Strategic Open Banking and API Implementation Training Course



02 - 06 Nov 2026

Amsterdam

5900 € (Per Person)

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Course Introduction / Overview:

The global financial landscape is undergoing a revolutionary transformation, driven by the principles of open banking. This paradigm shift, moving from closed, proprietary systems to interconnected ecosystems, is powered by Application Programming Interfaces (APIs) that enable secure data sharing and foster unprecedented innovation. This course provides a comprehensive, strategic roadmap for navigating this new era. As detailed by financial technology commentator Chris Skinner in his book "Digital Bank," the future belongs to institutions that can leverage technology to create seamless, customer-centric experiences. This program, offered by BIG BEN Training Center, is meticulously designed to equip participants with the knowledge and skills to not only comply with regulations like PSD2 but to strategically leverage open banking as a powerful engine for growth. We will explore the entire lifecycle, from understanding the foundational concepts and technological underpinnings to developing robust API strategies, creating new value propositions, and managing the associated risks and governance challenges, ensuring your organization can thrive in the API economy.

Target Audience / This training course is suitable for:

- Financial Technology (FinTech) Innovators and Entrepreneurs.
- Banking and Financial Services Product Managers.
- IT Architects and Solution Designers.
- Digital Transformation and Strategy Leaders.
- Compliance, Risk, and Legal Officers.
- Business Development and Partnership Managers.
- Senior Executives in Financial Institutions.
- Technology and Innovation Consultants.

Target Sectors and Industries:

- Retail and Commercial Banking.
- Financial Technology (FinTech) and Startups.
- Investment and Wealth Management.
- Insurance and InsurTech.
- Payment Service Providers and E-money Institutions.
- Credit Unions and Community Banks.
- Governmental Financial Regulatory Bodies and Central Banks.
- Telecommunications and Technology Companies entering finance.

Target Organizations Departments:

- Information Technology and Digital Engineering.
- Product Development and Management.
- Corporate Strategy and Innovation.
- Legal, Risk Management, and Compliance.
- Digital Transformation and Change Management.
- Business Development and Strategic Partnerships.
- Marketing and Customer Experience (CX).
- Operations and Core Banking Systems.

Course Offerings:

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

- Develop a comprehensive open banking strategy aligned with organizational goals.
- Analyze the technical architecture of financial APIs, including REST and security protocols.
- Navigate the global regulatory landscape, including PSD2, GDPR, and local equivalents.
- Design and implement robust API governance and lifecycle management frameworks.
- Evaluate and create innovative business models and API monetization strategies.
- Manage third-party provider (TPP) relationships and build a thriving developer ecosystem.
- Implement stringent security measures for API and data protection.
- Assess and mitigate the operational and compliance risks associated with open banking.
- Formulate a future-proof strategy for the evolution into open finance and open data.

Course Methodology:

The training methodology at BIG BEN Training Center is designed to be immersive, interactive, and highly practical. We believe that deep learning occurs through active participation rather than passive listening. This course moves beyond theoretical lectures to incorporate a dynamic blend of learning techniques. Sessions will feature expert-led presentations on core concepts, followed by in-depth case study analyses of successful and unsuccessful open banking implementations from around the globe. Participants will engage in collaborative group workshops to design API strategies and solve real-world business challenges. Interactive discussions and Q&A sessions are central to our approach, fostering a shared learning environment where diverse perspectives are valued. Practical exercises will be used to solidify understanding of technical standards and governance frameworks. Throughout the course, continuous feedback will be provided by the instructor to ensure that participants can confidently apply the learned concepts directly to their professional roles, transforming knowledge into tangible strategic action.

Course Agenda (Course Units):

Unit One: Foundations of the Open Banking Revolution

- The Evolution from Traditional to Open Banking.
- Key Drivers: Regulation, Technology, and Customer Expectations.
- Understanding the Core Concepts: APIs, Data Sharing, and Consent.
- Global Regulatory Landscape: An Overview of PSD2, CDR, and Others.
- The Key Players in the Ecosystem: TPPs, ASPSPs, and Consumers.
- Distinguishing Between Open Banking, Open Finance, and Open Data.
- Initial Impact on the Financial Services Value Chain.

Unit Two: The Technology Stack: APIs and Security

- Introduction to Application Programming Interfaces (APIs).
- RESTful API Design Principles for Financial Services.
- Data Formats and Standards: JSON and Industry-Specific Standards.
- API Security Fundamentals: Authentication and Authorization.
- Implementing Security Protocols: OAuth 2.0 and OpenID Connect (OIDC).
- API Performance, Scalability, and Reliability Metrics.
- The Role of API Gateways and Management Platforms.

Unit Three: Developing a Winning Open Banking Strategy

- Aligning Open Banking Initiatives with Business Objectives.
- Conducting a SWOT Analysis for Your Institution.
- From Compliance to Competitive Advantage: A Strategic Shift.
- Building Innovative Value Propositions and Use Cases.
- API Monetization Models: Revenue Generation Strategies.
- Developing a Banking-as-a-Service (BaaS) Proposition.
- Fostering a Culture of Innovation and Agility.

Unit Four: Implementation, Governance, and Risk Management

- The API Lifecycle: From Design and Development to Retirement.
- Building a Developer-Friendly Portal and Ecosystem.
- Establishing a Robust API Governance Framework.
- Managing Data Privacy and GDPR Compliance.
- Operational Risk in an Interconnected Ecosystem.
- Cybersecurity Threats and Mitigation Strategies.
- Third-Party Provider (TPP) Due Diligence and Onboarding.

Unit Five: The Future of Open Ecosystems and Innovation

- Beyond Open Banking: The Move to Open Finance.
- Integrating Insurance, Investments, and Pensions Data.
- The Impact of AI and Machine Learning on Open Finance.
- Global Trends and Future Predictions for the API Economy.
- Case Studies: Leading Implementations and Lessons Learned.
- Building Sustainable FinTech Partnerships.
- Crafting a Long-Term Roadmap for Your Organization's Digital Future.

FAQ:

Qualifications required for registering to this course?

There are no requirements.

How long is each daily session, and what is the total number of training hours for the course?

This training course spans five days, with daily sessions ranging between 4 to 5 hours, including breaks and interactive activities, bringing the total duration to 20 - 25 training hours.

Something to think about:

As open finance evolves into open data, what are the primary ethical considerations financial institutions must address beyond mere regulatory compliance?

What unique qualities does this course offer compared to other courses?

This course distinguishes itself by adopting a holistic, strategy-first perspective on open banking, moving beyond a purely technical or compliance-driven discussion. While other programs may focus narrowly on API standards or regulatory checklists, we integrate technology, business model innovation, and strategic governance into a unified framework. The curriculum is designed to empower leaders to think not just about how to build an API, but why, and how it aligns with long-term corporate vision. We emphasize the practical realities of implementation, exploring real-world case studies that highlight both successes and pitfalls, providing actionable insights rather than abstract theories. Furthermore, the course is deliberately forward-looking, dedicating significant time to the evolution from open banking to the broader concepts of open finance and the open data economy. This ensures participants leave not only with the skills to manage today's challenges but also with the strategic foresight to anticipate and capitalize on future trends, making it an investment in sustainable competitive advantage.