
Embedded Finance Partnerships Training Course: Partner Bank Models, Oversight and Risk

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Geneva





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Programme Summary

Embedded finance partnerships are the subject of this one-week training course for bank, fintech and platform executives at strategic level, ending in a partnership oversight file for one embedded finance product. Partnerships often grow faster than their controls, so duties between bank and partner become unclear. The programme moves from partner models and data sharing to customer checks, third-party oversight and failure planning. Mars Training Centre UK delivers this programme on embedded finance partnerships to mixed-organisation cohorts.

The Business Case

A bank or platform that offers financial products through a partner depends on that partner for customer contact, data and daily operations, yet the licensed bank keeps the regulated risk. Clear roles, agreed controls and tested exit plans let executives launch products at lower cost while limiting losses and disruption.

- Operational Resilience: Improves as dependencies, record-keeping and exit routes are mapped before a partner fails.
- Financial Crime Exposure: Falls as customer checks and monitoring duties are assigned to a named party.
- Product Launch Cost: Stays lower as shared interfaces replace separate builds for each partner.

Principles and Evidence Base

- Layered Banking-as-a-Service Model: Places regulated bank infrastructure at the base, middleware above it and decomposed services on top, used in Sessions 1 and 2.
- Open Banking Consent Model: Governs data sharing through standard interfaces with explicit customer consent and strong authentication, used in Session 2.
- Know Your Customer Risk-Based Approach: Applies identification, screening and enhanced due diligence in proportion to risk, following the Financial Action Task Force, used in Session 3.
- Third-Party Oversight: Treats the bank as answerable for partners across compliance, consumer protection and operational resilience, used in Sessions 4 and 5.

Intended Participants

- Bank executives who decide which fintech and platform partners the bank will sponsor.
- Fintech and platform leaders who design products that sit on a partner bank.
- Heads of risk and compliance who set oversight duties across partnerships.
- Product and technology directors who own interfaces, data flows and incident response.



Typical settings include commercial banks, payment firms and retail platforms.

Learning Outcomes

1. Participants will be able to compare partner bank models and select one that fits a product and its risks.
2. Participants will be able to construct a map of roles across bank, middleware, fintech and platform.
3. Participants will be able to evaluate a data-sharing design for consent, authentication and misuse risk.
4. Participants will be able to design customer checks and monitoring duties in proportion to risk.
5. Participants will be able to diagnose weak oversight, record-keeping gaps and concentration on one provider.
6. Participants will be able to justify a partnership oversight file to a board risk committee.

Programme Structure

Day 1: Embedded Finance Partnerships: Models and Roles

Who provides what in an embedded finance product, and who answers for it?

- Banking-as-a-Service Layer Diagram
- Partner Model Comparison Grid
- Role and Duty Matrix
- White-Label Product Map
- Partnership Value Case

Day 2: Interfaces, Data and Consent

How do partners exchange data and instructions without exposing customers?

- Interface Dependency Register
- Consent Lifecycle Walkthrough
- Strong Authentication Review
- Data Flow Diagram
- Third-Party Attack Scenario

Day 3: Customer Checks and Financial Crime

Who identifies customers, screens them and watches their activity?

- Customer Risk Profile Template
- Beneficial Owner Check List
- Sanctions and Politically Exposed Person Screening Plan
- Enhanced Due Diligence Trigger Table
- Suspicious Activity Escalation Route



Day 4: Oversight, Failure and Exit

How does the bank keep watch on partners and recover when one fails?

- Partner Due Diligence Questionnaire
- Oversight Reporting Pack
- Reconciliation and Record Test
- Provider Failure Scenario
- Exit and Transfer Plan

Day 5: Partnership Oversight File for One Product

Do the earlier tools form one oversight file that a risk committee can review?

- Applying the Session 1 Role and Duty Matrix
- Testing the Session 2 Interface Dependency Register
- Reviewing the Session 3 Enhanced Due Diligence Trigger Table
- Checking the Session 4 Exit and Transfer Plan
- Completing the Partnership Oversight File

Methodology

The programme uses case analysis built on a prepared partnership dossier for one payments product and one lending product, each with a role description, interface list and incident log. Participants compare views in small groups before applying the same tools to a partnership from their own organisation.

- Suggested activity: Assigning every control in a customer journey to the bank, middleware provider, fintech or platform.
- Suggested activity: Walking through the collapse of a middleware provider.
- Suggested activity: Testing a consent design against a phishing attack on a partner application.

Capstone Output

Each participant completes a partnership oversight file for one embedded finance product. It holds a role and duty matrix, a data and consent map, customer check rules, an oversight reporting pack and an exit plan. The file is used at work to brief a risk committee and agree duties with the partner.

Frequently Asked Questions

Are embedded finance partnerships suitable for executives who have not worked with a partner bank?

Yes. Embedded finance partnerships are taught through a partnership dossier and templates. They assume some experience of financial products, risk or technology, but no earlier partnership role.



Which models do embedded finance partnerships rest on?

Embedded finance partnerships rest on the layered banking-as-a-service model, the open banking consent model, the risk-based know your customer approach and third-party oversight.

How is the file from embedded finance partnerships used at work?

You use the partnership oversight file to brief a risk committee, agree duties with your partner and set review dates for controls and exit plans.

How do embedded finance partnerships differ from a digital banking strategy?

Embedded finance partnerships teach how to share duties, data and risk between a licensed bank and its partners, while a digital banking strategy concentrates on a bank's own channels and customer experience.