

DIGITAL INNOVATION AND TRANSFORMATION | COURSE BROCHURE

Open Banking and API Ecosystems

5 days | Classroom training | English

SMART HORIZON

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https://smarthorizon.uk



Course content

Why attend

Open banking lets customers share financial data securely with third parties through APIs, creating new services in payments, lending and personal finance. This course explains the regulation, technology and business models behind open banking and open finance, how banks and fintechs build API ecosystems, and how to manage security, consent and partnership risks.

Open APIs are reshaping competition in financial services. You will understand the opportunities and obligations well enough to shape your organisation's strategy.

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

Regulatory briefings, API walkthroughs, business model workshops and case studies of banks and fintech partnerships.

Course objectives

By the end of this course, participants will be able to:
• Explain open banking regulation and standards
• Describe how financial APIs work
• Identify open banking business models
• Manage consent, security and fraud risks
• Design partnership and developer programmes
• Plan an open finance strategy

Target audience

This course is suitable for:
• Bank and fintech product managers
• Digital banking and payments professionals
• Risk and compliance officers in finance
• IT architects in financial services
• Strategy and innovation teams



Course content

Target competencies

Participants will develop competencies in:

- API strategy
- Regulatory awareness
- Partnership management
- Risk management
- Product innovation

Course outline

Day 1: Open Banking Explained

09:00–10:08	Origins and regulation
10:08–11:00	Account information and payment initiation
11:00–11:30	**Coffee break**
11:30–11:45	Account information and payment initiation (continued)
11:45–12:53	Global approaches
12:53–14:00	Exercise: customer use cases

Day 2: API Technology

09:00–10:08	API basics for non-developers
10:08–11:00	Security standards and authentication
11:00–11:30	**Coffee break**
11:30–11:45	Security standards and authentication (continued)
11:45–12:53	Developer portals
12:53–14:00	Demonstration: calling a banking API

Day 3: Business Models

09:00–10:08	Banks as platforms
10:08–11:00	Fintech partnerships
11:00–11:30	**Coffee break**



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11:30–11:45	Fintech partnerships (continued)
11:45–12:53	Monetising APIs
12:53–14:00	Workshop: new service concept

Day 4: Risk and Consent

09:00–10:08	Consent management
10:08–11:00	Fraud and liability
11:00–11:30	**Coffee break**
11:30–11:45	Fraud and liability (continued)
11:45–12:53	Data protection
12:53–14:00	Case study: open banking incident

Day 5: Strategy and Ecosystems

09:00–10:08	Open finance beyond banking
10:08–11:00	Ecosystem governance
11:00–11:30	**Coffee break**
11:30–11:45	Ecosystem governance (continued)
11:45–12:53	Measuring success
12:53–14:00	Strategy outline

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the sessions. They are indicative only and do not constitute a binding commitment.



Course content

Dates, venues and fees

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

Venue	Start date	End date	Fee (GBP)
Cape Town Confirmed dates	16 Nov 2026	20 Nov 2026	**£1,890.–**
Online Confirmed dates	16 Nov 2026	20 Nov 2026	**£1,250.–**
Amsterdam Confirmed dates	30 Nov 2026	4 Dec 2026	**£2,540.–**
Online Confirmed dates	30 Nov 2026	4 Dec 2026	**£1,250.–**
Kuala Lumpur Confirmed dates	4 Jan 2027	8 Jan 2027	**£1,450.–**
Online Confirmed dates	4 Jan 2027	8 Jan 2027	**£1,250.–**
Cape Town Confirmed dates	25 Jan 2027	29 Jan 2027	**£1,890.–**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**£1,250.–**
Rome Confirmed dates	15 Feb 2027	19 Feb 2027	**£2,450.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	15 Feb 2027	19 Feb 2027	**£1,250.–**
Barcelona Confirmed dates	8 Mar 2027	12 Mar 2027	**£2,840.–**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**£1,250.–**
Dubai Confirmed dates	22 Mar 2027	26 Mar 2027	**£3,150.–**
Online Confirmed dates	22 Mar 2027	26 Mar 2027	**£1,250.–**
Paris Confirmed dates	12 Apr 2027	16 Apr 2027	**£2,860.–**
Online Confirmed dates	12 Apr 2027	16 Apr 2027	**£1,250.–**
Rome Confirmed dates	3 May 2027	7 May 2027	**£2,450.–**
Online Confirmed dates	3 May 2027	7 May 2027	**£1,250.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Cape Town Confirmed dates	24 May 2027	28 May 2027	**£1,890.–**
Online Confirmed dates	24 May 2027	28 May 2027	**£1,250.–**
Vienna Confirmed dates	14 Jun 2027	18 Jun 2027	**£2,940.–**
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**£1,250.–**
London Confirmed dates	28 Jun 2027	2 Jul 2027	**£2,450.–**
Online Confirmed dates	28 Jun 2027	2 Jul 2027	**£1,250.–**
Dubai Confirmed dates	19 Jul 2027	23 Jul 2027	**£3,150.–**
Online Confirmed dates	19 Jul 2027	23 Jul 2027	**£1,250.–**
Frankfurt Confirmed dates	9 Aug 2027	13 Aug 2027	**£2,650.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**£1,250.-**
Rome Confirmed dates	30 Aug 2027	3 Sept 2027	**£2,450.-**
Online Confirmed dates	30 Aug 2027	3 Sept 2027	**£1,250.-**
Dubai Confirmed dates	20 Sept 2027	24 Sept 2027	**£3,150.-**
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**£1,250.-**
Istanbul Confirmed dates	4 Oct 2027	8 Oct 2027	**£2,650.-**
Online Confirmed dates	4 Oct 2027	8 Oct 2027	**£1,250.-**
Barcelona Confirmed dates	25 Oct 2027	29 Oct 2027	**£2,840.-**
Online Confirmed dates	25 Oct 2027	29 Oct 2027	**£1,250.-**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
London Confirmed dates	15 Nov 2027	19 Nov 2027	**£2,450.-**
Online Confirmed dates	15 Nov 2027	19 Nov 2027	**£1,250.-**
Vienna Confirmed dates	6 Dec 2027	10 Dec 2027	**£2,940.-**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**£1,250.-**

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