

FINTECH: KEY CONCEPTS AND APPLICATIONS



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TRAINING CENTER



Introduction

The FinTech: Key Concepts and Applications Training Course gives professionals a clear working grasp of the technologies reshaping financial services and where they actually apply. FinTech is often described in buzzwords, which makes it hard to judge what matters. This course separates durable capability from passing fashion across payments, lending, wealth, insurance, and compliance. It explains the underlying technologies in plain terms and shows how they fit into real business processes. Furthermore, it covers regulation, risk, and partnership models. As a result, participants gain the language and judgement to work confidently on FinTech initiatives.

FinTech: Key Concepts and Applications Course Objectives

- Explain FinTech definitions, drivers, and market segments.
- Describe the main technology building blocks behind FinTech services.
- Assess digital payments, wallets, and real-time payment models.
- Evaluate lending platforms, digital credit scoring, and alternative data.
- Explain blockchain, distributed ledger technology, and digital assets basics.
- Analyse open banking, APIs, and embedded finance models.
- Apply data analytics, AI, and automation in financial services.
- Interpret FinTech regulation, licensing, and sandbox frameworks.
- Assess risk management and third-party controls for FinTech solutions.
- Design a FinTech adoption business case with governance and metrics.

Course Methodology

- Interactive lectures with FinTech and incumbent institution case studies.

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- Workshops on use case assessment and business case building.
- Design exercises on digital propositions and customer journeys.
- Simulation of partnership and vendor evaluation decisions.
- Structured peer discussion with facilitator feedback on FinTech proposals.

Who Should Take This Course

- Banking and financial services professionals.
- Digital transformation and innovation team members.
- Product managers and platform owners.
- Technology, risk, and compliance staff in finance.
- Consultants and advisors on financial technology.
- Graduates and professionals entering the FinTech field.

FinTech: Key Concepts and Applications Course Outlines

Day 1: FinTech Foundations and Market Landscape

- Definition, scope, and evolution of FinTech.
- Segments: payments, lending, wealth, insurtech, and regtech.
- Neo-banks, challengers, and platform business models.
- Drivers of adoption: mobile, cloud, data, and customer expectation.
- Incumbents versus challengers: strengths and vulnerabilities.
- FinTech business models, funding routes, and unit economics.
- Case study: how a challenger scaled a digital proposition.





Day 2: Digital Payments and Lending

- Real-time payments, instant rails, and ISO 20022 messaging.
- Digital wallets, QR payments, and mobile money.
- Card innovation, tokenisation, and buy-now-pay-later models.
- Peer-to-peer and marketplace lending models.
- Digital credit scoring, alternative data, and behavioural scoring.
- Payment security, fraud prevention, and strong authentication.
- Workshop: assessing a digital payments or lending proposition.

Day 3: Blockchain, Digital Assets, and Data

- Distributed ledger technology and consensus mechanisms.
- Smart contracts and tokenisation of real-world assets.
- Stablecoins, tokenised deposits, and central bank digital currency basics.
- Cloud infrastructure, data platforms, and data governance.
- Analytics, machine learning, and personalisation engines.
- Credit decisioning, fraud analytics, and RegTech tools.
- Workshop: assessing a blockchain use case for a financial institution.

Day 4: Open Banking, Regulation, and Risk

- Open banking, APIs, and banking-as-a-service models.
- Embedded finance and platform distribution.
- Regulatory landscape, licensing, and supervisory expectations.
- Regulatory sandboxes, innovation hubs, and testing frameworks.
- AML, CFT, data protection, and consumer protection rules.

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- Third-party, cloud, and outsourcing risk management.
- Workshop: mapping regulatory obligations for a FinTech product.

Day 5: Adoption, Delivery, and Value

- Use case prioritisation and business case construction.
- Build, buy, or partner decision frameworks.
- Agile delivery, product teams, and platform scaling.
- Operating model, talent, and capability development.
- Governance, KPIs, and benefits tracking.
- Roadmap design for FinTech adoption.
- Course review, assessment, and action planning.

Conclusion

By successfully completing FinTech: Key Concepts and Applications, participants will gain a thorough understanding of FinTech technologies, business models, regulation, and practical applications across financial services. They will also acquire skills in use case assessment, business case building, partnership evaluation, and delivery planning. In addition, the course prepares them to contribute to FinTech initiatives with confidence. Gentex Training Center delivers this programme with a strong focus on applied financial practice and measurable results.

FAQs for FinTech: Key Concepts and Applications course





Q1 What is the "FinTech: Key Concepts and Applications" course about?

It is a five-day programme covering the core ideas and practical uses of financial technology. It explains payments, digital lending, blockchain and digital assets, data and AI, open banking, regulation, risk, and the delivery of FinTech initiatives inside financial institutions.

Q2 What are the key benefits of the "FinTech: Key Concepts and Applications" course?

Participants gain a clear, jargon-free grasp of what FinTech can and cannot do, which improves investment and partnership decisions. The course speeds up evaluation of new propositions, strengthens regulatory and risk awareness, improves business cases, and helps teams contribute to digital projects without relying on technical specialists for every judgement.

Q3 What skills will I gain from the "FinTech: Key Concepts and Applications" course?

Participants gain FinTech landscape and business model assessment, digital payments and lending proposition evaluation, blockchain, data and AI application assessment, and regulation, risk mapping and adoption roadmap design. These four skills cover the path from understanding FinTech to applying it.



Q4 What tools, methods, or standards are covered in the "FinTech: Key Concepts and Applications" course?

The course covers real-time payment rails and ISO 20022, digital wallets, card tokenisation and buy-now-pay-later models, peer-to-peer and marketplace lending, alternative data credit scoring, distributed ledger technology and smart contracts, stablecoins and CBDC basics, cloud data platforms and data governance, machine learning for credit and fraud, RegTech tools, open banking APIs and banking-as-a-service, embedded finance models, regulatory sandbox frameworks, AML, CFT and data protection requirements, third-party and cloud risk controls, and build-buy-partner decision models.

Q5 How is the "FinTech: Key Concepts and Applications" course applied in real-world practice?

Participants apply the concepts inside their own institutions. They assess use cases, build business cases, evaluate vendors and partners, map regulatory obligations, define control requirements, and sequence adoption roadmaps. Many leave with a prioritised FinTech initiative list and a governance outline ready for management review