Training Course on FinTech and its Implications for Central Banking

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The rapid evolution of digital currencies and financial technology (FinTech) is reshaping the global financial ecosystem and redefining the role of central banks in the 21st century. As innovations such as central bank digital currencies (CBDCs), blockchain, decentralized finance (DeFi), and AI-driven banking solutions gain momentum, it is imperative for policy makers, financial institutions, and regulatory bodies to adapt swiftly. Training Course on FinTech and its Implications for Central Banking equips participants with in-depth knowledge of emerging digital financial systems, strategic regulatory insights, and the macroeconomic implications of these transformative technologies.

This course blends cutting-edge academic insights with real-world use cases to help participants understand how FinTech innovation, cryptocurrency regulation, digital payment systems, and monetary policy frameworks interact. Participants will explore the strategic role central banks play in maintaining financial stability, fostering innovation, and safeguarding the integrity of the financial system in the era of digital finance.

Programme Curriculum

Training Course on FinTech and its Implications for Central Banking

Introduction

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Course Objectives

1. Understand the core principles of FinTech and digital finance.
2. Evaluate the impact of digital currencies on monetary policy.
3. Analyze the design and implementation of central bank digital currencies (CBDCs).
4. Examine the regulatory challenges of crypto assets and stablecoins.
5. Explore the potential of blockchain and distributed ledger technology (DLT) in banking.
6. Identify cybersecurity risks in digital payment systems.
7. Assess the role of AI and machine learning in FinTech applications.
8. Explore opportunities for financial inclusion through FinTech.
9. Understand cross-border implications of digital currency adoption.
10. Discuss the future of central banking in a digital world.
11. Learn about tokenization of assets and smart contracts.
12. Evaluate the role of RegTech and SupTech in financial supervision.
13. Identify policy frameworks for sustainable FinTech innovation.

Target Audience

1. Central bank officials and regulators
2. Policy makers in finance ministries
3. Commercial bank executives
4. Financial analysts and economists
5. Blockchain and crypto professionals
6. Technology consultants in banking
7. Risk and compliance officers
8. Graduate students in finance and economics

Course Duration: 10 days

Course Modules

Module 1: Introduction to Digital Currencies and FinTech

- Overview of FinTech and digital transformation in finance
- Evolution of digital currencies: From Bitcoin to CBDCs
- Differences between cryptocurrency, stablecoins, and digital fiat
- Key global trends in digital financial innovation
- Regulatory frameworks and international coordination
- **Case Study**: The rise of Bitcoin and its market implications

Module 2: Central Bank Digital Currencies (CBDCs)

- CBDC design frameworks: retail vs wholesale models
- Risks and benefits of issuing a CBDC
- Implementation strategies in developed vs emerging markets
- Impact on traditional banking and financial intermediation
- Privacy, security, and interoperability concerns
- **Case Study**: e-CNY – China’s digital yuan pilot project

Module 3: Blockchain and Distributed Ledger Technology (DLT)

- Introduction to blockchain fundamentals
- Consensus mechanisms: PoW, PoS, and beyond
- DLT applications in payment systems and settlements
- Smart contracts and programmable money
- Interoperability and scalability issues
- **Case Study**: R3 Corda and enterprise blockchain applications

Module 4: Cryptocurrency Markets and Regulation

- Market structure of crypto assets and exchanges
- Risks: volatility, fraud, and illicit activities
- Global regulatory responses and classifications
- The role of stablecoins in modern finance
- AML/CFT considerations in crypto markets
- **Case Study**: FTX collapse and regulatory reactions

Module 5: Impact on Monetary Policy and Financial Stability

- Influence of digital currencies on money supply
- Challenges in setting interest rates in a digital economy
- Risks to financial disintermediation
- Crisis management in a digital currency era
- Macroprudential policy in the digital age
- **Case Study**: Eurozone's analysis on CBDCs and monetary transmission

Module 6: FinTech Innovations in Banking

- Open banking and API-driven ecosystems
- Digital lending platforms and neobanks
- Robo-advisors and automated wealth management
- Peer-to-peer lending and crowdfunding
- Embedded finance and banking-as-a-service
- **Case Study**: Revolut's transformation into a global FinTech bank

Module 7: Artificial Intelligence in Financial Services

- AI and machine learning in credit scoring
- Natural language processing in customer service
- Predictive analytics for fraud detection
- Algorithmic trading and robo-investing
- Ethical challenges and AI regulation
- **Case Study**: JPMorgan's COIN platform for document review

Module 8: Cybersecurity in Digital Finance

- Common cyber threats in FinTech platforms
- Encryption, authentication, and fraud prevention
- Digital identity and biometric security
- Incident response frameworks
- Legal and compliance obligations
- **Case Study**: Capital One data breach and risk response

Module 9: Financial Inclusion and Digital Finance

- FinTech's role in banking the unbanked
- Mobile money and rural financial access

- Gender equity in digital financial access
- Behavioral economics in financial technology
- Government policy support for inclusive FinTech
- **Case Study**: M-Pesa in Kenya and mobile money revolution

Module 10: Cross-Border Payments and Digital Currency Interoperability
- Challenges in international remittances
- G20 and BIS initiatives on cross-border CBDCs
- Multi-CBDC platforms (mCBDC)
- Technical and legal interoperability
- Role of SWIFT and alternative rails
- **Case Study**: Project Dunbar – multi-CBDC cross-border prototype

Module 11: Tokenization and Digital Asset Markets
- Real-world asset tokenization (RWA)
- Security tokens vs utility tokens
- Infrastructure for digital asset exchanges
- Custody and settlement in tokenized markets
- Legal implications and investor protections
- **Case Study**: Tokenization of government bonds in Singapore

Module 12: Smart Contracts and Decentralized Finance (DeFi)
- Fundamentals of smart contract logic
- Leading DeFi platforms: Ethereum, Solana, Avalanche
- DeFi protocols: lending, AMMs, yield farming
- Oracles and interoperability layers
- Risks and vulnerabilities in DeFi ecosystems
- **Case Study**: MakerDAO and the rise of decentralized stablecoins

Module 13: RegTech and SupTech Innovations
- Automation of regulatory compliance
- AI-powered risk monitoring tools
- Digital onboarding and KYC
- Use of big data in supervision
- Integration of RegTech with central banking systems
- **Case Study**: UK’s FCA digital sandbox for innovation

Module 14: Policy Design for the Digital Finance Era
- Crafting adaptive regulatory sandboxes
- Balancing innovation and consumer protection
- Fiscal implications of CBDCs
- International collaboration and standards
- Future-proofing legal frameworks
- **Case Study**: European Commission’s MiCA regulation on crypto-assets

Module 15: The Future of Central Banking in a Digital World
- Digital transformation of central banking operations
- Strategic innovation agendas for central banks
- Role of research and pilot testing in FinTech
- Stakeholder engagement and public trust

- Scenario planning for systemic risks
- **Case Study**: Bank of England’s roadmap for a digital pound

Training Methodology

- Interactive lectures led by industry experts and academics
- Real-world case study discussions after each module
- Hands-on simulations involving digital currencies and FinTech tools
- Group activities for collaborative problem-solving
- Assessments and feedback through quizzes and capstone projects
- Resource toolkit with reports, whitepapers, and policy frameworks

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	02 Oct 2026	Online	$2,000
21 Sep 2026	02 Oct 2026	Physical	$3,000
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0

Start Date	End Date	Location	Price
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21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0

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