# Banking-as-a-Service (BaaS) Training Course

Professional Development Training Course Outline

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|---|---|---|---|
| **Category** | Banking Institute | **Duration** | 5 Days |
| **Base Fee** | $1,500 USD | **Delivery Mode** | Online / On-site Hybrid |

## Course Introduction

The rapid acceleration of the digital economy has transformed traditional financial structures, positioning Banking-as-a-Service (BaaS) and Embedded Finance at the absolute center of modern fintech innovation. This comprehensive training program is designed to bridge the gap between legacy core banking architectures and agile, third-party digital ecosystems. By exploring the power of developer-centric financial services, participants will master the complexities of API-driven infrastructure orchestration, secure tokenization, multi-tenant digital ledger deployment, and strategic platform monetization.

Ping Identity

As regulatory oversight intensifies across global jurisdictions, modern financial institutions and non-bank brands must learn to balance rapid speed-to-market innovation with ironclad risk management. Banking-as-a-Service (BaaS) Training Course provides data-backed methodologies to build scalable, compliant partner ecosystems. Attendees will dive deep into algorithmic compliance systems, automated fraud prevention, dynamic credit provisioning, and modern web3/digital asset rails, turning complex structural disruptions into highly scalable, margin-expansive enterprise revenue streams.

## Programme Curriculum

**Banking-as-a-Service (BaaS) Training Course**

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**Course Duration**

5 days

**Course Objectives**

By the conclusion of this executive training program, participants will be equipped to:

1. Architect scalable, developer-centric platforms utilizing cloud-native core systems and modern microservices architecture.
2. Design enterprise-grade API monetization frameworks to unlock sustainable multi-tenant ecosystem revenue.
3. Deploy advanced algorithmic risk management and real-time transaction screening across distributed third-party software endpoints.
4. Implement automated, friction-free customer onboarding journeys utilizing biometric identity verification and real-time data lookups.
5. Orchestrate dynamic, instant payment pipelines across open infrastructure, regional real-time networks, and borderless settlement channels.
6. Formulate proactive multi-jurisdictional compliance architectures that directly address evolving regulatory standards.
7. Integrate modular credit-issuance and flexible Buy-Now-Pay-Later networks directly into external retail and business touchpoints.
8. Build custom, multi-asset digital card provisioning and tokenized wallet structures for custom brand environments.
9. Evaluate hyper-personalized customer engagement workflows powered by predictive analytics and secure financial data models.
10. Secure edge-to-core ecosystems utilizing zero-trust architecture, advanced cryptographic standards, and unified network security.
11. Govern large-scale strategic partnerships through structured legal frameworks, detailed service agreements, and automated balance sheets.

**Target Audience**

1. Chief Innovation Officers & Digital Transformation Directors.
2. Fintech Founders & Product Managers.
3. Traditional Banking Executives & Strategy Heads
4. Chief Compliance Officers & Regulatory Navigators
5. Enterprise Enterprise Architects & Core Tech Leads
6. E-commerce & Marketplace Product Directors
7. SaaS Platform Product Managers.
8. Venture Capital Investors & Market Analysts

**Course Module**

**Module 1: Foundational BaaS Architectures & Platform Models**

- Evolution from monolithic legacy systems to decoupled, cloud-native API-driven infrastructure.
- Deconstructing the value chain.
- Structural mechanics of open banking frameworks, data portability rules, and data access.
- Strategic management of virtual accounts, core ledgers, and dynamic multi-tenant software nodes.
- Case Study Analysis: ClearBank's Cloud-Native Cleared Funds Architecture

**Module 2: High-Performance Financial APIs & Monetization Engine**

- Designing robust RESTful, GraphQL, and Webhook financial architectures for developer experiences.
- API orchestration techniques
- Commercial monetization frameworks.
- Managing developer sandbox testing facilities, robust documentation portals, and rapid software testing tools.
- Case Study Analysis: Stripe Treasury's Developer Experience Ecosystem

