Digital Wallet Solutions in Banking Training Course

Professional Development Training Course Outline

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

Course Introduction

The modern financial landscape is undergoing a radical Digital Transformation, driven by the ubiquity of mobile-first consumers and the rapid ascent of Embedded Finance. As Digital Wallets evolve from simple card storage to comprehensive Super-Apps, banking institutions must pivot to maintain Top-of-Wallet status. Digital Wallet Solutions in Banking Training Course provides a strategic framework for understanding the integration of Real-Time Payments, Open Banking APIs, and Tokenization to deliver secure, frictionless, and personalized financial experiences in a competitive, hyper-connected market.

By mastering the intersection of Fintech innovation and traditional banking reliability, participants will learn to navigate the complex regulatory environments of AML/KYC compliance while leveraging AI-driven insights to enhance customer engagement. This program is essential for professionals aiming to future-proof their organization’s payment ecosystem, secure customer loyalty through seamless Omnichannel strategies, and capitalize on the growing demand for DeFi-integrated and Stablecoin-supported liquidity solutions.

Programme Curriculum

Digital Wallet Solutions in Banking Training Course

Introduction

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Course Duration

5 days

Course Objectives

1. Analyze the Digital Transformation roadmap for shifting traditional banking to mobile-first wallet ecosystems.
2. Evaluate the integration of Embedded Finance and Super-App models within existing retail banking infrastructures.
3. Implement Tokenization strategies to ensure high-level security for card-not-present and contactless transactions.
4. Master Open Banking API frameworks to facilitate seamless data sharing and third-party partner ecosystem growth.
5. Optimize Real-Time Payment (RTP) flows to meet the 24/7 expectations of today's digital-native customers.
6. Apply AI and Machine Learning for predictive fraud detection and behavioral risk scoring in digital wallets.
7. Navigate global Regulatory and Compliance frameworks including PSD3, GDPR, and AML/CFT standards.
8. Design Human-Centered UX interfaces that reduce friction and increase user adoption rates.
9. Develop strategies for Stablecoins and CBDCs to enable instant, low-cost cross-border transaction settlements.
10. Leverage Big Data Analytics to derive actionable insights from customer payment behaviors and life-stage patterns.
11. Build Cyber-Resilient infrastructures capable of mitigating evolving threats like social engineering and account takeovers.
12. Establish Interoperability protocols to bridge the gap between bank-led wallets, fintechs, and merchant networks.
13. Create a Go-to-Market (GTM) Strategy for launching a proprietary digital wallet in a saturated competitive environment.

Target Audience

- Product Managers in Banking and Fintech.
- Digital Transformation Leads and Strategists.
- Payments Operations and Infrastructure Managers.
- Compliance and Risk Officers specializing in Financial Crime.
- UX/UI Designers focused on Financial Services.
- Business Development Executives in the Fintech sector.
- Banking IT/Systems Architects.
- Customer Experience (CX) Leads in Financial Institutions.

Training Modules & Case Studies

Module 1: The Evolution of Digital Wallets

- Core architecture of closed-loop vs. open-loop systems.
- The rise of mobile-first payments and device-based security.
- Transitioning from traditional cards to digital credentials.
- Understanding the role of NFC, QR, and biometric triggers.
- **Case Study:** Analysis of Apple Pay’s ecosystem strategy and how it secured global "top-of-wallet" dominance.

Module 2: Embedded Finance & The Super-App Era

- Integrating non-financial services into banking platforms.
- Platform business models and ecosystem orchestration.
- Value proposition of "Buy Now, Pay Later" (BNPL) integration.
- Cross-selling through integrated e-commerce journeys.
- **Case Study:** Evaluation of WeChat Pay and Grab, exploring how they transformed into essential Super-Apps.

Module 3: Security, Tokenization, & Fraud Prevention

- Multi-factor authentication (MFA) and behavioral biometrics.
- Technical implementation of EMVCo tokenization standards.
- Real-time fraud scoring using AI/ML neural networks.
- Protecting data in transit and at rest (encryption standards).
- **Case Study:** PayPal’s advanced fraud detection engine and its role in maintaining consumer trust.

Module 4: Open Banking & The API Economy

- Regulatory standards (PSD2/PSD3) and consent management.
- Developing and consuming secure Payment Initiation APIs.
- Aggregating multi-bank accounts for a 360-degree view.
- Managing Third-Party Provider (TPP) access and security.
- **Case Study:** Revolut’s open-banking integration and its journey to becoming a global financial hub.

Module 5: Real-Time Payments & Global Interoperability

- Architecting for instant clearing and settlement.
- Regional RTP infrastructures
- Handling liquidity and float in high-velocity systems.
- Overcoming fragmentation in global cross-border payments.
- **Case Study:** India’s UPI adoption and how it revolutionized low-cost, real-time retail payments.

Module 6: Blockchain, Stablecoins, and Future Assets

- Introduction to Distributed Ledger Technology (DLT).
- Central Bank Digital Currencies (CBDCs) and their impact.
- Tokenized deposits and programmable money concepts.
- Regulatory hurdles for crypto-integrated banking.
- **Case Study:** JPMorgan’s Onyx platform and its use of blockchain for institutional liquidity.

Module 7: Data Analytics & Customer Personalization

- Leveraging transactional metadata for insights.
- Hyper-personalization through AI-driven offer engines.
- Measuring KPIs: Churn rate, CLV, and transaction velocity.
- Predictive modeling for financial wellness coaching.
- **Case Study:** Nubank's data-driven approach to customer acquisition and retention in Latin America.

Module 8: Strategy, Implementation, and GTM

- Mapping the internal digital transformation roadmap.
- Vendor assessment vs. in-house development build-or-buy.
- Change management for frontline and support staff.
- Launch communication and user adoption marketing.
- **Case Study:** The successful launch and scaling of a traditional bank's white-labeled mobile wallet.

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