Open Banking for Bank regulators

12 – 16 July 2027
Rome (Italy)

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Introduction

Open Banking is reshaping the financial sector by creating more connected, transparent, and API-driven financial ecosystems. As banks, fintech companies, and third-party providers TPPs exchange financial data through secure digital channels, regulators and financial institutions must develop stronger capabilities to supervise innovation while protecting consumers, data, and market stability.

This course provides a structured understanding of Open Banking, open finance, API governance, regulatory frameworks, compliance mechanisms, cybersecurity, and risk management within modern digital financial ecosystems. It explores how global models such as PSD2, UK Open Banking, and GCC initiatives are influencing the future of financial services and regulatory supervision.

Participants will gain practical insight into how central banks, financial regulators, banks, fintech firms, and third-party providers can work within a secure and compliant Open Banking environment. The course also highlights the importance of balancing innovation with regulatory compliance, strengthening consumer protection, and building adaptive policy frameworks for the future of digital finance.

Course Objectives

By the end of this course, participants will be able to:

- Understand the fundamentals of Open Banking and API-driven financial ecosystems.
- Explore the evolution of Open Banking, open finance, and embedded finance.
- Gain insight into global regulatory frameworks, including PSD2, UK Open Banking, and GCC initiatives.
- Understand the role of central banks and financial regulators in supervising Open Banking ecosystems.
- Develop the ability to regulate and supervise fintech companies and third-party providers TPPs.
- Strengthen knowledge of data privacy, cybersecurity, and consumer protection in Open Banking.
- Identify operational, cyber, financial, and compliance risks within digital financial ecosystems.
- Apply effective risk management approaches in open banking environments.
- Understand licensing, authorization, monitoring, and enforcement mechanisms for TPPs.
- Learn how to balance financial innovation with regulatory compliance.
- Build the capacity to design, implement, and enforce effective Open Banking policies.
- Explore the role of RegTech and SupTech in improving regulatory oversight and supervision.

Course Outlines

Day 1: Introduction to Open Banking and the Regulatory Landscape

- Understanding the concept of open banking and its evolution.
- Exploring API-driven financial ecosystems and secure data sharing.
- Key components of Open Banking: APIs, customer consent, data access, and digital platforms.
- Overview of global regulatory models, including UK Open Banking, EU PSD2, and GCC initiatives.
- The role of central banks, financial regulators, and policymakers in open banking supervision.
- Opportunities and challenges for banks, fintechs, third-party providers, and consumers.

Day 2: Open Banking Architecture and Digital Ecosystems

- Technical overview of APIs and digital data exchange systems.
- Understanding the roles of banks, fintech companies, and third-party providers TPPs.
- Data flow structures, consent management, and ecosystem governance.
- Standardization, interoperability, and secure API integration challenges.
- Managing relationships between financial institutions and TPPs.
- Case studies of successful Open Banking ecosystems and implementation models.

Day 3: Regulatory Frameworks and Compliance Mechanisms

- Core regulatory principles for Open Banking supervision.
- Licensing and authorization requirements for third-party providers.
- Compliance requirements for data sharing, customer consent, and cybersecurity.
- Cross-border regulatory challenges in digital financial ecosystems.
- Monitoring, reporting, auditing, and enforcement mechanisms.
- Building effective regulatory policies that support innovation and market integrity.

Day 4: Risk Management, Cybersecurity, and Data Protection

- Key risks in Open Banking: operational, cyber, financial, legal, and reputational risks.
- Data privacy laws and consumer protection standards in Open Banking environments.
- Cybersecurity frameworks for API-driven financial ecosystems.
- Fraud prevention, digital identity management, and authentication controls.
- Incident response, breach management, and risk mitigation strategies.
- Strengthening trust, resilience, and accountability across the Open Banking ecosystem.

Day 5: The Future of Open Banking and Regulatory Innovation

- The future of Open Banking, open finance, and embedded finance.
- The role of RegTech and SupTech in regulatory supervision and compliance monitoring.
- Balancing innovation, competition, consumer protection, and regulatory compliance.
- Developing adaptive regulatory frameworks for evolving digital financial services.
- Designing a roadmap for effective Open Banking supervision.
- Final discussion on policy implementation, ecosystem readiness, and future regulatory priorities.

Why Attend this Course: Wins & Losses!

- Gain a clear understanding of Open Banking, open finance, and API-driven financial ecosystems.
- Strengthen your ability to supervise fintech firms and third-party providers effectively.
- Understand global regulatory frameworks such as PSD2, UK Open Banking, and GCC Open Banking initiatives.
- Improve knowledge of cybersecurity, data privacy, consumer protection, and digital financial risk.
- Learn how to design and enforce practical Open Banking policies.
- Build stronger capability in balancing innovation with regulatory compliance.
- Explore the use of RegTech and SupTech to enhance supervision, monitoring, and enforcement.
- Develop a practical roadmap for effective Open Banking governance and supervision.

Conclusion

This course provides a comprehensive and practical foundation for understanding Open Banking, regulatory supervision, API-driven ecosystems, fintech governance, cybersecurity, and risk management. It connects the technical, regulatory, and strategic dimensions of Open Banking to help participants understand how digital financial ecosystems can operate securely, efficiently, and in compliance with regulatory expectations.

Through global examples, regulatory insights, and practical discussions, participants will gain the knowledge needed to supervise third-party providers, protect consumer data, manage risks, and support innovation in the financial sector. The course also prepares participants to contribute to the development of adaptive Open Banking policies that respond to the future of open finance, embedded finance, RegTech, and SupTech.

By the end of the course, participants will be better equipped to support effective Open Banking supervision, strengthen financial ecosystem governance, and promote a secure balance between innovation, compliance, and consumer protection.