



*Training Course:
Licensing Digital Banks & FinTech Institutions*

*7 - 11 December 2026
Madrid (Spain)*

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Training Course code: FI236573 From: 7 - 11 December 2026 Venue: Madrid (Spain) - Training Course Fees: 5775 € Euro

Introduction

The Licensing Digital Banks & FinTech Institutions training program has been professionally designed by Global Horizon Training Center to equip central bank professionals, financial regulators, and supervisory authorities with the practical knowledge and regulatory expertise required to license and authorize digital banks and FinTech institutions in today's rapidly evolving financial landscape.

As digital banking, payment institutions, electronic money issuers, Open Banking, embedded finance, and other FinTech business models continue to transform the financial sector, regulators must establish licensing frameworks that promote innovation while safeguarding financial stability, consumer protection, market integrity, and operational resilience.

This program provides participants with a comprehensive understanding of the licensing lifecycle, from evaluating applications and assessing ownership structures to reviewing governance arrangements, business models, capital adequacy, technology risk, cybersecurity, and ongoing supervisory expectations. Emphasis is placed on practical regulatory decision-making and international best practices that can be adapted to local regulatory environments.

Training Objectives

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

- Understand the regulatory principles governing digital banks and FinTech institutions.
- Apply risk-based licensing and authorization frameworks.
- Evaluate digital banking and FinTech business models.
- Assess governance structures, ownership transparency, and Fit & Proper requirements.
- Review capital adequacy, financial viability, and funding arrangements.
- Evaluate technology infrastructure, cybersecurity, and operational resilience.
- Identify key risks associated with innovative financial institutions.
- Develop licensing conditions and regulatory requirements.
- Understand post-licensing supervisory expectations.
- Align licensing practices with international regulatory standards.

Course Methodology

- Interactive presentations
- Practical licensing case studies
- Regulatory framework analysis
- Group discussions
- Scenario-based learning
- Risk assessment exercises
- International best-practice benchmarking
- Practical licensing workshops

Organizational Impact

Upon completion of this program, organizations will benefit from:

- Improved licensing and authorization processes.
- Stronger regulatory consistency and transparency.
- Enhanced capability to supervise digital financial institutions.
- Better assessment of technology and operational risks.
- Improved financial sector resilience.
- Stronger governance and consumer protection oversight.
- Greater confidence in licensing decisions.
- Better alignment with international supervisory practices.

Target Audience

- Central Bank Licensing Officers
- Banking Supervisors
- FinTech Regulators
- Licensing & Authorization Departments
- Digital Banking Supervisors
- Financial Stability Specialists

- Payment Systems Regulators
- Regulatory Policy Officers
- AML/CFT Supervisors
- Compliance Officers
- Risk Management Professionals
- Senior Financial Regulators

Course Outline

Day 1 - Digital Banking & FinTech Regulatory Environment

- Evolution of digital banking and FinTech ecosystems
- Types of digital financial institutions
- Regulatory objectives for licensing digital financial services
- International licensing principles and supervisory standards
- Roles and responsibilities of licensing authorities
- Risk-based and proportional licensing approaches
- Regulatory challenges in digital financial innovation
- Comparing traditional banking licenses with digital banking licenses

Day 2 - Licensing Requirements & Application Assessment

- Licensing lifecycle from application to authorization
- Regulatory documentation requirements
- Business plan evaluation
- Ownership structures and Ultimate Beneficial Ownership UBO
- Fit & Proper assessments for shareholders, directors, and senior management
- Corporate governance requirements
- Capital adequacy and financial sustainability assessment
- Licensing conditions and authorization criteria

Day 3 - Technology, Cybersecurity & Operational Risk Assessment

- Technology architecture review during licensing
- Core banking systems and digital platforms
- Cybersecurity governance and regulatory expectations
- Cloud computing and outsourcing arrangements
- Operational resilience requirements
- Business continuity and disaster recovery planning
- Third-party technology risk management
- Data governance and privacy requirements

Day 4 - Risk Management, Consumer Protection & Regulatory Compliance

- Enterprise Risk Management ERM frameworks
- Operational, liquidity, market, and conduct risks
- AML/CFT and sanctions compliance
- Electronic Know Your Customer e-KYC requirements
- Consumer protection obligations
- Fraud risk management
- Regulatory reporting requirements
- Supervisory expectations after licensing approval

Day 5 - Emerging Trends & Future Licensing Frameworks

- Licensing Payment Service Providers PSPs and Electronic Money Institutions EMIs
- Licensing Open Banking and Open Finance participants
- Embedded Finance regulatory considerations
- Artificial Intelligence in digital financial services
- Virtual assets and Digital Asset Service Providers
- Regulatory sandboxes and innovation hubs

- Cross-border licensing and supervisory cooperation
- Common reasons licensing applications fail
- Building future-ready licensing frameworks
- International case studies and regulatory lessons learned

Registration form on the Training Course: Licensing Digital Banks & FinTech Institutions

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

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Payment Method

- Please find enclosed a cheque made payable to Global Horizon
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3 Oudai street, Aldouki,
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