

Course No. 1081

Open Banking & Banking-as-a-Service

**DIGITAL BANKING, FINTECH & AI
FINANCE, INVESTMENT & BANKING**

DURATION

5 Days

LOCATION

Vienna, Austria

DELIVERY

Classroom

DATES

23 – 27 Nov 2026



Scheduled Event Details

CITY	Vienna, Austria
DATE	23 – 27 Nov 2026
DELIVERY TYPE	Classroom
COURSE FEE	€5,700

Course Overview

Open Banking & Banking-as-a-Service is a comprehensive professional training course designed to equip banking executives, financial professionals, and decision-makers with the strategic knowledge and practical skills required to understand and implement next-generation digital banking models. As financial services continue to evolve through digital transformation, Open Banking and Banking-as-a-Service (BaaS) are reshaping the banking landscape by enabling secure data sharing, fostering innovation, creating new revenue streams, and delivering seamless customer experiences through collaborative digital ecosystems.

This course provides participants with a comprehensive understanding of Open Banking principles, Banking-as-a-Service (BaaS) operating models, Application Programming Interfaces (APIs), embedded finance, digital banking platforms, customer data sharing frameworks, FinTech partnerships, platform banking, and ecosystem-driven business models. Participants will explore how these technologies and operating models transform banking products, payment services, lending, customer onboarding, digital identity, financial marketplaces, and personalized financial services while improving operational efficiency and customer engagement.

The program also examines the relationship between Open Banking & Banking-as-a-Service, Digital Banking Transformation, Financial Technology (FinTech), Enterprise Risk Management, Regulatory Compliance, Cybersecurity, Data Governance, API Management, Customer Experience (CX), Product Innovation, Operational Excellence, and Digital Strategy. Participants will gain practical insights into evaluating implementation opportunities, managing operational and technology risks, establishing governance frameworks, building strategic partnerships, and developing sustainable digital banking strategies aligned with organizational objectives.

Through interactive workshops, industry case studies, digital banking simulations, API strategy exercises, ecosystem mapping activities, and real-world financial services scenarios, participants

will strengthen their ability to assess digital banking opportunities, design innovative banking solutions, improve operational agility, enhance customer value, and accelerate digital transformation initiatives. By the end of the course, participants will be equipped to develop practical Open Banking and Banking-as-a-Service strategies that strengthen competitiveness, improve operational resilience, increase innovation, and support sustainable growth across financial institutions.

Objectives

- Analyze Open Banking and Banking-as-a-Service concepts and evaluate their impact on banking operations, customer experience, and organizational performance by the end of the course.
- Develop strategic approaches for implementing Open Banking and Banking-as-a-Service initiatives within financial institutions.
- Evaluate API ecosystems, embedded finance models, digital partnerships, and platform banking opportunities.
- Apply Open Banking principles to improve digital products, payment services, lending, customer onboarding, and financial service delivery.
- Design customer-centric banking solutions that leverage APIs, ecosystem partnerships, and digital innovation.
- Improve strategic decision-making by evaluating implementation opportunities, business models, and emerging digital banking trends.
- Strengthen governance through regulatory compliance, cybersecurity, data governance, API management, and operational risk management.
- Implement Key Performance Indicators (KPIs), API performance metrics, customer engagement measures, and digital transformation indicators to evaluate Open Banking initiatives.
- Assess the business impact of embedded finance, digital ecosystems, platform banking, and Banking-as-a-Service operating models.
- Align Open Banking and Banking-as-a-Service initiatives with enterprise strategy, Digital Banking Transformation, innovation management, operational excellence, customer experience, and sustainable organizational growth before course completion.

Who Should Attend

This course is designed for banking executives, Chief Digital Officers, Digital Transformation Managers, Innovation Managers, Banking Operations Managers, Product Managers, API Managers, Information Technology Managers, Cybersecurity Managers, Risk Managers, Compliance Officers, Business Development Managers, Customer Experience Managers, Digital Banking Specialists, Strategy Managers, Project Managers, Enterprise Architects, and professionals responsible for digital banking innovation within financial institutions.

