



Open Banking and API Integration Course: Consent, TPP Access and Open Finance

22 – 26 February 2027

Paris - Right Bank business hotel



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Introduction:

Open banking and API integration is the subject of this 5-day course for bank digital, product, API architecture, risk and compliance staff and fintech partner teams, who produce an Open Banking API Product and Integration Roadmap for a case bank. Many banks expose account and payment interfaces to meet a mandate, yet consent journeys lose customers, third-party onboarding stalls and the interfaces earn nothing beyond the baseline. Nominees already work on bank channels, interfaces, payments or controls, and teaching is by case study on consent flows, TPP onboarding and open finance choices. CoreConcept Training Center delivers this open banking course.

Course Objectives:

- Explain open banking value chains and select a business model that fits the bank's customer base and partner strategy
- Specify account information and payment initiation APIs secured with OAuth 2.0, OpenID Connect and a financial-grade security profile
- Design consent and strong customer authentication journeys across redirect, decoupled and embedded flows
- Run TPP onboarding, trust directory checks and sandbox conformance testing through a developer portal
- Apply fraud, privacy and availability controls and define premium API and open finance options
- Produce an open banking API product and integration roadmap with governance and partner sequencing for a case bank

Target Audience:

- Staff responsible for digital banking channels and customer journeys that rely on shared account data
 - Product staff accountable for payment, account and data-sharing propositions offered through third parties
 - API and integration architects who design and run bank interfaces exposed to external providers
 - Risk, fraud and information security staff who assess third-party access and authentication controls
 - Compliance and data protection staff who oversee consent records, privacy and data-sharing rules
 - Fintech partner teams that connect to bank interfaces as third-party providers
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Course Outline:

Day 1: Open Banking Foundations, Business Models and Bank Readiness

- Open Banking Value Chain of Banks, TPPs and Customers
- Account Information and Payment Initiation Service Models Compared
- Open Banking Business Models From Mandated Access to Platform
- Retail and Corporate Open Banking Use Case Inventory
- Open Banking Readiness Assessment of Channels, Data and Interfaces

Day 2: Open Banking API Standards, Security Profiles and Consent Architecture

- RESTful Account and Payment Resource Design for Third-Party Access
- OAuth 2.0 Authorisation Code Flow With Pushed Authorisation Requests
- OpenID Connect Identity Tokens and Financial-Grade Security Profile Controls
- Consent Object Lifecycle From Creation to Expiry and Revocation
- Strong Customer Authentication in Redirect, Decoupled and Embedded Flows

Day 3: TPP Onboarding, Developer Portals and Data Sharing in Practice

- TPP Onboarding Checklist With Certificates and Trust Directory Checks
- Developer Portal Sandbox Test Data and Conformance Test Suites
- Payment Initiation Journey Mapping for Single and Recurring Payments
- Customer Consent Dashboard Design for Access Review and Revocation
- Privacy Impact Assessment and Data Minimisation for Shared Account Data

Day 4: Fraud Controls, Premium APIs, Open Finance and Service Performance

- Open Banking Threat Model for Token Theft and Account Takeover
- Payment Initiation Fraud Monitoring Rules and Liability Allocation Between Parties
- Premium API Tiering and Pricing Beyond the Mandated Baseline
- Open Finance Extension to Savings, Credit, Investment and Insurance Data
- API Availability, Latency and Error Rate KPI Dashboard

Day 5: Case Study on an Open Banking API Product and Integration Roadmap

- Case Bank Baseline of Endpoints, Consent Gaps and Partner Demand
 - Fintech Partner Selection Scorecard and Joint Integration Test Plan
 - API Governance Board Charter and Open Banking Operating Model
 - Release Sequencing of Account, Payment and Open Finance Endpoints
 - Open Banking API Product and Integration Roadmap Completion
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Skills You Will Gain:

- Open Banking Business Modelling
- Consent Lifecycle Design
- Customer Authentication Flow Design
- Third-Party Provider Due Diligence
- Sandbox Conformance Testing
- Open Banking Fraud Control
- Premium API Pricing
- API Service Level Monitoring

Why Attend This Course:

- Deliver an Open Banking API Product and Integration Roadmap for a case bank to the digital banking committee and the head of API delivery
- Decide which data and payment endpoints to release first, which to price as premium APIs and which fintech partners to onboard
- Avoid consent failures, authentication drop-off and fraud losses that surface only after third-party traffic grows
- Share consent templates, onboarding checklists and KPI dashboards with product, IT, risk and partner teams

Conclusion:

Back at work, the participant hands the Open Banking API Product and Integration Roadmap to the digital banking committee and the API governance board, who use it to decide which account, payment and open finance endpoints to release, which partners to onboard and which interfaces to price as premium services. Product, IT and risk teams can apply the consent templates, onboarding checklist and KPI dashboard to live interfaces. After the first release, the unit should review consent conversion, authentication drop-off, fraud alerts and API availability against the roadmap targets before approving the next release.

Frequently Asked Questions FAQ:

What do participants need before an open banking and API integration course?

Participants should already work on bank channels, payments, interfaces, risk or partner integration and understand how a REST interface exchanges requests and responses. Bringing anonymised examples of current consent screens, partner requests or interface documentation helps them apply the case work to their own bank.

How does open banking and API integration differ from a general API management course or a fintech strategy course?

It centres on third-party access to bank accounts and payments: consent, customer authentication, TPP onboarding and open finance. General gateway configuration, digital bank strategy and banking-as-a-service partnerships belong to neighbouring courses and appear here only where they touch third-party access.

Why does consent design matter in open banking and API integration?

Consent is the basis for every data share or payment a third party makes. A clear consent journey with matching authentication raises conversion, while weak consent records or revocation gaps expose the bank to privacy complaints, fraud and disputes with partners.

What do participants take back from the open banking and API integration course?

Participants return with an Open Banking API Product and Integration Roadmap for a case bank, covering endpoint release order, consent and authentication design, TPP onboarding steps, premium API options, fraud and availability KPIs and the governance board that approves each release.