PROFESSIONAL TRAINING COURSE

Course No. 1082

Digital Payments & Payment Innovation

DIGITAL BANKING, FINTECH & AI
FINANCE, INVESTMENT & BANKING

DURATION
5 Days

DELIVERY
Classroom

LOCATION
Lisbon, Portugal

DATES
28 Dec 2026 – 1 Jan 2027

Scheduled Event Details

CITY	Lisbon, Portugal
DATE	28 Dec 2026 – 1 Jan 2027
DELIVERY TYPE	Classroom
COURSE FEE	€5,400

Course Overview

Digital Payments & Payment Innovation is a comprehensive professional training course designed to equip banking executives, payment professionals, financial specialists, and decision-makers with the strategic knowledge and practical skills required to understand the rapidly evolving digital payments landscape. As financial services continue to embrace digital transformation, innovative payment technologies are reshaping the way individuals, businesses, governments, and financial institutions exchange value, creating new opportunities for efficiency, financial inclusion, customer engagement, and sustainable economic growth.

This course provides participants with a comprehensive understanding of modern payment ecosystems, including digital payment infrastructures, real-time payments, mobile payments, digital wallets, QR code payments, contactless payments, instant payment systems, cross-border payments, payment gateways, embedded payments, payment orchestration, and emerging payment technologies. Participants will explore how innovation is transforming payment services while improving transaction speed, security, interoperability, customer experience, and operational efficiency.

The program also examines the relationship between Digital Payments & Payment Innovation and Digital Banking Transformation, Financial Technology (FinTech), Open Banking, Banking-as-a-Service (BaaS), Enterprise Risk Management, Regulatory Compliance, Anti-Money Laundering (AML), Cybersecurity, Data Governance, Customer Experience (CX), Operational Excellence, Financial Inclusion, and Innovation Strategy. Participants will gain practical insights into evaluating payment innovations, managing implementation risks, strengthening payment security, developing digital payment strategies, and aligning payment modernization initiatives with organizational objectives and regulatory expectations.

Through interactive workshops, payment ecosystem case studies, digital payment simulations, payment journey mapping, implementation planning exercises, and real-world financial services scenarios, participants will strengthen their ability to assess payment technologies, improve operational efficiency, reduce payment friction, enhance customer value, and support digital transformation initiatives. By the end of the course, participants will be equipped to develop practical payment innovation strategies that strengthen competitiveness, improve operational resilience, accelerate financial innovation, and support sustainable growth across financial institutions.

Objectives

- Analyze Digital Payments & Payment Innovation concepts and evaluate their impact on banking operations, payment services, and organizational performance by the end of the course.
- Develop strategic approaches for implementing digital payment and payment innovation initiatives within financial institutions.
- Evaluate digital payment ecosystems, real-time payment infrastructures, payment technologies, and emerging payment business models.
- Apply digital payment concepts to improve payment processing, customer experience, operational efficiency, and financial accessibility.
- Design secure and customer-centric payment solutions that leverage modern payment technologies and digital platforms.
- Improve strategic decision-making by evaluating payment innovation opportunities, implementation risks, and emerging industry trends.
- Strengthen governance through regulatory compliance, AML controls, cybersecurity, payment security, operational risk management, and data governance practices.
- Implement Key Performance Indicators (KPIs), payment performance metrics, customer adoption indicators, and operational efficiency measures to evaluate payment modernization initiatives.
- Assess the business impact of mobile payments, digital wallets, instant payments, embedded payments, QR payments, and cross-border payment innovations.
- Align digital payment initiatives with enterprise strategy, Digital Banking Transformation, Open Banking, FinTech innovation, operational excellence, customer experience, and sustainable organizational growth before course completion.

Who Should Attend

This course is designed for banking executives, payment services managers, digital banking managers, payment operations managers, treasury managers, product managers, innovation managers, digital transformation managers, risk managers, compliance officers, AML professionals, cybersecurity managers, information technology managers, payment system specialists, customer experience managers, business development managers, project managers, and professionals responsible for payment innovation within financial institutions.

The program is equally valuable for central bank professionals, government financial institution leaders, payment service providers, FinTech professionals, digital wallet providers, payment gateway specialists, financial market participants, consultants, technology architects, investment professionals, and decision-makers responsible for payment modernization, digital transformation, financial innovation, regulatory strategy, and future payment ecosystems.

Learning Outcomes

- By the end of this course, participants will be able to:
- Develop strategic digital payment and payment innovation roadmaps for financial institutions.
- Evaluate modern payment technologies and identify practical payment solutions that create measurable business value.
- Apply digital payment concepts to improve payment processing, customer onboarding, and financial service delivery.
- Design secure payment solutions that enhance customer experience, transaction efficiency, and operational resilience.
- Assess opportunities and risks associated with instant payments, mobile payments, digital wallets, embedded payments, and cross-border payment innovations.
- Strengthen governance through regulatory compliance, AML controls, cybersecurity, payment security, operational risk management, and enterprise data governance.
- Prepare executive dashboards using payment KPIs, customer adoption metrics, operational performance indicators, and innovation measures.
- Integrate payment innovation initiatives with Digital Banking Transformation, Open Banking, FinTech collaboration, Enterprise Risk Management, and Strategic Planning.
- Evaluate the impact of emerging payment technologies on banking infrastructure, financial ecosystems, and customer behavior.

- Develop a practical implementation roadmap that strengthens payment innovation, improves operational efficiency, enhances customer value, supports regulatory compliance, accelerates digital transformation, and promotes sustainable organizational growth.

Course Outline

DAY 01

Foundations of Digital Payments and Modern Payment Ecosystems

- Evolution of payment systems and digital payment transformation
- Digital payment infrastructures and payment ecosystem participants
- Real-time payments and instant payment systems
- Emerging trends in payment innovation

> **PRACTICAL APPLICATION OR DISCUSSION**
> Assessing organizational readiness for digital payment transformation

DAY 02

Digital Payment Technologies and Customer Experience

- Mobile payments and digital wallets
- Contactless payments and QR code payment solutions
- Embedded payments and payment orchestration
- Customer experience and payment journey optimization

> **PRACTICAL APPLICATION OR DISCUSSION**
> Designing customer-centric digital payment services

DAY 03

Payment Innovation Across Financial Services

- Cross-border payment modernization
- Payment gateways and merchant payment solutions
- Open Banking and payment innovation
- FinTech collaboration and digital payment ecosystems

PRACTICAL APPLICATION OR DISCUSSION

Developing innovative payment solutions

DAY 04

Governance, Security, and Risk Management

- Regulatory frameworks for digital payments
- Payment security, cybersecurity, and fraud prevention
- AML controls and operational risk management
- Measuring payment performance using KPIs and innovation metrics

PRACTICAL APPLICATION OR DISCUSSION

Developing a payment governance framework

DAY 05

Building the Future Digital Payments Organization

- Enterprise digital payment strategy and implementation planning
- Organizational change management and payment transformation
- Future trends in payment innovation and digital financial services
- Building resilient and customer-centric payment ecosystems

DAY 05 — CONTINUED

FINAL WORKSHOP

Develop a comprehensive Digital Payments & Payment Innovation implementation roadmap that includes digital payment strategy, payment infrastructure modernization, customer experience enhancement, payment security, cybersecurity, regulatory compliance, AML controls, operational risk management, performance measurement, organizational change management, FinTech collaboration, and continuous innovation initiatives to strengthen operational efficiency, improve payment services, accelerate digital transformation, enhance customer value, and support sustainable organizational growth.

Register or Request More Information

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