The program is equally valuable for central bank professionals, government financial institution leaders, public sector executives, FinTech professionals, payment service providers, digital platform specialists, technology consultants, solution architects, financial services innovators, investment professionals, and decision-makers responsible for digital transformation, ecosystem development, innovation strategy, regulatory modernization, and future banking initiatives.

Learning Outcomes

- By the end of this course, participants will be able to:
- Develop strategic Open Banking and Banking-as-a-Service implementation roadmaps for financial institutions.
- Evaluate API ecosystems and identify practical digital banking opportunities that create measurable business value.
- Apply Open Banking concepts to improve customer onboarding, payment services, lending, and digital product delivery.
- Design secure API-driven banking solutions that enhance customer experience and operational efficiency.
- Assess opportunities and risks associated with embedded finance, platform banking, FinTech partnerships, and Banking-as-a-Service models.
- Strengthen governance through regulatory compliance, cybersecurity, API management, operational risk management, and enterprise data governance.
- Prepare executive dashboards using digital transformation KPIs, API performance indicators, customer engagement metrics, and innovation measures.
- Integrate Open Banking initiatives with Digital Banking Transformation, FinTech collaboration, Enterprise Risk Management, Operational Excellence, and Strategic Planning.

- Evaluate the impact of Open Banking ecosystems on banking infrastructure, customer engagement, and future financial services business models.
- Develop a practical implementation roadmap that strengthens innovation, enhances operational resilience, improves customer value, supports regulatory compliance, accelerates digital transformation, and promotes sustainable growth within financial institutions.

Course Outline

DAY 01

Foundations of Open Banking & Banking-as-a-Service

- Introduction to Open Banking and Banking-as-a-Service (BaaS)
- Evolution of digital banking and financial ecosystems
- API architecture and digital banking infrastructure
- Open Banking business models and ecosystem participants

PRACTICAL APPLICATION OR DISCUSSION

Assessing organizational readiness for Open Banking

DAY 02

APIs, Embedded Finance, and Digital Ecosystems

- API management principles and integration strategies
- Embedded finance and platform banking models
- Customer data sharing frameworks and consent management
- FinTech collaboration and ecosystem partnerships

PRACTICAL APPLICATION OR DISCUSSION

Designing API-enabled banking services

DAY 03

Open Banking Applications Across Financial Services

- Digital payments and account aggregation
- Digital lending and customer onboarding
- Product innovation and personalized financial services
- Customer experience and ecosystem-driven banking

PRACTICAL APPLICATION OR DISCUSSION

Developing Open Banking solutions for financial institutions

DAY 04

Governance, Risk, and Regulatory Considerations

- Regulatory frameworks for Open Banking and Banking-as-a-Service
- Cybersecurity and API security management
- Data governance, privacy, and operational risk management
- Measuring Open Banking performance using KPIs and digital transformation metrics

PRACTICAL APPLICATION OR DISCUSSION

Developing an Open Banking governance framework

DAY 05

Building the Future Digital Banking Ecosystem

- Enterprise Open Banking strategy and implementation planning
- Organizational change management and digital adoption
- Future trends in Open Banking, Banking-as-a-Service, and embedded finance
- Building resilient digital financial ecosystems

DAY 05 — CONTINUED

FINAL WORKSHOP

Develop a comprehensive Open Banking and Banking-as-a-Service implementation roadmap that includes digital strategy, API architecture, embedded finance initiatives, FinTech partnerships, customer data governance, cybersecurity, regulatory compliance, operational risk management, performance measurement, organizational change management, and continuous innovation initiatives to strengthen customer experience, improve operational efficiency, accelerate digital transformation, and support sustainable banking growth.

Register or Request More Information

Course page: <https://quest-training.com/courses/open-banking-banking-as-a-service>

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