
Fintech Strategy, Digital Payments and Regulatory Innovation Training Course

4 – 8 January 2027
Vienna





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Programme Summary

Fintech strategy, digital payments and regulatory innovation is a five-day training course for senior financial services and supervisory leaders at advanced level, culminating in a fintech strategy and partnership roadmap for their own institution. Instant payments, open banking and embedded finance are moving customer relationships away from incumbents, while supervisors must enable innovation without weakening stability. The approach moves from market forces to diagnosis, then to payment, partnership and regulatory design. Mars Training Centre UK delivers this programme in fintech strategy and regulatory innovation.

The Business Case

Institutions that treat fintech as isolated technology projects lose fee income to new entrants, duplicate platform spending and meet supervisors with weak evidence of control. A deliberate strategy decides where to build, partner or acquire, and gives boards and regulators a clear view of the risks.

- Payments Revenue and Customer Primacy: Protected as payment propositions are designed around customer journeys.
- Time to Market: Shortens as partnership models and sandbox testing replace lengthy in-house builds.
- Regulatory and Conduct Exposure: Reduced as third-party, data and financial crime risks are governed before launch.

Principles and Evidence Base

- EU PSD2: Its model of regulated third-party access to payment accounts frames the open banking analysis in Session 2.
- FATF Recommendations: Their risk-based approach to payment services and virtual assets shapes the controls in Session 3.
- Bank for International Settlements work on fast payments and central bank digital currency: It informs the infrastructure options compared in Session 2.
- Basel Committee Principles for Operational Resilience: They guide oversight of fintech partners in Session 4.



Intended Participants

- Leaders who set digital and payments strategy for banks, insurers or payment institutions.
- Executives who decide whether to build, partner with or acquire fintech capabilities.
- Senior officials who design licensing, sandbox and innovation policy for financial supervision.
- Heads of risk, compliance and financial crime who assure new digital propositions.

The programme serves banking, insurance, payment service providers and supervisory authorities.

Learning Outcomes

1. Participants will be able to evaluate how instant payments and open banking alter their competitive position.
2. Participants will be able to compare payment infrastructure options, including stablecoins and central bank digital currency.
3. Participants will be able to diagnose the credit, conduct and financial crime risks of digital lending and wallet propositions.
4. Participants will be able to justify a build, partner or acquire decision for a fintech capability.
5. Participants will be able to design regtech, supotech and sandbox arrangements under supervisory control.
6. Participants will be able to construct a fintech strategy roadmap with governance, milestones and risk limits.

Programme Structure

Day 1: Fintech Strategy and Market Disruption

Where is fintech shifting value away from incumbent financial institutions?

- Value Chain Unbundling in Banking, Payments and Insurance
- Fintech Business Models and Revenue Logic
- Big Tech Platforms and Embedded Finance Distribution
- Customer Primacy and Data Ownership Economics
- Institutional Position Mapping Against New Entrants

Day 2: Digital Payments and Open Banking

Which payment and data-sharing models should the institution adopt or offer?

- Instant Payment Rails and Request-to-Pay Services
- Open Banking Interfaces, Consent and Third-Party Access under EU PSD2
- Digital Wallets, Merchant Acquiring and Cross-Border Remittances
- Stablecoins and Central Bank Digital Currency as Infrastructure Options
- Payment Proposition Canvas and Pricing Choices



Day 3: Digital Lending, Data and Financial Crime Risk

How are the risks of digital credit and wallet products identified and ranked?

- Alternative Data Credit Scoring and Model Risk
- Buy Now Pay Later and Embedded Credit Exposures
- Digital Onboarding, eKYC and Fraud Typologies
- FATF Risk-Based Approach for Payments and Virtual Assets
- Fintech Risk Heat Map and Appetite Statements

Day 4: Regulatory Innovation and Partnership Design

How can institutions and supervisors enable fintech innovation under control?

- Regulatory Sandboxes, Innovation Hubs and Test Criteria
- Regtech for Reporting and Suptech for Supervisory Analytics
- Build, Partner or Acquire Decision Framework
- Fintech Due Diligence and Third-Party Resilience Oversight
- Basel Committee Operational Resilience Expectations for Partners

Day 5: Applying Fintech Strategy to the Institution

What fintech roadmap will the institution commit to, and how will it be governed?

- Prioritising Day 2 Payment Propositions by Value and Feasibility
- Setting Risk Limits from the Day 3 Heat Map
- Partnership and Sandbox Choices from Day 4 Applied to a Live Case
- Board Governance, Metrics and Funding Gates for Fintech Initiatives
- Fintech Strategy and Partnership Roadmap Completion

Methodology

The programme relies on case analysis of incumbent banks, insurers, payment firms and supervisors. Each session moves from a short briefing to group decisions on a running case, with participants taking the roles of executive, founder and supervisor.

- Suggested activity: Redesigning a retail payments proposition after the arrival of instant account-to-account payments.
- Suggested activity: Running a mock sandbox admission panel for a digital lending start-up.
- Suggested activity: Negotiating partnership terms and risk controls with a wallet provider.



Capstone Output

Each participant completes a fintech strategy and partnership roadmap for their own institution or authority. It sets out the competitive diagnosis, chosen propositions, build, partner or acquire decisions, risk limits and milestones. It can be presented to a board as the basis for an investment or policy decision.

Frequently Asked Questions

Is fintech strategy training suitable for supervisors as well as bank executives?

Yes. It is set at advanced level for senior leaders in financial institutions and supervisory authorities, and assumes familiarity with banking or payments operations.

Which frameworks does fintech strategy and digital payments training rest on?

It draws on EU PSD2 for open banking, the FATF Recommendations for financial crime risk, Bank for International Settlements analysis of fast payments and central bank digital currency, and Basel Committee operational resilience principles.

How is the fintech strategy roadmap used at work?

You can use it to brief your board on where to compete, partner or acquire, and to set risk limits for new propositions.