptual level

• Identify regulatory, fraud, cyber and operational risks in digital finance

Target Audience

• Bankers and payment professionals

• Treasury and finance managers

• Product and innovation managers in financial services

Course content

- Regulators and central bank staff

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Course outline

Detailed course outline

Day-by-day outline for Digital Payments, Fintech and Financial Innovation.

Day 1 - The Payments Ecosystem

- 09:00-09:30 | How Payments Work: Clearing, settlement and payment participants
- 09:30-10:00 | Payment Instruments: Cash, cards, transfers, direct debits and wallets
- 10:00-10:30 | Card Schemes and Acquiring: Roles, fees and economics
- 10:30-11:00 | Real-Time Payment Systems: Design, adoption and use cases
- 11:00-11:30 | Coffee break
- 11:30-12:00 | Real-Time Payment Systems: Design, adoption and use cases (continued)
- 12:00-12:30 | Cross-Border Payments: Correspondent banking, costs and improvement initiatives
- 12:30-13:00 | Corporate Payments: Treasury, payables and receivables automation
- 13:00-14:00 | Exercise: Mapping the journey and costs of different payment methods

Day 2 - Fintech Business Models

- 09:00-09:34 | The Fintech Landscape: Segments, players and funding
- 09:34-10:08 | Digital Lending: Data-driven credit decisions and buy-now-pay-later
- 10:08-10:42 | Digital Wealth and Insurance: Robo-advice and insurtech models
- 10:42-11:00 | Neobanks and Banking-as-a-Service: Platforms and partnerships
- 11:00-11:30 | Coffee break
- 11:30-11:46 | Neobanks and Banking-as-a-Service: Platforms and partnerships (continued)
- 11:46-12:20 | Embedded Finance: Payments and credit inside non-financial platforms
- 12:20-12:53 | Unit Economics: How fintechs make money and scale
- 12:53-14:00 | Case Study: Analysing the rise and challenges of a fintech company

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Day 3 - Open Finance, Data and AI

- 09:00-09:34 | Open Banking and Open Finance: Principles and regulatory approaches
- 09:34-10:08 | APIs and Platform Thinking: Connecting financial services
- 10:08-10:42 | Data as a Strategic Asset: Consent, privacy and value creation
- 10:42-11:00 | Artificial Intelligence in Financial Services: Credit, fraud and customer service
- 11:00-11:30 | Coffee break
- 11:30-11:46 | Artificial Intelligence in Financial Services: Credit, fraud and customer service (continued)
- 11:46-12:20 | Digital Identity and Customer Onboarding: eKYC approaches
- 12:20-12:53 | Financial Inclusion: Reaching underserved customers
- 12:53-14:00 | Workshop: Designing an open banking use case

Day 4 - Digital Money and Emerging Technologies

- 09:00-10:00 | Distributed Ledger Technology: Concepts and practical uses
- 10:00-10:30 | Stablecoins and Crypto-Assets: Risks and regulatory responses
- 10:30-11:00 | Central Bank Digital Currencies: Objectives and design choices
- 11:00-11:30 | Coffee break
- 11:30-12:00 | Central Bank Digital Currencies: Objectives and design choices (continued)
- 12:00-12:30 | Tokenisation of Assets: Opportunities and limitations
- 12:30-13:00 | Regulatory Sandboxes and Innovation Hubs
- 13:00-13:30 | Separating Hype from Value: Evaluating emerging technologies
- 13:30-14:00 | Group Debate: The future of money in participants' markets

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Day 5 - Risk, Regulation and Strategy

- 09:00-09:30 | Payment Fraud: Social engineering, account takeover and authorised push payment fraud
- 09:30-10:00 | Cyber and Operational Resilience in Digital Finance
- 10:00-10:30 | Regulatory Requirements: Licensing, consumer protection and anti-money laundering
- 10:30-11:00 | Bank and Fintech Partnerships: Due diligence and governance
- 11:00-11:30 | Coffee break
- 11:30-12:30 | Build, Buy or Partner: Strategic decision frameworks
- 12:30-13:00 | Measuring Innovation Success: Adoption, cost and customer outcomes
- 13:00-14:00 | Final Exercise: Presenting a digital payments strategy

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Seminar dates

Available seminar dates

Live dates and pricing for Digital Payments, Fintech and Financial Innovation generated from the course details page.

