

FINANCE & ACCOUNTING | COURSE BROCHURE

# Fintech, Digital Payments and Open Finance

5 days | Classroom training | English

**SMART HORIZON**

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London W2 6BD, United Kingdom

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# Course content

## Why attend

Fintech is reshaping banking, payments and financial services through digital platforms, real-time payments, open APIs, embedded finance and new business models. This course explains key fintech innovations, the payments ecosystem, open banking and open finance, digital lending and wealth, regulatory frameworks and risks. Participants assess opportunities and threats for their own organisations.

Banks, corporates and regulators all need to understand how fintech changes competition and customer expectations. This course gives you a clear, business-focused understanding of the fintech landscape.

## Professional Problems This Course Is Designed to Solve

• Difficulty translating subject knowledge into practical workplace decisions.
• Inconsistent approaches to the activities covered in the course outline.
• Lack of a structured plan for applying and reviewing new skills.

## Course methodology

Learning includes ecosystem mapping, case studies of fintech firms and bank partnerships, business model workshops and regulatory discussions.

## Course objectives

By the end of this course, participants will be able to:
• Describe the fintech landscape and business models
• Explain how modern payment systems work
• Understand open banking and open finance
• Assess digital lending, wealth and embedded finance models
• Understand fintech regulation and risks
• Develop a fintech strategy or partnership approach

## Target audience

This course is suitable for:
• Banking and financial services professionals
• Payments professionals
• Strategy and innovation managers
• Regulators and compliance officers
• Corporate treasury professionals



# Course content

## Target competencies

Participants will develop competencies in:

- Fintech business models
- Payments ecosystems
- Open banking
- Embedded finance
- Fintech regulation
- Digital strategy

## Course outline

### Day 1: The Fintech Landscape

| | |
|---|---|
| **09:00–09:54** | Drivers of fintech growth |
| **09:54–10:48** | Fintech segments |
| **10:48–11:00** | Incumbents and challengers |
| **11:00–11:30** | **Coffee break** |
| **11:30–12:12** | Incumbents and challengers (continued) |
| **12:12–13:06** | Customer expectations |
| **13:06–14:00** | Exercise: Ecosystem map |

### Day 2: Digital Payments

| | |
|---|---|
| **09:00–09:54** | Payment schemes and infrastructure |
| **09:54–10:48** | Cards, wallets and instant payments |
| **10:48–11:00** | Cross-border payments |
| **11:00–11:30** | **Coffee break** |
| **11:30–12:12** | Cross-border payments (continued) |
| **12:12–13:06** | Payment security |
| **13:06–14:00** | Case study: A digital wallet |



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## Day 3: Open Banking and Open Finance

| | |
|---|---|
| 09:00–09:54 | APIs and data sharing |
| 09:54–10:48 | Regulatory frameworks |
| 10:48–11:00 | New services enabled |
| 11:00–11:30 | **Coffee break** |
| 11:30–12:12 | New services enabled (continued) |
| 12:12–13:06 | Data privacy and consent |
| 13:06–14:00 | Workshop: Open banking use cases |

## Day 4: Lending, Wealth and Embedded Finance

| | |
|---|---|
| 09:00–09:54 | Digital lending and alternative credit scoring |
| 09:54–10:48 | Robo-advice and digital wealth |
| 10:48–11:00 | Embedded finance and banking-as-a-service |
| 11:00–11:30 | **Coffee break** |
| 11:30–12:12 | Embedded finance and banking-as-a-service (continued) |
| 12:12–13:06 | Insurtech overview |
| 13:06–14:00 | Exercise: Business model canvas |

## Day 5: Regulation, Risk and Strategy

| | |
|---|---|
| 09:00–09:54 | Fintech regulation and sandboxes |
| 09:54–10:48 | Operational, cyber and conduct risks |
| 10:48–11:00 | Partnership and build strategies |
| 11:00–11:30 | **Coffee break** |
| 11:30–12:12 | Partnership and build strategies (continued) |
| 12:12–13:06 | Future trends |
| 13:06–14:00 | Capstone: Fintech strategy proposal |

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the



# Course content

sessions. They are indicative only and do not constitute a binding commitment.

