FinTech Risk - Regulatory and Operational Issues Training Course

Professional Development Training Course Outline

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

Course Introduction

The accelerating pace of digital transformation in finance, driven by innovative FinTech firms, has fundamentally reshaped the global financial ecosystem. This revolution introduces unprecedented opportunities for efficiency and financial inclusion, but simultaneously magnifies inherent risks, particularly in the regulatory and operational spheres. Traditional financial institutions (FIs) and emerging technology providers alike face complex challenges in navigating the fragmented, evolving regulatory landscape and managing the distinctive operational resilience vulnerabilities of digitized platforms. Key focus areas include data privacy, preventing financial crime, and ensuring robust cybersecurity measures against sophisticated threats. A proactive, adaptive risk management framework is no longer optional; it is the cornerstone for sustainable innovation and maintaining market integrity in the age of digital finance.

FinTech Risk - Regulatory and Operational Issues Training Course is meticulously designed to equip professionals with the practical knowledge to establish strong governance and compliance controls, ensuring adherence to global and local RegTech mandates while fostering innovation. Participants will master strategies for addressing critical operational risks, such as platform failures, outsourcing dependencies, and the ethical implications of using disruptive technologies like AI/ML in financial services. By integrating real-world case studies and best practices, the training provides a tangible roadmap for building a culture of compliance and resilience that future-proofs organizations against the volatile dynamics of the digital economy.

Programme Curriculum

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Course Duration

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Course Objectives

Upon completion of this course, participants will be able to:

1. Analyze the impact of digital disruption on traditional risk management models.
2. Evaluate emerging FinTech risks including market, liquidity, and systemic stability concerns.
3. Implement effective Anti-Money Laundering (AML) and Know Your Customer (KYC) programs in a digital context.
4. Master the principles of Regulatory Technology (RegTech) for automated compliance and reporting.
5. Develop robust cyber risk management strategies and incident response plans.
6. Navigate the complexities of Cross-Border Regulation and multi-jurisdictional compliance.
7. Assess and mitigate risks associated with Cloud Computing and API Banking models.
8. Formulate comprehensive Data Governance and Privacy policies
9. Design a framework for ensuring Operational Resilience and business continuity in high-velocity FinTech operations.
10. Manage the Third-Party Risk lifecycle for FinTech vendors and strategic partners.
11. Understand the regulatory challenges and risks inherent in Decentralized Finance (DeFi) and Crypto Assets.
12. Apply ethical guidelines and risk controls for Artificial Intelligence (AI) and Machine Learning (ML) algorithms
13. Create a culture of Compliance-by-Design throughout the product development lifecycle.

Target Audience

1. Risk Management and Compliance Officers
2. Internal Auditors and External Regulators
3. FinTech Startup Founders and Executives
4. Legal and Regulatory Affairs Professionals
5. Chief Operating Officers (COOs) in Financial Services

6. Technology and Information Security (InfoSec) Leaders
7. Product Managers overseeing FinTech offerings
8. Financial Service Consultants and Advisors

Course Modules

1. The FinTech Landscape and Regulatory Foundations

- Evolution of FinTech.
- Regulatory Sandboxes and Innovation Hubs as supervisory tools.
- Understanding the shift from entity-based to Activity-Based Regulation.
- Introduction to key global frameworks
- Case Study: The rise and fall of a major P2P lending platform due to insufficient regulatory oversight and risk controls.

2. Anti-Money Laundering (AML) and Financial Crime Risk

- Deep dive into KYC/CDD procedures in a digital, remote context.
- Leveraging AI for Transaction Monitoring and Suspicious Activity Reporting
- Challenges of AML/CFT for Virtual Assets and cross-border payments.
- Implementing Sanctions Compliance in real-time global operations.
- Case Study: Analysis of a global financial institution facing massive fines for AML failures exacerbated by poor technology integration.

3. Data Governance and Privacy Risk

- Compliance with global Data Protection laws
- Principles of Data Ethics and responsible data usage.
- Securing data in Open Banking and API-driven ecosystems.
- The role of the Data Protection Officer and data breach response.
- Case Study: A major data breach at a neo-bank and the subsequent regulatory penalties and reputational damage.

4. Cybersecurity and Technology Risk

- Best practices for securing the Cloud Infrastructure
- Implementing Multi-Factor Authentication and robust Access Controls.
- Managing Vulnerability Assessment and Penetration Testing cycles.
- Dealing with Insider Threats and securing the development pipeline
- Case Study: The impact of a successful Ransomware Attack on a core FinTech payment service and the recovery process.

5. Operational Resilience and Business Continuity

- Developing an effective Business Continuity Plan and Disaster Recovery strategy.
- Measuring and setting Risk Appetite for critical FinTech services.
- Process mapping and identifying single points of failure.
- The new regulatory focus on Operational Resilience standards.
- Case Study: Examination of a prolonged service outage at a major digital wallet provider and the failure of its BCP.

6. Third-Party Risk Management (TPRM) and Outsourcing

- Due diligence and ongoing monitoring of FinTech Vendors and partners.
- Contractual agreements and ensuring Service Level Agreements
- The regulatory requirements for Material Outsourcing
- Managing Concentration Risk across multiple third-party dependencies.
- Case Study: A FinTech platform's collapse due to its critical reliance on a single, unregulated technology provider.

7. Digital Assets, Blockchain, and Decentralized Finance (DeFi) Risk

- Understanding the fundamental risks of Cryptocurrencies and Stablecoins
- Regulatory attempts to define and control DeFi protocols.
- Risks related to Smart Contracts and the potential for code exploits.
- Custody, cold storage, and key management issues for digital assets.
- Case Study: The high-profile failure of a major cryptocurrency exchange and the ensuing regulatory scrutiny on investor protection.

8. Model Risk and AI Ethics

- Identifying and mitigating Bias and fairness issues in AI/ML models used for lending or scoring.
- Validation and explainability of complex Machine Learning algorithms.
- Establishing Model Governance and documentation standards.
- Future regulatory outlook for AI in financial services.
- Case Study: Regulatory challenge faced by a FinTech lender over a discriminatory credit scoring model and the requirement for remediation.

Training Methodology

This course employs a participatory and hands-on approach to ensure practical learning, including:

- 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.com **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
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Physical	$1,500
05 Oct 2026	09 Oct 2026	Physical	$1,500
12 Oct 2026	16 Oct 2026	Physical	$1,500
19 Oct 2026	23 Oct 2026	Physical	$1,500
26 Oct 2026	30 Oct 2026	Physical	$1,500

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