# Conduct Risk Management in Banking Training Course

Professional Development Training Course Outline

| | | | |
|---|---|---|---|
| **Category** | Banking Institute | **Duration** | 5 Days |
| **Base Fee** | $1,500 USD | **Delivery Mode** | Online / On-site Hybrid |

## Course Introduction

In the modern financial ecosystem, conduct risk management has shifted from a traditional compliance checkbox to a core strategic pillar for long-term operational resilience. As banks navigate hyper-accelerated digital transformation, the emergence of agentic AI, and heightened scrutiny around data privacy, market manipulation, and consumer protection, the cost of poor behavior is staggering. This masterclass training program addresses the cultural, structural, and behavioral realities of handling risk in a high-stakes ecosystem. Conduct Risk Management in Banking Training Course provides banking professionals with the definitive tools to prevent customer harm, protect market integrity, and build an ethical, top-down risk architecture.

By moving beyond rigid regulatory box-ticking, this intensive course focuses heavily on proactive behavioral oversight and automated real-time compliance. Participants will learn to identify latent ethical vulnerabilities within product design, automated algorithmic decision-making, and cross-border transactions. Designed with an emphasis on current operational realities including cross-jurisdictional compliance divergence and evolving consumer duties this masterclass ensures that institutions transform regulatory mandates into a powerful, trust-based competitive edge.

## Programme Curriculum

**Conduct Risk Management in Banking Training Course**

**Introduction**

In the modern financial ecosystem, conduct risk management has shifted from a traditional compliance checkbox to a core strategic pillar for long-term operational resilience. As banks navigate hyper-accelerated digital transformation, the emergence of agentic AI, and heightened scrutiny around data privacy, market manipulation, and consumer protection, the cost of poor behavior is staggering. This masterclass training

program addresses the cultural, structural, and behavioral realities of handling risk in a high-stakes ecosystem. Conduct Risk Management in Banking Training Course provides banking professionals with the definitive tools to prevent customer harm, protect market integrity, and build an ethical, top-down risk architecture.

By moving beyond rigid regulatory box-ticking, this intensive course focuses heavily on proactive behavioral oversight and automated real-time compliance. Participants will learn to identify latent ethical vulnerabilities within product design, automated algorithmic decision-making, and cross-border transactions. Designed with an emphasis on current operational realities including cross-jurisdictional compliance divergence and evolving consumer duties this masterclass ensures that institutions transform regulatory mandates into a powerful, trust-based competitive edge.

**Course Duration**

5 days

**Course Objectives**

- Implement agile conduct risk governance frameworks that align individual accountability with organizational values.
- Mitigate algorithmic bias and model drift within agentic AI automated banking systems.
- Design and execute end-to-end consumer protection strategies that comply with modern Consumer Duty mandates.
- Detect and eliminate toxic behavioral drivers across retail, corporate, and global market divisions.
- Deploy data-driven regulatory horizon scanning to proactively adapt to shifting international compliance regimes.
- Establish comprehensive, audit-ready individual accountability frameworks mirroring global standards like SMCR.
- Conduct advanced behavioral data analytics to trace and isolate latent non-financial misconduct.
- Build strict product governance blueprints that prevent mis-selling, predatory fees, and cross-selling exploitation.
- Protect market integrity by designing real-time trade monitoring mechanisms against insider trading and market abuse.
- Leverage dynamic compliance risk dashboards to transition from lag-indicator reporting to real-time predictive risk insights.
- Foster a healthy psychological safety environment to strengthen whistleblowing mechanisms and internal risk escalation.
- Manage complex third-party and vendor conduct risks within decentralized Open Banking environments.
- Drive institutional culture transformation initiatives that embed ethical decision-making into performance-based remuneration structures.

**Target Audience**

1. Chief Risk Officers (CROs) & Risk Directors.
2. Head of Compliance & Regulatory Affairs Managers.
3. Retail & Wholesale Banking Executives.
4. Internal Audit Specialists & Forensic Accountants.
5. Board Directors & Non-Executive Directors.
6. HR Leaders & Remuneration Committee Members.
7. Global Markets Traders & Investment Banking Heads.
8. FinTech Product Managers & Open Finance Developers.

**Course Modules**

**Module 1: The Modern Architecture of Conduct Risk**

- Defining conduct risk beyond standard operational compliance boundaries.
- Mapping the financial and reputational fallout of institutional misconduct.
- Analyzing structural drivers of bad behavior: complex products, siloes, and asymmetric information.
- Integrating non-financial conduct metrics into enterprise wide risk appetite statements.
- Navigating global regulatory paradigms and local supervisory shifts.
- **Case Study:** *The Wells Fargo Phony Accounts Scandal*

**Module 2: Individual Accountability and Corporate Governance**

- Designing and implementing explicit individual accountability regimes
- Mapping senior management functions to precise business conduct lines.
- Bridging the gap between corporate governance oversight and day-to-day front-line actions.
- Building clear, non-punitive whistleblowing protocols and safeguarding psychological safety.
- Structuring board-level reporting to ensure visibility into qualitative cultural indicators.
- **Case Study:** *The UK SMCR Enforcement Actions*.