Date	Location	Format	Fee
14 - 18 December 2026	London	Classroom	**€2,915**
21 - 25 December 2026	Barcelona	Classroom	**€2,275**
7 - 11 December 2026	Frankfurt	Classroom	**€2,175**
18 - 22 January 2027	London	Classroom	**€2,915**
25 - 29 January 2027	Barcelona	Classroom	**€2,275**
4 - 8 January 2027	Frankfurt	Classroom	**€2,175**
11 - 15 January 2027	Istanbul	Classroom	**€2,825**
22 - 26 February 2027	London	Classroom	**€2,915**
1 - 5 February 2027	Barcelona	Classroom	**€2,275**
8 - 12 February 2027	Frankfurt	Classroom	**€2,175**

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Seminar dates

Available seminar dates

Live dates and pricing for Digital Payments, Fintech and Financial Innovation generated from the course details page.

Date	Location	Format	Fee
15 - 19 February 2027	Kuala lumpur	Classroom	**€2,425**
1 - 5 March 2027	London	Classroom	**€2,915**
8 - 12 March 2027	Barcelona	Classroom	**€2,275**
15 - 19 March 2027	Frankfurt	Classroom	**€2,175**
22 - 26 March 2027	Madrid	Classroom	**€3,400**
12 - 16 April 2027	London	Classroom	**€2,915**
19 - 23 April 2027	Barcelona	Classroom	**€2,275**
26 - 30 April 2027	Frankfurt	Classroom	**€2,175**
5 - 9 April 2027	Munich	Classroom	**€2,425**
17 - 21 May 2027	London	Classroom	**€2,915**

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Seminar dates

Available seminar dates

Live dates and pricing for Digital Payments, Fintech and Financial Innovation generated from the course details page.

Date	Location	Format	Fee
24 - 28 May 2027	Barcelona	Classroom	**€2,275**
3 - 7 May 2027	Frankfurt	Classroom	**€2,175**
10 - 14 May 2027	Paris	Classroom	**€2,810**
14 - 18 June 2027	London	Classroom	**€2,915**
21 - 25 June 2027	Barcelona	Classroom	**€2,275**
7 - 11 June 2027	Frankfurt	Classroom	**€2,175**
5 - 9 July 2027	London	Classroom	**€2,915**
12 - 16 July 2027	Barcelona	Classroom	**€2,275**
19 - 23 July 2027	Frankfurt	Classroom	**€2,175**
26 - 30 July 2027	Vienna	Classroom	**€3,425**

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Seminar dates

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Live dates and pricing for Digital Payments, Fintech and Financial Innovation generated from the course details page.

Date	Location	Format	Fee
9 - 13 August 2027	London	Classroom	**€2,915**
16 - 20 August 2027	Barcelona	Classroom	**€2,275**
23 - 27 August 2027	Frankfurt	Classroom	**€2,175**
2 - 6 August 2027	Amsterdam	Classroom	**€3,215**
13 - 17 September 2027	London	Classroom	**€2,915**
20 - 24 September 2027	Barcelona	Classroom	**€2,275**
6 - 10 September 2027	Frankfurt	Classroom	**€2,175**
25 - 29 October 2027	London	Classroom	**€2,915**
4 - 8 October 2027	Barcelona	Classroom	**€2,275**
11 - 15 October 2027	Frankfurt	Classroom	**€2,175**

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Seminar dates

Available seminar dates

Live dates and pricing for Digital Payments, Fintech and Financial Innovation generated from the course details page.