## Dates, venues and fees

Current published course plans. Fees are per participant in GBP, excluding unconfirmed taxes.

| Venue | Start date | End date | Fee (GBP) |
|---|---|---|---|
| Dubai<br>Confirmed dates | 9 Nov 2026 | 13 Nov 2026 | **£3,150.–** |
| Online<br>Confirmed dates | 9 Nov 2026 | 13 Nov 2026 | **£1,250.–** |
| Cape Town<br>Confirmed dates | 16 Nov 2026 | 20 Nov 2026 | **£1,890.–** |
| Online<br>Confirmed dates | 16 Nov 2026 | 20 Nov 2026 | **£1,250.–** |
| Frankfurt<br>Confirmed dates | 23 Nov 2026 | 27 Nov 2026 | **£2,650.–** |
| Online<br>Confirmed dates | 23 Nov 2026 | 27 Nov 2026 | **£1,250.–** |
| Kuala Lumpur<br>Confirmed dates | 7 Dec 2026 | 11 Dec 2026 | **£1,450.–** |
| Online<br>Confirmed dates | 7 Dec 2026 | 11 Dec 2026 | **£1,250.–** |



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## Dates, venues and fees (continued)

| Venue | Start date | End date | Fee (GBP) |
|---|---|---|---|
| Paris<br>Confirmed dates | 14 Dec 2026 | 18 Dec 2026 | **£2,860.-** |
| Online<br>Confirmed dates | 14 Dec 2026 | 18 Dec 2026 | **£1,250.-** |
| Istanbul<br>Confirmed dates | 11 Jan 2027 | 15 Jan 2027 | **£2,650.-** |
| Online<br>Confirmed dates | 11 Jan 2027 | 15 Jan 2027 | **£1,250.-** |
| Amsterdam<br>Confirmed dates | 25 Jan 2027 | 29 Jan 2027 | **£2,540.-** |
| Online<br>Confirmed dates | 25 Jan 2027 | 29 Jan 2027 | **£1,250.-** |
| Singapore<br>Confirmed dates | 8 Feb 2027 | 12 Feb 2027 | **£2,820.-** |
| Online<br>Confirmed dates | 8 Feb 2027 | 12 Feb 2027 | **£1,250.-** |
| Rome<br>Confirmed dates | 15 Feb 2027 | 19 Feb 2027 | **£2,450.-** |



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## Dates, venues and fees (continued)

| Venue | Start date | End date | Fee (GBP) |
|---|---|---|---|
| Online<br>Confirmed dates | 15 Feb 2027 | 19 Feb 2027 | **£1,250.–** |
| London<br>Confirmed dates | 22 Feb 2027 | 26 Feb 2027 | **£2,450.–** |
| Online<br>Confirmed dates | 22 Feb 2027 | 26 Feb 2027 | **£1,250.–** |
| Dubai<br>Confirmed dates | 8 Mar 2027 | 12 Mar 2027 | **£3,150.–** |
| Online<br>Confirmed dates | 8 Mar 2027 | 12 Mar 2027 | **£1,250.–** |
| Frankfurt<br>Confirmed dates | 22 Mar 2027 | 26 Mar 2027 | **£2,650.–** |
| Online<br>Confirmed dates | 22 Mar 2027 | 26 Mar 2027 | **£1,250.–** |
| Kuala Lumpur<br>Confirmed dates | 12 Apr 2027 | 16 Apr 2027 | **£1,450.–** |
| Online<br>Confirmed dates | 12 Apr 2027 | 16 Apr 2027 | **£1,250.–** |



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## Dates, venues and fees (continued)

| Venue | Start date | End date | Fee (GBP) |
|---|---|---|---|
| Rome<br>Confirmed dates | 19 Apr 2027 | 23 Apr 2027 | **£2,450.–** |
| Online<br>Confirmed dates | 19 Apr 2027 | 23 Apr 2027 | **£1,250.–** |
| Paris<br>Confirmed dates | 26 Apr 2027 | 30 Apr 2027 | **£2,860.–** |
| Online<br>Confirmed dates | 26 Apr 2027 | 30 Apr 2027 | **£1,250.–** |
| Istanbul<br>Confirmed dates | 10 May 2027 | 14 May 2027 | **£2,650.–** |
| Online<br>Confirmed dates | 10 May 2027 | 14 May 2027 | **£1,250.–** |
| Amsterdam<br>Confirmed dates | 24 May 2027 | 28 May 2027 | **£2,540.–** |
| Online<br>Confirmed dates | 24 May 2027 | 28 May 2027 | **£1,250.–** |
| Cape Town<br>Confirmed dates | 7 Jun 2027 | 11 Jun 2027 | **£1,890.–** |



