

OPEN BANKING FOR BANK REGULATORS



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Introduction

The Open Banking for Bank Regulators Training Course prepares supervisory staff to oversee open banking frameworks with confidence. Open banking allows customers to share their account data with licensed third parties through APIs, which opens the door to competition and innovation but also to new risks. Regulators must assess licensing, security, consent, and consumer outcomes at the same time. This course explains the open banking model and the supervisory approach it requires. It covers API standards, accreditation regimes, risk assessment, and market monitoring. Furthermore, it applies data protection, competition, and consumer protection rules. As a result, participants supervise open banking markets effectively.

Open Banking for Bank Regulators Course Objectives

- Explain open banking concepts, models, and policy objectives.
- Apply the key components of open banking regulatory frameworks.
- Assess API standards, technical specifications, and security requirements.
- Evaluate third-party provider licensing and accreditation regimes.
- Apply consent, data sharing, and data protection rules to supervision.
- Assess operational, cyber, and fraud risks in open banking ecosystems.
- Evaluate competition effects and market conduct outcomes.
- Apply consumer protection and complaint handling expectations.
- Design supervisory data collection, monitoring, and reporting tools.
- Prepare inspection plans and enforcement approaches for open banking.

Course Methodology

- Interactive lectures with real open banking framework case studies.
- Regulatory mapping workshops across jurisdictions.

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- Supervision and inspection simulation exercises.
- Risk assessment and market monitoring practice.
- Structured peer discussion with facilitator feedback on supervisory issues.

Who Should Take This Course

- Bank and payment supervisors in regulatory authorities.
- Consumer protection and conduct supervision staff.
- Policy officers designing open banking frameworks.
- Financial market infrastructure regulators.
- Legal and compliance professionals in supervisory bodies.
- Financial sector advisors and development institution staff.

Open Banking for Bank Regulators Course Outlines

Day 1: Open Banking Foundations and Policy Objectives

- Definition, scope, and origins of open banking.
- Policy objectives: competition, innovation, and customer benefit.
- Open banking models: mandated, market-led, and hybrid approaches.
- Account information and payment initiation services explained.
- Roles of banks, third-party providers, and infrastructure operators.
- International landscape and regional implementation differences.
- Case study: results of an early open banking mandate.





Day 2: Regulatory Frameworks and Licensing

- Core components of an open banking regulatory framework.
- Technical standards, API specifications, and performance requirements.
- Accreditation, registration, and licensing of third-party providers.
- Passporting, mutual recognition, and cross-border access.
- Liability frameworks for unauthorised transactions.
- Governance and oversight of the standards-setting body.
- Workshop: mapping a national open banking framework.

Day 3: Security, Consent, and Data Protection

- Consent models, scope, duration, and revocation.
- Strong customer authentication requirements.
- API security, availability, and performance monitoring.
- Data minimisation, retention, and purpose limitation rules.
- Cyber risk and fraud in open data ecosystems.
- Incident reporting and breach notification expectations.
- Workshop: assessing consent and security supervision requirements.

Day 4: Competition, Conduct, and Consumer Outcomes

- Assessing competition effects and entry conditions.
- Anti-competitive conduct and access denial risks.
- Pricing, transparency, and comparison service reliability.
- Managing scams, authorised push payment fraud, and liability.
- Complaint handling, dispute resolution, and redress routes.

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- Financial inclusion and vulnerable customer considerations.
- Workshop: evaluating market conduct outcomes and complaints data.

Day 5: Supervision, Monitoring, and Enforcement

- Supervisory data collection and reporting frameworks.
- Supervisory technology and data-driven oversight.
- Inspection planning and evidence gathering techniques.
- Escalation, remediation, and enforcement tools.
- Coordinating with data protection and competition authorities.
- Measuring framework effectiveness and market outcomes.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Open Banking for Bank Regulators, participants will gain a thorough understanding of open banking models, regulatory frameworks, licensing, security and consent rules, competition and conduct assessment, and supervisory practice. They will also acquire practical skills in framework design, risk assessment, monitoring tool development, and inspection planning. In addition, the course prepares them to supervise open banking markets with authority. Gentex Training Center delivers this programme with a strong focus on real supervisory practice and measurable oversight improvement.

FAQs for Open Banking for Bank Regulators course





Q1 What is the "Open Banking for Bank Regulators" course about?

It is a five-day programme on supervising open banking frameworks. It covers open banking models and policy objectives, regulatory and licensing frameworks, API standards, consent and data protection rules, competition and conduct assessment, consumer outcomes, and supervisory monitoring and enforcement.

Q2 What are the key benefits of the "Open Banking for Bank Regulators" course?

Participants gain a structured supervisory approach to a fast-changing market. The course improves framework design quality, strengthens licensing and accreditation assessment, sharpens security and consent oversight, improves detection of conduct and fraud risks, and produces better supervisory data for measuring whether open banking delivers the outcomes it promised.

Q3 What skills will I gain from the "Open Banking for Bank Regulators" course?

Participants gain open banking framework design and regulatory mapping, licensing, accreditation and security assessment, consent, data protection and conduct risk evaluation, and supervisory monitoring, inspection and enforcement planning. These four skills cover the supervisory cycle for open banking markets.



Q4 What tools, methods, or standards are covered in the "Open Banking for Bank Regulators" course?

The course covers open banking models including mandated, market-led and hybrid approaches, account information and payment initiation service definitions, technical API specifications and performance requirements, third-party provider accreditation and registration regimes, passporting and mutual recognition rules, liability frameworks for unauthorised transactions, consent scope and revocation rules, strong customer authentication requirements, API security and availability monitoring, data minimisation and purpose limitation rules, incident and breach notification expectations, anti-competitive access denial analysis, authorised push payment scam liability rules, complaint and redress frameworks, supervisory reporting frameworks, supervisory technology tools, inspection and evidence gathering methods, and enforcement and remediation instruments.

Q5 How is the "Open Banking for Bank Regulators" course applied in real-world practice?

Participants apply the frameworks in their own authorities. They map national requirements, review licensing and accreditation submissions, assess consent and security supervision, monitor market conduct and complaints data, design supervisory reporting, and plan inspections. Many leave with a supervisory framework outline and monitoring toolkit ready for adoption.