CONCEPT

Embedded Finance and Banking-as-a-Service (BaaS): Partnership Models, Risk and Economics

11 – 15 July 2027
Riyadh - KAFD district five-star



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Ref: 609_17951 **Date:** 11 – 15 July 2027 **Location:** Riyadh - KAFD district five-star **Fees:** 20000 SAR

Introduction:

Embedded finance and banking-as-a-service let a licensed bank place accounts, payments, credit and insurance inside a partner's app or checkout, yet many programmes grow faster than their controls: ledger breaks between bank and middleware, weak onboarding by the brand, revenue shares that never cover the cost of oversight and complaints the bank did not see coming. This Core Concept course gives bank product, partnership, risk and compliance staff a working method to structure, price and supervise BaaS partnerships. Participants finish with a BaaS Partnership Business Case and Risk Framework for a case bank.

Course Objectives:

- Map the embedded finance value chain and choose a BaaS operating model that fits the bank's balance sheet, technology and control capacity
- Specify the API products, virtual account structures and service levels that a partner integration requires
- Design embedded payment, account, lending and insurance offerings with clear terms, disclosures and a go-to-market plan
- Structure revenue sharing arrangements and model the unit economics of a partnership programme
- Apply partner due diligence, KYC and AML responsibility allocation and ongoing oversight across bank, middleware and brand
- Produce a BaaS partnership business case and risk framework ready for management approval

Target Audience:

- Product staff who design deposit, payment and credit offerings delivered through partner channels
- Partnership and business development staff who select, negotiate with and manage platform and brand partners
- Risk and third-party risk staff who assess and monitor partner and middleware exposures
- Compliance and financial crime staff who allocate and test KYC, AML and sanctions controls in partner programmes
- Fintech and platform staff who integrate banking APIs into customer journeys
- Finance staff who model partnership revenue, costs and returns

Course Outline:

Day 1: Embedded Finance Foundations and the BaaS Value Chain

- Embedded Finance Value Chain: Licensed Bank, Middleware Platform and Consumer Brand
- BaaS Operating Models Compared: Direct Integration, Middleware-Led and White-Label Banking
- Embedded Finance Use-Case Map Across Retail, Mobility, Marketplace and Payroll Platforms
- Sponsor Bank Motivations: Deposit Gathering, Fee Income and Distribution Reach
- BaaS Readiness Scorecard for Balance Sheet, Technology and Control Capacity

Day 2: API Architecture, Account Structures and Partnership Commercials

- Banking API Product Catalogue: Account Opening, Payments, Card Issuing and Ledger Endpoints
- For Benefit Of and Virtual Account Structures With Sub-Ledger Reconciliation
- Sandbox, Webhooks and Integration Testing Checklist for Partner Onboarding
- Service Level Agreement Design: Uptime, Incident Notification and Change Management
- Revenue Sharing Models: Interchange Split, Deposit Spread Share and Platform Fees

Day 3: Designing Embedded Payments, Accounts, Lending and Insurance

- Embedded Payments and Wallet Journeys: Checkout, Pay-by-Bank and Stored Value
- Embedded Deposit Accounts: Product Terms, Fee Schedules and Customer Disclosures
- Embedded Lending and Buy Now Pay Later Overview: Point-of-Sale Credit Decisioning and Affordability Checks
- Embedded Insurance Distribution: Contextual Cover, Binding Authority and Claims Handoff
- Product Design Canvas and Go-to-Market Plan for a Partner-Branded Offering

Day 4: Partner Oversight, Financial Crime and Conduct Risk

- Partner Due Diligence Questionnaire: Ownership, Financial Viability, Security and Complaints History
- KYC and AML Responsibility Matrix Between Bank, Middleware and Brand
- Transaction Monitoring and Sanctions Screening in Multi-Partner Programmes
- Middleware Failure Scenario: Ledger Breaks, Frozen Funds and Partner Exit Planning
- Conduct Risk Controls: Marketing Review, Fair Treatment, Complaints Routing and Audit Rights

Day 5: Case Study: BaaS Partnership Business Case and Risk Framework

- Case Bank Data Pack Review: Partner Pipeline, Balance Sheet Targets and Control Gaps
- Unit Economics Build: Cost to Onboard, Cost to Serve and Contribution per Active Customer
- Partner Selection Exercise: Scoring Three Candidate Platforms Against Due Diligence Findings
- BaaS Risk Appetite Statement and Key Risk Indicator Dashboard Drafting
- Business Case and Risk Framework Presentation and Peer Challenge

Skills You Will Gain:

- BaaS Operating Model Selection
- Banking API Product Specification
- Sub-Ledger Reconciliation Oversight
- Embedded Product Design
- Revenue Share Structuring
- Partnership Unit Economics Modelling
- Third-Party Partner Due Diligence
- Financial Crime Control Allocation

Why Attend This Course:

- Return with a BaaS Partnership Business Case and Risk Framework built on a case bank data pack and tested by peers
- Know which partner programmes add deposits and fee income and which consume more oversight cost than they earn
- Spot ledger, onboarding and conduct weaknesses in a partner model before they turn into frozen funds or complaints
- Compare embedded finance practice with peers from banks, payment firms, insurers and digital platforms

Conclusion:

Embedded finance creates value for a licensed bank only when each partnership is chosen for a clear economic reason, integrated on a sound ledger and API design and supervised with controls that reach the brand's customers. The course moves from the BaaS value chain and operating models, through API architecture and partnership commercials, to embedded payments, accounts, lending and insurance, and then to partner due diligence, financial crime and conduct risk. The final day applies this to a case bank and produces a BaaS Partnership Business Case and Risk Framework.