CONCEPT

Fintech and Blockchain in Financial Services: Open Banking, Tokenisation and CBDCs

24 – 28 October 2027
Jeddah - Corniche four-star



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Ref: 41_14754 **Date:** 24 – 28 October 2027 **Location:** Jeddah - Corniche four-star **Fees:** 19500 SAR

Introduction:

Fintech and blockchain are changing how payments move, how credit is originated and how assets are recorded, yet many banks and financial institutions still assess these technologies one pilot at a time, without a clear view of value, limits or risk. The result is stalled proofs of concept, duplicated vendor spend and partnerships that fail due diligence late. This Core Concept course builds the practical skills to evaluate fintech and distributed ledger use cases, judge tokenisation and CBDC designs as published sources describe them, and produce a Fintech Adoption Roadmap with a prioritised use-case register.

Course Objectives:

- Map the fintech landscape across digital payments, open banking, digital lending, insurtech and regtech, and locate the institution's position in it
- Explain how distributed ledgers, consensus mechanisms and smart contracts work, and select between permissioned and public ledger designs for a given use case
- Evaluate tokenisation, digital asset and CBDC proposals against the benefits, limits and risks set out in published central bank and international analysis
- Apply open API, embedded finance and digital onboarding patterns to redesign a product or customer journey
- Assess fintech partners and ledger-based solutions for operational, cyber, AML/KYC and legal certainty risk before commitment
- Produce a Fintech Adoption Roadmap that sequences use cases, sourcing decisions and controls for executive approval

Target Audience:

- Managers responsible for digital banking channels and customer-facing product change
- Managers who run payments, cards and transaction banking operations
- Strategy, innovation and partnership managers who evaluate fintech alliances and ventures
- Risk and compliance managers who review new technology, onboarding and outsourcing arrangements
- Technology and architecture managers who integrate third-party platforms and APIs
- Product managers in lending, insurance and wealth units exploring digital models

Course Outline:

Day 1: Fintech Landscape and Institutional Readiness

- Fintech Segment Map: Payments, Lending, Insurtech, Regtech and Suptech
- Value Chain Unbundling and Platform Business Models in Financial Services
- Incumbent Versus Challenger Economics: Cost-to-Serve and Customer Acquisition Benchmarks
- Real-Time Payments, Digital Wallets and Merchant Acceptance Models
- Fintech Readiness Self-Assessment Scorecard for a Financial Institution

Day 2: Distributed Ledger Architecture and Smart Contracts

- Distributed Ledger Building Blocks: Hashing, Blocks, Nodes and Digital Signatures
- Consensus Mechanisms Compared: Proof of Work, Proof of Stake and Byzantine Fault Tolerant Protocols
- Permissioned and Public Ledger Selection Matrix
- Smart Contract Lifecycle: Logic Design, Oracles, Testing and Code Audit
- BIS Unified Ledger Concept: Tokenised Deposits, Wholesale CBDC and Programmability

Day 3: Applying Fintech and Tokenisation to Banking Products

- Open Banking API Design: Account Information, Payment Initiation and Consent Journeys
- Embedded Finance and Banking-as-a-Service Partnership Structures
- Digital Lending Journey Redesign: Alternative Data, Instant Decisioning and Buy Now Pay Later
- Asset Tokenisation Workflow: Issuance, Custody, Settlement and Servicing
- Retail and Wholesale CBDC Design Choices as Central Bank Publications Describe Them

Day 4: Fintech Risk, Controls and Regulatory Engagement

- Regulatory Sandbox Application Pack and Test Exit Criteria
- Digital Onboarding and eKYC Controls: Identity Proofing, Liveness Checks and Ongoing Due Diligence
- Fintech Partner Due Diligence Checklist: Financial Viability, Security and Concentration Risk
- Distributed Ledger Risk Register: Interoperability, Legal Certainty, Key Management and Liquidity Fragmentation
- Trust in Money Test: Singleness, Elasticity and Integrity Applied to Stablecoin and Token Proposals

Day 5: Case Work: Fintech Adoption Roadmap

- Cross-Border Payments Case Study: Ledger-Based Settlement Versus Correspondent Banking
- Trade Finance Case Study: Smart Contract Document Flow and Counterparty Verification
- Build, Buy or Partner Decision Matrix for Priority Use Cases
- Use-Case Register Prioritisation by Value, Feasibility and Control Effort
- Fintech Adoption Roadmap Presentation and Peer Challenge

Skills You Will Gain:

- Fintech Landscape Analysis
- Distributed Ledger Design Selection
- Smart Contract Evaluation
- Tokenisation Workflow Design
- Open API Product Design
- Fintech Partner Due Diligence
- Digital Onboarding Control Design
- Technology Adoption Roadmapping

Why Attend This Course:

- Leave with a Fintech Adoption Roadmap and prioritised use-case register built on realistic cases and challenged by peers
- Separate workable blockchain and tokenisation proposals from those that fail on interoperability, legal certainty or trust in money
- Question fintech vendors and internal sponsors on architecture, consensus and control choices with confidence
- Compare fintech practice with bankers, insurers and payment specialists from other institutions and countries

Conclusion:

Fintech and blockchain create value for financial institutions only when each use case is chosen for a clear problem, built on a suitable ledger or API design and governed with controls a partner, auditor and supervisor will accept. This course moves from the fintech landscape and ledger architecture, through open banking, lending, tokenisation and CBDC designs, to sandbox, onboarding and partner risk. The final day turns that material into a Fintech Adoption Roadmap that participants can take to their executive or investment committee.