**Module 3: Consumer Duty and Client-Centric Product Governance**

- Deconstructing the lifecycle of product governance from design to sunsetting.
- Eliminating hidden fee structures, predatory terms, and vulnerability exploitation.
- Measuring customer outcomes through objective data analytics rather than clean complaints logs.
- Ensuring algorithmic fairness in credit scoring, onboarding, and automated lending.
- Adapting retail and private banking divisions to evolving international consumer duty standards.
- **Case Study:** *The UK Financial Conduct Authority (FCA) Consumer Duty Implementation (2023-2026)*

**Module 4: Market Integrity and Wholesale Conduct Risk**

- Spotting the early indicators of market manipulation, insider trading, and spoofing.
- Managing conflict of interest vectors within multi-service investment banking models.
- Setting up real-time trade monitoring and behavioral analytics across trading floors.
- Addressing conduct issues within dark pools, over-the-counter (OTC) derivatives, and clearing houses.
- Ensuring transparent benchmark rate submissions and foreign exchange transaction practices.
- **Case Study:** *The Libor Manipulation Scandal*.

**Module 5: Remuneration, Incentives, and Culture Transformation**

- De-risking performance management by balancing financial returns with behavioral metrics.
- Structuring effective clawback and malus provisions within executive and trader bonus plans.
- Moving from transactional "sales cultures" to relationship-focused advisory models.
- Designing and reading internal cultural surveys to uncover hidden operational vulnerabilities.
- The role of middle management as cultural gatekeepers or accelerators of toxic habits.
- **Case Study:** *The Commonwealth Bank of Australia (CBA) Prudential Inquiry*.

**Module 6: Conduct Risk in the Digital Age: AI, Open Banking, and Privacy**

- Governing **agentic AI** and generative platforms to prevent discriminatory automated decisions.
- Managing consumer data ethics and third-party conduct within **Open Banking** APIs.
- Protecting customer data privacy against dark patterns and unauthorized monetization.

- Mitigating behavioral risks in digital-only challenger banking platforms.
- Dealing with the unique conduct profiles of digital asset custody and tokenized deposits.
- **Case Study:** *The Apple Card Algorithmic Bias Investigation*.

**Module 7: Financial Crime, Conduct, and Geopolitical Sanctions**

- The convergence of conduct risk, Anti-Money Laundering (AML), and Counter-Terrorist Financing (CTF).
- Managing individual and corporate compliance behaviors under complex global sanctions regimes.
- Spotting Politically Exposed Persons (PEPs) and tracking high-risk transaction networks.
- Preventing employee facilitation of tax evasion, bribery, and corruption.
- Designing transaction monitoring systems that balance low false-positives with high alert integrity.
- **Case Study:** *The HSBC Money Laundering Settlement*.

**Module 8: Data-Driven Behavioral Surveillance and Conduct Reporting**

- Deploying Natural Language Processing (NLP) to screen email, chat, and voice logs for risk indicators.
- Transitioning from static quarterly audits to dynamic, real-time compliance dashboards.
- Establishing Key Conduct Indicators (KCIs) for early-stage intervention.
- Preparing comprehensive, data-backed conduct risk assessments for regulatory reviews.
- Conducting root-cause analyses on internal conduct breaches to bulletproof future controls.
- **Case Study:** *The JPMorgan Chase WhatsApp Communication Fines*.

## Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

**Register as a group from 3 participants for a Discount**

**Send us an email:** info@fineskilltrainingcenter.org **or call** *+254769199797*

***Certification***

*Upon successful completion of this training, participants will be issued with a globally- recognized certificate.*

***Tailor-Made Course***

*We also offer tailor-made courses based on your needs.*

**Key Notes**

**a.** The participant must be conversant with English.

**b.** Upon completion of training the participant will be issued with an Authorized Training Certificate

**c.** Course duration is flexible and the contents can be modified to fit any number of days.

**d.** The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

**e.** One-year post-training support Consultation and Coaching provided after the course.

**f.** Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

## Upcoming Scheduled Sessions

| Start Date | End Date | Location | Price |
|---|---|---|---|
| **21 Sep 2026** | 25 Sep 2026 | Online | $1,000 |
| **21 Sep 2026** | 25 Sep 2026 | Physical | $1,500 |
| **21 Sep 2026** | 25 Sep 2026 | Physical | $0 |
| **21 Sep 2026** | 25 Sep 2026 | Physical | $0 |
| **21 Sep 2026** | 25 Sep 2026 | Physical | $0 |
| **21 Sep 2026** | 25 Sep 2026 | Physical | $0 |
| **21 Sep 2026** | 25 Sep 2026 | Physical | $0 |
| **21 Sep 2026** | 25 Sep 2026 | Physical | $0 |

Ready to enroll or request a customized program? Book online or contact us:

**Register Online Now**

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com