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COURSE BROCHURE

AI in Fintech Product Innovation Training Course

21 – 25 February 2027
Doha

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Registered in the United Kingdom and Saudi Arabia

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Ref: 1203_45202 **Date:** 21 – 25 February 2027 **Location:** Doha **Fees:** 6500 GBP

AI in Fintech Product Innovation is a 1-week training course for fintech product managers, digital banking leads and payments risk officers who shape machine-learning features in financial products, and it produces an AI feature launch canvas for one real product. Lenders, wallets and wealth platforms now compete on how quickly a model-driven feature reaches customers without creating hidden model risk. Jupiter Prime Training designed it for teams that ship such features.

Why AI in Fintech Product Innovation Matters Now

Three forces shape product work in fintech today: customers expect instant, personalised decisions in apps; partners expose account and transaction feeds through open interfaces; and supervisors and boards ask how every automated decision can be explained. A firm that handles this well launches scoring, screening and advice features that earn trust and scale. A firm that handles it badly faces biased outcomes, unexplained declines and costly withdrawals of live features. The course rests on ISO/IEC 42001, the international standard for an AI management system, and the NIST AI Risk Management Framework NIST AI RMF.

Who Gains Most from AI in Fintech Product Innovation

- Product owners responsible for lending, wallet or investment app roadmaps
- Digital channel leads who decide which customer journeys receive model-driven features
- Payments risk officers who set screening rules and approve model thresholds
- Data science leads who build and monitor scoring and recommendation models
- Model validation specialists who challenge assumptions before release

A cross-functional squad that owns one fintech product gains most when product, risk and data members attend together and agree a shared launch language.

AI in Fintech Product Innovation Capabilities

Participants move from model ideas to launch-ready fintech features, balancing customer value, explainability and risk appetite.

- Assess candidate machine-learning features against customer value and model risk — product roadmap prioritisation
- Design alternative-data credit scoring features with clear reason codes — lending committee approval
- Specify payments screening thresholds that balance false declines and losses — payments risk sign-off
- Build suitability logic and disclosures for robo-advice journeys — wealth product owners
- Apply ISO/IEC 42001 and NIST AI RMF controls to a feature lifecycle — model risk committees

- Communicate launch evidence and monitoring triggers in plain terms — executive and board sponsors

Key AI in Fintech Product Innovation Terms

- Alternative data — non-traditional inputs such as transaction histories or bill payments used to assess applicants with thin credit files.
- Reason code — a short, customer-readable explanation of the main factors behind an automated credit or screening decision.
- Robo-advice — automated investment guidance that maps a customer's goals and risk tolerance to a portfolio.
- False decline — a legitimate payment rejected by a screening model, costing revenue and customer goodwill.
- Model drift — a gradual change in data or behaviour that reduces a deployed model's accuracy over time.
- Open banking API — a secure interface through which a customer authorises sharing of account data with a third-party provider.

AI in Fintech Product Innovation Day by Day

Day 1: The Fintech Model Landscape

- Fintech Value Chain Mapping — Where Models Change Customer Economics
- Use-Case Scoring Matrix — Choosing Features Worth Building First
- Open Banking API Data Flows — Consent, Access and Product Scope
- Build, Buy or Partner Assessment — Sourcing Model Capabilities
- Customer Trust Signals — Designing Transparent Automated Journeys

Day 2: Credit and Onboarding Models

- Alternative Data Credit Scorecards — Widening Access Without Hidden Bias
- Reason Code Design — Explaining Declines to Applicants
- Digital Identity Verification Models — Onboarding Speed Versus Assurance
- Fairness Testing Across Applicant Segments — Approving Scorecard Release
- Champion-Challenger Experiments — Replacing Legacy Lending Rules

Day 3: Payments Screening and Robo-Advice

- Real-Time Transaction Scoring — Setting Screening Thresholds
- False Decline Cost Modelling — Balancing Losses and Revenue
- Graph Analytics for Mule Networks — Escalation to Investigators
- Robo-Advice Suitability Engines — Matching Portfolios to Risk Profiles
- Nudges and Disclosures in Advice Apps — Protecting Customer Outcomes

Day 4: Model Risk and Control Frameworks

- ISO/IEC 42001 Management System Clauses — Assigning Feature Ownership
- NIST AI RMF Map, Measure and Manage — Structuring Model Risk Reviews
- Explainability Techniques Such as SHAP — Evidence for Validators
- Drift Monitoring Dashboards — Triggers for Retraining or Rollback
- Third-Party Model Due Diligence — Vendor and Partner Selection

Day 5: Practising the AI Feature Launch Canvas

- Use-Case Scoring Rerun on a Live Product — Final Feature Choice
- Fairness and Reason Code Evidence Pack — Lending Committee Readiness
- Screening Threshold Simulation — Agreeing Payments Risk Appetite
- Monitoring and Rollback Plan — Operating the Feature After Launch
- AI Feature Launch Canvas Completion — Presenting to Product Sponsors

Applying AI in Fintech Product Innovation After the Course

- Run the use-case scoring matrix with your squad on the current product backlog and agree the next model-driven feature.
- Lead a fairness and reason code review of one live scoring or screening model with validation colleagues.

AI in Fintech Product Innovation Questions FAQ

What is AI in Fintech Product Innovation and why does it matter now?

It is the practice of designing machine-learning features such as credit scoring, payments screening and robo-advice into financial products. It matters now because customers expect instant decisions while boards and partners demand explainable, well-controlled models.

Which roles gain most from AI in Fintech Product Innovation?

Product owners, digital channel leads, payments risk officers, data science leads and model validators gain most. You benefit most when you own or approve features that rely on automated decisions in lending, payments or wealth apps.

How does AI in Fintech Product Innovation differ from a general AI in banking course?

It focuses on building and launching new fintech product features rather than improving established bank operations. You work on scoring, screening and advice features end to end, from use-case choice to monitoring after launch.

What do you bring back from AI in Fintech Product Innovation?

You bring back a completed launch canvas for one real feature, with a use-case score, fairness evidence, screening thresholds and a monitoring and rollback plan your squad can adopt immediately.

AI in Fintech Product Innovation: The Way Forward

The AI feature launch canvas gives a squad one shared view of a model-driven feature before release. Its first use is the go or no-go decision for the next scoring, screening or advice feature, taken by product sponsors with risk and data leads. After launch, revisit its monitoring triggers and fairness evidence as customer behaviour and partner data change.