

FINANCE & ACCOUNTING | COURSE BROCHURE

Fintech, Digital Payments and Open Finance

5 days | Classroom training | English

SMART HORIZON

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Amsterdam
The Netherlands

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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



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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 EUR, excluding unconfirmed taxes.

Venue	Start date	End date	Fee (EUR)
Dubai Confirmed dates	9 Nov 2026	13 Nov 2026	**€3,150.–**
Online Confirmed dates	9 Nov 2026	13 Nov 2026	**€1,250.–**
Cape Town Confirmed dates	16 Nov 2026	20 Nov 2026	**€1,890.–**
Online Confirmed dates	16 Nov 2026	20 Nov 2026	**€1,250.–**
Frankfurt Confirmed dates	23 Nov 2026	27 Nov 2026	**€2,650.–**
Online Confirmed dates	23 Nov 2026	27 Nov 2026	**€1,250.–**
Kuala Lumpur Confirmed dates	7 Dec 2026	11 Dec 2026	**€1,450.–**
Online 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 (EUR)
Paris Confirmed dates	14 Dec 2026	18 Dec 2026	**€2,860.-**
Online Confirmed dates	14 Dec 2026	18 Dec 2026	**€1,250.-**
Istanbul Confirmed dates	11 Jan 2027	15 Jan 2027	**€2,650.-**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,250.-**
Amsterdam Confirmed dates	25 Jan 2027	29 Jan 2027	**€2,540.-**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**€1,250.-**
Singapore Confirmed dates	8 Feb 2027	12 Feb 2027	**€2,820.-**
Online Confirmed dates	8 Feb 2027	12 Feb 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 (EUR)
Online Confirmed dates	15 Feb 2027	19 Feb 2027	**€1,250.–**
London Confirmed dates	22 Feb 2027	26 Feb 2027	**€2,450.–**
Online Confirmed dates	22 Feb 2027	26 Feb 2027	**€1,250.–**
Dubai Confirmed dates	8 Mar 2027	12 Mar 2027	**€3,150.–**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,250.–**
Frankfurt Confirmed dates	22 Mar 2027	26 Mar 2027	**€2,650.–**
Online Confirmed dates	22 Mar 2027	26 Mar 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	12 Apr 2027	16 Apr 2027	**€1,450.–**
Online 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 (EUR)
Rome Confirmed dates	19 Apr 2027	23 Apr 2027	**€2,450.-**
Online Confirmed dates	19 Apr 2027	23 Apr 2027	**€1,250.-**
Paris Confirmed dates	26 Apr 2027	30 Apr 2027	**€2,860.-**
Online Confirmed dates	26 Apr 2027	30 Apr 2027	**€1,250.-**
Istanbul Confirmed dates	10 May 2027	14 May 2027	**€2,650.-**
Online Confirmed dates	10 May 2027	14 May 2027	**€1,250.-**
Amsterdam Confirmed dates	24 May 2027	28 May 2027	**€2,540.-**
Online Confirmed dates	24 May 2027	28 May 2027	**€1,250.-**
Cape Town 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 (EUR)
Online Confirmed dates	7 Jun 2027	11 Jun 2027	**€1,250.–**
Singapore Confirmed dates	14 Jun 2027	18 Jun 2027	**€2,820.–**
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,250.–**
London Confirmed dates	21 Jun 2027	25 Jun 2027	**€2,450.–**
Online Confirmed dates	21 Jun 2027	25 Jun 2027	**€1,250.–**
Dubai Confirmed dates	12 Jul 2027	16 Jul 2027	**€3,150.–**
Online Confirmed dates	12 Jul 2027	16 Jul 2027	**€1,250.–**
Frankfurt Confirmed dates	26 Jul 2027	30 Jul 2027	**€2,650.–**
Online 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 (EUR)
Kuala Lumpur Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,450.-**
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,250.-**
Barcelona Confirmed dates	16 Aug 2027	20 Aug 2027	**€2,840.-**
Online Confirmed dates	16 Aug 2027	20 Aug 2027	**€1,250.-**
Paris Confirmed dates	23 Aug 2027	27 Aug 2027	**€2,860.-**
Online Confirmed dates	23 Aug 2027	27 Aug 2027	**€1,250.-**
Istanbul Confirmed dates	13 Sept 2027	17 Sept 2027	**€2,650.-**
Online Confirmed dates	13 Sept 2027	17 Sept 2027	**€1,250.-**
Amsterdam 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 (EUR)
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**€1,250.-**
Singapore Confirmed dates	11 Oct 2027	15 Oct 2027	**€2,820.-**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,250.-**
Vienna Confirmed dates	18 Oct 2027	22 Oct 2027	**€2,940.-**
Online Confirmed dates	18 Oct 2027	22 Oct 2027	**€1,250.-**
London Confirmed dates	25 Oct 2027	29 Oct 2027	**€2,450.-**
Online Confirmed dates	25 Oct 2027	29 Oct 2027	**€1,250.-**
Dubai Confirmed dates	8 Nov 2027	12 Nov 2027	**€3,150.-**
Online 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 (EUR)
Frankfurt Confirmed dates	22 Nov 2027	26 Nov 2027	**€2,650.–**
Online Confirmed dates	22 Nov 2027	26 Nov 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	6 Dec 2027	10 Dec 2027	**€1,450.–**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**€1,250.–**
Paris Confirmed dates	13 Dec 2027	17 Dec 2027	**€2,860.–**
Online 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 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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