**Module 3: Modern Regulatory Frameworks, Compliance, and RegTech**

- Navigating the shifting landscapes of multi-jurisdictional regulatory compliance.
- Implementing automated, real-time identity checks, transaction screening, and threat intelligence.
- Managing distributed liability frameworks
- Deploying programmatic compliance tools to auto-generate audit logs for central regulators.
- Case Study Analysis: The Blue Ridge Bank Regulatory Action Framework

**Module 4: Embedded Payments, Instant Settlements, & Cross-Border Rails**

- Integrating real-time clearing mechanics, instant processing channels, and localized payments.
- Automating multi-currency conversions, programmable stablecoin settlements, and modern liquidity pools.
- Configuring complex ledger automation for marketplace payouts, split bills, and escrow accounts.
- Optimizing routing algorithms to minimize payment friction, interchange fees, and network failures.
- Case Study Analysis: Wise Platform’s Deep-Tiered Cross-Border Settlement Engine

**Module 5: Next-Generation Embedded Credit & Smart Lending Networks**

- Architecting seamless point-of-sale financing, commercial credit lines, and modular asset-backed lending.
- Utilizing alternative data flows and predictive machine learning models to automate underwriting.
- Automating repayment collections through variable recurring payments and smart digital wallets.
- Designing white-labeled commercial financing engines to provide working capital to SME platforms.
- Case Study Analysis: Affirm’s Merchant-Embedded Underwriting Platform

**Module 6: Tokenized Cards, Wallets, & Digital Asset Integration**

- Deploying next-gen physical, virtual, and single-use programmatic card issuance networks.
- Integrating modern cryptographic tokenization standards for contactless smart phone checkout systems.
- Managing multi-asset ledgers capable of unifying traditional fiat balances with tokenized values.
- Building flexible loyalty hooks, cashback rules, and rewards engines directly into transactional code.
- Case Study Analysis: Marqeta’s Dynamic Transaction Just-In-Time Funding Engine

**Module 7: Ecosystem Trust, Edge Security, & Identity Engineering**

- Implementing strict zero-trust networks, field-level encryption, and hardware-secured secrets keys.
- Deploying modern consumer authentication frameworks, multi-factor setups, and biometric verification.
- Defending distributed API infrastructure against high-velocity brute force and malicious automation attacks.
- Establishing zero-knowledge data sharing to ensure consumer privacy without reducing performance.
- Case Study Analysis: Solaris's Cryptographic API and Secure Sovereign ID Rollout

**Module 8: Commercial Ecosystem Strategy, Joint Governance, & The Future**

- Structuring balanced commercial joint ventures, software contracts, and operational agreements.
- Designing systemic stress-testing methodologies for liquidity matching across partner platforms.
- Preparing for the impact of emerging generative AI agents, smart software contracts, and digital currencies.
- Formulating execution roadmaps to move organizations from legacy models toward platform strategies.
- Case Study Analysis: Shopify Balance & Evolve Bank and Trust Partnership Strategy

## Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

**Register as a group from 3 participants for a Discount**

**Send us an email: info@fineskilltrainingcenter.org or call** *+254769199797*

***Certification***

*Upon successful completion of this training, participants will be issued with a globally- recognized certificate.*

***Tailor-Made Course***

*We also offer tailor-made courses based on your needs.*

**Key Notes**

**a.** The participant must be conversant with English.

**b.** Upon completion of training the participant will be issued with an Authorized Training Certificate

**c.** Course duration is flexible and the contents can be modified to fit any number of days.

**d.** The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

**e.** One-year post-training support Consultation and Coaching provided after the course.

**f.** Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

## Upcoming Scheduled Sessions

| Start Date | End Date | Location | Price |
|---|---|---|---|
| **23 Nov 2026** | 27 Nov 2026 | Online | $1,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $1,500 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $3,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $3,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $4,500 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |
| **23 Nov 2026** | 27 Nov 2026 | Physical | $6,000 |

Ready to enroll or request a customized program? Book online or contact us:

**Register Online Now**

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com