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## Dates, venues and fees (continued)

| Venue | Start date | End date | Fee (GBP) |
|---|---|---|---|
| Online<br>Confirmed dates | 7 Jun 2027 | 11 Jun 2027 | **£1,250.–** |
| Singapore<br>Confirmed dates | 14 Jun 2027 | 18 Jun 2027 | **£2,820.–** |
| Online<br>Confirmed dates | 14 Jun 2027 | 18 Jun 2027 | **£1,250.–** |
| London<br>Confirmed dates | 21 Jun 2027 | 25 Jun 2027 | **£2,450.–** |
| Online<br>Confirmed dates | 21 Jun 2027 | 25 Jun 2027 | **£1,250.–** |
| Dubai<br>Confirmed dates | 12 Jul 2027 | 16 Jul 2027 | **£3,150.–** |
| Online<br>Confirmed dates | 12 Jul 2027 | 16 Jul 2027 | **£1,250.–** |
| Frankfurt<br>Confirmed dates | 26 Jul 2027 | 30 Jul 2027 | **£2,650.–** |
| Online<br>Confirmed dates | 26 Jul 2027 | 30 Jul 2027 | **£1,250.–** |



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## Dates, venues and fees (continued)

| Venue | Start date | End date | Fee (GBP) |
|---|---|---|---|
| Kuala Lumpur<br>Confirmed dates | 9 Aug 2027 | 13 Aug 2027 | **£1,450.-** |
| Online<br>Confirmed dates | 9 Aug 2027 | 13 Aug 2027 | **£1,250.-** |
| Barcelona<br>Confirmed dates | 16 Aug 2027 | 20 Aug 2027 | **£2,840.-** |
| Online<br>Confirmed dates | 16 Aug 2027 | 20 Aug 2027 | **£1,250.-** |
| Paris<br>Confirmed dates | 23 Aug 2027 | 27 Aug 2027 | **£2,860.-** |
| Online<br>Confirmed dates | 23 Aug 2027 | 27 Aug 2027 | **£1,250.-** |
| Istanbul<br>Confirmed dates | 13 Sept 2027 | 17 Sept 2027 | **£2,650.-** |
| Online<br>Confirmed dates | 13 Sept 2027 | 17 Sept 2027 | **£1,250.-** |
| Amsterdam<br>Confirmed dates | 20 Sept 2027 | 24 Sept 2027 | **£2,540.-** |



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## Dates, venues and fees (continued)

| Venue | Start date | End date | Fee (GBP) |
|---|---|---|---|
| Online<br>Confirmed dates | 20 Sept 2027 | 24 Sept 2027 | **£1,250.–** |
| Singapore<br>Confirmed dates | 11 Oct 2027 | 15 Oct 2027 | **£2,820.–** |
| Online<br>Confirmed dates | 11 Oct 2027 | 15 Oct 2027 | **£1,250.–** |
| Vienna<br>Confirmed dates | 18 Oct 2027 | 22 Oct 2027 | **£2,940.–** |
| Online<br>Confirmed dates | 18 Oct 2027 | 22 Oct 2027 | **£1,250.–** |
| London<br>Confirmed dates | 25 Oct 2027 | 29 Oct 2027 | **£2,450.–** |
| Online<br>Confirmed dates | 25 Oct 2027 | 29 Oct 2027 | **£1,250.–** |
| Dubai<br>Confirmed dates | 8 Nov 2027 | 12 Nov 2027 | **£3,150.–** |
| Online<br>Confirmed dates | 8 Nov 2027 | 12 Nov 2027 | **£1,250.–** |



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## Dates, venues and fees (continued)

| Venue | Start date | End date | Fee (GBP) |
|---|---|---|---|
| Frankfurt<br>Confirmed dates | 22 Nov 2027 | 26 Nov 2027 | **£2,650.–** |
| Online<br>Confirmed dates | 22 Nov 2027 | 26 Nov 2027 | **£1,250.–** |
| Kuala Lumpur<br>Confirmed dates | 6 Dec 2027 | 10 Dec 2027 | **£1,450.–** |
| Online<br>Confirmed dates | 6 Dec 2027 | 10 Dec 2027 | **£1,250.–** |
| Paris<br>Confirmed dates | 13 Dec 2027 | 17 Dec 2027 | **£2,860.–** |
| Online<br>Confirmed dates | 13 Dec 2027 | 17 Dec 2027 | **£1,250.–** |



# Course content

## Plan your next step

Dates, availability, exact venue, taxes, inclusions and payment terms require written confirmation. This brochure is not a quotation, registration, booking confirmation or visa invitation. Participants receive a Smart Horizon UK certificate of attendance; programmes are not externally accredited and do not award a professional qualification or designation. Confirm arrangements before booking travel.

For group or in-house training, contact our learning team to discuss your objectives and delivery arrangements.

## Contact Smart Horizon

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View the latest course details online