Embedded Finance for Banks 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

The financial services landscape is undergoing a paradigm shift as Embedded Finance emerges as the definitive catalyst for digital transformation. By integrating banking products such as payments, lending, and insurance directly into non-financial platforms, banks are evolving from traditional service providers into invisible yet essential infrastructure partners. This transition offers a unique opportunity to capture new market segments, create frictionless customer experiences, and unlock diversified, high-margin revenue streams that bypass legacy distribution constraints.

To thrive in this API-first economy, financial institutions must master the orchestration of complex ecosystems involving fintech enablers, retailers, and software platforms. Embedded Finance for Banks Training Course provides a strategic framework for banks to navigate the intersection of open finance, regulatory compliance, and digital innovation. Participants will gain actionable insights into designing scalable integration models, mitigating operational risks, and building a sustainable embedded ecosystem that drives long-term competitive advantage in an increasingly digitized global market.

Programme Curriculum

Embedded Finance for Banks Training Course

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Course Objectives

1. Master the architecture of Banking-as-a-Service (BaaS) and API-led integration.
2. Identify high-growth monetization models for embedded lending and payments.
3. Navigate complex regulatory landscapes, including KYC/AML requirements for non-bank partners.
4. Design customer-centric user journeys that increase brand stickiness and platform engagement.
5. Implement AI-driven risk assessment tools to manage B2B credit exposure effectively.
6. Develop strategies for digital issuance of virtual cards and real-time payment solutions.
7. Understand the dynamics of the Embedded Finance ecosystem
8. Mitigate operational risks associated with third-party dependencies and cloud-native infrastructure.
9. Leverage data-driven insights to improve underwriting precision for underserved SME niches.
10. Build scalable partnerships with vertical SaaS platforms to dominate niche market segments.
11. Optimize cost-to-serve through automated, cloud-based financial infrastructure.
12. Establish robust cybersecurity protocols to protect sensitive financial data across distributed platforms.
13. Formulate an innovation roadmap to shift from a traditional bank to an integrated platform partner.

Target Audience

- Chief Digital Officers (CDOs) and Innovation Leads
- Product Managers for Retail and Commercial Banking
- Strategic Partnerships and Business Development Executives
- Banking Compliance and Regulatory Risk Officers
- Fintech Integration and IT Infrastructure Architects
- SME Banking Heads and Commercial Lending Specialists
- Digital Transformation Consultants
- Payments and Transaction Banking Operations Managers

Course Modules

1. The Embedded Finance Ecosystem

- Defining EmFi roles
- Strategic importance of moving from "Product-Push" to "Experience-Led."
- Economic impact.
- **Case Study:** How JP Morgan Chase partnered with platforms to offer integrated payment gateways.

2. API-First Banking Infrastructure

- Technical essentials
- Building a developer-friendly portal for seamless third-party onboarding.
- Orchestrating multi-partner integrations and interoperability.

- Ensuring security at the edge and data sovereignty.
- **Case Study:** Stripe's evolution into a financial infrastructure giant for SMEs.

3. Embedded Payments & Wallets

- Real-time payment processing and digital wallet integration.
- Reducing checkout friction to improve conversion rates.
- Managing multi-currency, cross-border settlements.
- Strategies for capturing high-frequency transaction data.
- **Case Study:** Shopify's integration of Shop Pay to streamline merchant checkout.

4. Embedded Lending & Credit

- Buy Now, Pay Later (BNPL) mechanics for B2C and B2B.
- Point-of-sale financing models for e-commerce and retail.
- Leveraging real-time cash flow data for dynamic underwriting.
- Automated credit limit adjustments and risk monitoring.
- **Case Study:** Amazon's SME lending program using transaction-based underwriting.

5. Embedded Insurance & Wealth

- Contextual insurance.
- Automated claims processing through IoT and data triggers.
- Micro-investing and "round-up" savings tools for platforms.
- Regulatory hurdles for non-financial entities selling insurance.
- **Case Study:** Tesla's embedded, usage-based insurance model.

6. Risk, Compliance, and Security

- Dynamic KYC and AML for third-party platforms.
- Managing "Liability" in embedded value chains.
- Data privacy (GDPR/POPIA) in an open-data environment.
- Fraud detection and prevention in distributed systems.
- **Case Study:** Banking-as-a-Service (BaaS) compliance failure and the regulatory backlash.

7. Strategic Partnerships & Negotiation

- Building "Right to Win" propositions for SaaS partners.
- Negotiating revenue-share models and exclusivity.
- Aligning incentive structures between banks and non-banks.
- Monitoring partner performance and exit strategies.
- **Case Study:** Goldman Sachs and the Apple Card partnership.

8. The Future Roadmap: Building Your EmFi Strategy

- Prioritizing use cases based on ROI and technical complexity.
- Internal culture shifts
- Developing a 3-year execution and investment plan.
- Measuring success through Customer Lifetime Value (CLV) and "Stickiness."
- **Case Study:** DBS Bank's "Live More, Bank Less" platform ecosystem transformation.

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
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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