



*Training Course:
Licensing & Authorization of Financial
Institutions*

*16 - 20 November 2026
Barcelona (Spain)*

Training Course: Licensing & Authorization of Financial Institutions

Training Course code: FI236571 From: 16 - 20 November 2026 Venue: Barcelona (Spain) - Training Course Fees: 5775 € Euro

Introduction

The Licensing & Authorization of Financial Institutions training program has been professionally designed by Global Horizon Training Center to provide regulators, central bank professionals, financial supervisors, and licensing specialists with the practical knowledge and regulatory competencies required to assess, authorize, and supervise financial institutions throughout the licensing lifecycle.

As financial sectors continue to evolve through digital banking, fintech, virtual assets, payment service providers, embedded finance, and innovative financial business models, regulators are expected to maintain financial stability while encouraging responsible innovation. This requires a licensing framework that is transparent, risk-based, proportionate, and aligned with international supervisory standards.

Training Objectives

By the end of this program, participants will be able to:

- Understand the complete licensing and authorization lifecycle for financial institutions.
- Apply risk-based principles during licensing assessments.
- Evaluate business plans, ownership structures, governance frameworks, and capital adequacy.
- Conduct Fit & Proper assessments for shareholders, directors, and senior management.
- Assess licensing applications from digital banks, fintech companies, payment institutions, and other emerging financial entities.
- Identify common weaknesses found in licensing applications.
- Balance financial innovation with prudential regulation.
- Make consistent licensing recommendations supported by documented evidence.
- Understand post-licensing supervisory expectations.
- Improve licensing transparency and regulatory efficiency.

Course Methodology

This highly practical program combines:

- Interactive instructor-led presentations

- Practical regulatory discussions
- Licensing case studies from multiple jurisdictions
- Review of sample licensing applications
- Group analysis exercises
- Risk assessment workshops
- Supervisory decision-making simulations
- Guided discussions on current licensing challenges
- Lessons learned from regulatory failures
- Question-and-answer sessions throughout the course

Organizational Impact

Upon completion of this program, organizations will benefit from:

- Stronger licensing governance
- More consistent licensing decisions
- Improved regulatory transparency
- Better risk identification during authorization
- Faster processing of licensing applications
- Enhanced supervisory capability
- Improved compliance with international regulatory expectations
- Better management of financial sector innovation
- Reduced regulatory and reputational risk
- Increased confidence among financial market participants

Target Audience

This program is designed for:

- Central Bank Licensing Officers
- Banking Supervisors

- Financial Institution Supervisors
- Regulatory Affairs Professionals
- Financial Stability Departments
- Prudential Supervision Officers
- Compliance Regulators
- Financial Sector Policy Makers
- Fintech Supervision Teams
- Payment Systems Regulators
- Legal Officers within Regulatory Authorities
- Risk Specialists involved in Licensing
- Senior Managers responsible for Financial Institution Authorization

Course Outline

Day 1: Regulatory Framework for Licensing Financial Institutions

Session 1

- The role of licensing in maintaining financial stability
- Objectives of authorization and market entry regulation
- Types of financial institutions requiring authorization
- Banking vs Non-Banking Financial Institutions NBFIs
- Licensing across traditional and digital financial sectors

Session 2

- International regulatory principles
- Risk-based regulatory philosophy
- Licensing lifecycle from application to approval
- Roles of licensing, supervision, legal, and policy departments
- Coordination between regulatory authorities

Session 3

- Licensing governance
- Common licensing structures used by central banks
- Delegation of authority
- Licensing committees
- Decision-making workflows

Day 2: Assessing Licensing Applications

Session 1

- Components of a complete licensing application
- Required regulatory documentation
- Business plans and financial projections
- Sources of capital
- Ownership transparency

Session 2

- Evaluating shareholders
- Ultimate Beneficial Ownership UBO
- Ownership complexity
- Cross-border ownership considerations
- Identifying red flags

Session 3

- Fit & Proper assessments
- Directors
- Executive management
- Board independence
- Governance expectations

- Interview techniques during licensing

Day 3: Risk-Based Licensing and Specialized Financial Institutions

Session 1

- Risk assessment during licensing
- Capital adequacy considerations
- Liquidity planning
- Operational resilience
- Technology risk

Session 2

- Licensing Digital Banks
- Fintech companies
- Payment Service Providers PSPs
- Electronic Money Institutions EMIs
- Open Banking participants

Session 3

- Innovation versus prudential supervision
- Regulatory proportionality
- Regulatory sandboxes
- Pilot licensing approaches
- Emerging licensing challenges

Day 4: Authorization Decision Making and Supervisory Expectations

Session 1

- Licensing decision criteria
- Conditional approvals

- Restricted licenses
- Refusing applications
- Appeals and reconsideration

Session 2

- Licensing reports
- Internal recommendations
- Documentation standards
- Communication with applicants
- Managing politically sensitive applications

Session 3

- Transition from licensing to supervision
- Early supervisory expectations
- Monitoring newly licensed institutions
- Trigger events after authorization
- License amendments and ownership changes

Day 5: Practical Licensing Case Studies and Future Regulatory Challenges

Session 1

- Common reasons licensing applications fail
- Lessons learned from supervisory experience
- Weak governance structures
- Unsustainable business models
- Inadequate capital planning

Session 2

- Licensing challenges in modern financial sectors

- AI-enabled financial services
- Embedded finance
- Virtual banking
- Cross-border digital institutions
- Third-party risk management

Session 3

- Building an effective licensing function
- Continuous improvement of authorization processes
- Performance indicators for licensing departments
- Digitalization of licensing workflows
- Future trends in financial institution authorization

Registration form on the Training Course: Licensing & Authorization of Financial Institutions

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Complete & Mail or fax to Global Horizon Training Center (GHTC) at the address given below

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