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COURSE BROCHURE

AI and Open Banking Data Analytics Training Course

15 – 19 August 2027
Manama

AI and Open Banking Data Analytics Training Course

Ref: 1201_45117 **Date:** 15 – 19 August 2027 **Location:** Manama **Fees:** 5500 GBP

AI and Open Banking Data Analytics is a 1-week training course for finance, product and digital banking professionals who turn permissioned account data into insights, lending decisions and payment services, and who leave with an Open Data Product Canvas. Customers can now share transaction histories with approved third parties, giving banks and fintech partners richer signals than any single institution holds. Jupiter Prime Training runs this course on AI and open banking data analytics for teams building products on that shared data.

Why AI and Open Banking Data Analytics Matter Now

Three groups shape this field today: customers who decide case by case whether to share account data, fintech partners who compete to build budgeting, lending and payment services on top of bank interfaces, and banks that must protect data while finding new revenue. Firms that analyse shared data well price risk more accurately and offer timely advice; those that do not lose engagement to third-party apps or mishandle consent. The course refers to ISO/IEC 42001, the international standard for an AI management system, and the NIST AI Risk Management Framework NIST AI RMF to set controls on models built from shared financial data.

Who Gains Most from AI and Open Banking Data Analytics

- Digital banking product owners who design apps and services on shared account data
- Credit and lending analysts who assess borrowers from transaction histories
- Payments specialists who build account-to-account and payment initiation services
- Data and analytics leads who categorise transactions and build insight models
- Partnership managers who onboard and monitor third-party providers

A cross-functional squad of a product owner, a data lead and a partnership manager gains most, because every open data product depends on all three.

AI and Open Banking Data Analytics Capabilities

Participants leave able to design data products that respect consent while drawing useful signals from shared accounts.

- Specify open banking API use cases for account information and payment initiation — product committees
- Build transaction categorisation and income detection logic — analysts and credit teams
- Design cash-flow underwriting rules from aggregated account data — lending heads
- Apply AI to personal finance insights such as nudges and forecasts — retail customers
- Assess consent journeys, data minimisation and security controls — risk and privacy teams
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Weigh partner ecosystem models and revenue sharing options — strategy and partnership leads

Key AI and Open Banking Data Analytics Terms

- Open banking — the secure sharing of customer bank data and payment functions with authorised third parties through standard interfaces.
- Account aggregation — combining data from several accounts and institutions into one view for analysis or display.
- Payment initiation — a service that starts a payment directly from a customer's bank account with their permission.
- Transaction categorisation — labelling each transaction by type, merchant or purpose so patterns can be analysed.
- Cash-flow underwriting — assessing creditworthiness from income and spending patterns in account data rather than bureau scores alone.
- Consent dashboard — a customer-facing tool showing which parties hold data access and allowing revocation.

AI and Open Banking Data Analytics Day by Day

Day 1: The Open Banking Data Landscape

- Open Banking Roles — Account Holders, Data Providers and Third-Party Providers
- API Families — Account Information, Payment Initiation and Confirmation of Funds
- Data Fields and Quality Issues — Descriptions, Merchant Codes and Gaps
- Retail Banking and SME Accounting Examples — Contrasting Data Uses
- Open Finance Extensions — Savings, Pensions and Insurance Data

Day 2: Turning Transactions Into Insight

- Transaction Categorisation Models — Rules, Machine Learning and Feedback Loops
- Income and Recurring Payment Detection — Salary, Rent and Subscriptions
- Spending Pattern Clustering — Customer Segments From Behaviour
- Personal Finance Insight Engines — Budget Nudges and Balance Forecasts
- Insight Accuracy Measures — Precision, Coverage and Customer Feedback

Day 3: Lending and Payments on Shared Data

- Cash-Flow Underwriting Rules — Affordability and Volatility Indicators
- Thin-File and SME Credit Scoring — Widening Access With Account Data
- Payment Initiation Analytics — Conversion, Failure and Fraud Signals
- Variable Recurring Payment Use Cases — Sweeping and Bill Management
- Fair Lending Checks — Bias in Transaction-Based Features

Day 4: Consent, Security and Partner Ecosystems

- Consent Journey Design — Clarity, Duration and Revocation
- Data Minimisation and Retention — Using Only What Each Use Case Needs
- API Security and Third-Party Monitoring — Access Tokens and Anomaly Alerts
- ISO/IEC 42001 and NIST AI RMF Controls — Models Built on Shared Data
- Partner Ecosystem Models — Marketplaces, White-Label and Revenue Sharing

Day 5: Practising the Open Data Product Canvas

- Product Discovery Sprint — Applying Day 2 Insight Methods to a Customer Need
- Lending Rule Draft — Using Day 3 Cash-Flow Indicators for a Case Portfolio
- Consent and Security Review — Applying Day 4 Controls to the Draft Product
- Partner Pitch Simulation — Presenting Value to Fintech and Bank Stakeholders
- Open Data Product Canvas — Use Case, Data, Models, Consent, Partners and Measures

Applying AI and Open Banking Data Analytics After the Course

- Audit the transaction categorisation accuracy of one existing product and list the top misclassified merchants.
- Map the consent journey of a live open banking service and remove any data fields the use case does not need.

AI and Open Banking Data Analytics Questions FAQ

What is AI and open banking data analytics and why does it matter now?

AI and open banking data analytics apply machine learning to permissioned account data shared through bank interfaces. It matters now because shared data enables better lending, payments and advice, while consent and security expectations rise.

Which roles gain most from AI and open banking data analytics training?

Digital banking product owners, credit analysts, payments specialists, data leads and partnership managers gain most. If you build services on shared account data, the course helps you design them responsibly.

How does AI and open banking data analytics differ from a general fintech or banking AI course?

AI and open banking data analytics focuses on permissioned account data, consent and partner services. A general fintech course surveys many technologies, and a banking AI course covers internal operations; this one builds products on shared data.

What do you bring back from AI and open banking data analytics training?

You bring back categorisation logic, cash-flow lending rules, consent and security checks and a product canvas ready for your next open data initiative.

AI and Open Banking Data Analytics: The Way Forward

The Open Data Product Canvas first informs which customer need becomes the next open banking service. Product owners, data leads and partnership managers use it to align data, models, consent and partners. After launch, consent drop-off and categorisation errors deserve close attention, since both reveal whether customers trust the service enough to keep sharing.