Date	Location	Format	Fee
18 - 22 October 2027	Dubai	Classroom	**€2,845**
1 - 5 November 2027	London	Classroom	**€2,915**
8 - 12 November 2027	Barcelona	Classroom	**€2,275**
15 - 19 November 2027	Frankfurt	Classroom	**€2,175**
22 - 26 November 2027	Geneva	Classroom	**€3,315**
13 - 17 December 2027	London	Classroom	**€2,915**
20 - 24 December 2027	Barcelona	Classroom	**€2,275**
27 - 31 December 2027	Frankfurt	Classroom	**€2,175**
6 - 10 December 2027	Istanbul	Classroom	**€2,825**
14 - 18 December 2026	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
21 - 25 December 2026	Online / Live	Online / Live	**€1,625**
7 - 11 December 2026	Online / Live	Online / Live	**€1,625**
18 - 22 January 2027	Online / Live	Online / Live	**€1,625**
25 - 29 January 2027	Online / Live	Online / Live	**€1,625**
4 - 8 January 2027	Online / Live	Online / Live	**€1,625**
11 - 15 January 2027	Online / Live	Online / Live	**€1,625**
22 - 26 February 2027	Online / Live	Online / Live	**€1,625**
1 - 5 February 2027	Online / Live	Online / Live	**€1,625**
8 - 12 February 2027	Online / Live	Online / Live	**€1,625**
15 - 19 February 2027	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
1 - 5 March 2027	Online / Live	Online / Live	**€1,625**
8 - 12 March 2027	Online / Live	Online / Live	**€1,625**
15 - 19 March 2027	Online / Live	Online / Live	**€1,625**
22 - 26 March 2027	Online / Live	Online / Live	**€1,625**
12 - 16 April 2027	Online / Live	Online / Live	**€1,625**
19 - 23 April 2027	Online / Live	Online / Live	**€1,625**
26 - 30 April 2027	Online / Live	Online / Live	**€1,625**
5 - 9 April 2027	Online / Live	Online / Live	**€1,625**
17 - 21 May 2027	Online / Live	Online / Live	**€1,625**
24 - 28 May 2027	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
3 - 7 May 2027	Online / Live	Online / Live	**€1,625**
10 - 14 May 2027	Online / Live	Online / Live	**€1,625**
14 - 18 June 2027	Online / Live	Online / Live	**€1,625**
21 - 25 June 2027	Online / Live	Online / Live	**€1,625**
7 - 11 June 2027	Online / Live	Online / Live	**€1,625**
5 - 9 July 2027	Online / Live	Online / Live	**€1,625**
12 - 16 July 2027	Online / Live	Online / Live	**€1,625**
19 - 23 July 2027	Online / Live	Online / Live	**€1,625**
26 - 30 July 2027	Online / Live	Online / Live	**€1,625**
9 - 13 August 2027	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
16 - 20 August 2027	Online / Live	Online / Live	**€1,625**
23 - 27 August 2027	Online / Live	Online / Live	**€1,625**
2 - 6 August 2027	Online / Live	Online / Live	**€1,625**
13 - 17 September 2027	Online / Live	Online / Live	**€1,625**
20 - 24 September 2027	Online / Live	Online / Live	**€1,625**
6 - 10 September 2027	Online / Live	Online / Live	**€1,625**
25 - 29 October 2027	Online / Live	Online / Live	**€1,625**
4 - 8 October 2027	Online / Live	Online / Live	**€1,625**
11 - 15 October 2027	Online / Live	Online / Live	**€1,625**
18 - 22 October 2027	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
1 - 5 November 2027	Online / Live	Online / Live	**€1,625**
8 - 12 November 2027	Online / Live	Online / Live	**€1,625**
15 - 19 November 2027	Online / Live	Online / Live	**€1,625**
22 - 26 November 2027	Online / Live	Online / Live	**€1,625**
13 - 17 December 2027	Online / Live	Online / Live	**€1,625**
20 - 24 December 2027	Online / Live	Online / Live	**€1,625**
27 - 31 December 2027	Online / Live	Online / Live	**€1,625**
6 - 10 December 2027	Online / Live	Online / Live	**€1,625**