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COURSE BROCHURE

Fintech Business Models and Bank Partnership Training Course

1 – 5 March 2027
Barcelona

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Registered in the United Kingdom and Saudi Arabia

Fintech Business Models and Bank Partnership Training Course

Ref: 2224_82351 **Date:** 1 – 5 March 2027 **Location:** Barcelona **Fees:** 5600 GBP

Fintech Business Models and Bank Partnership is a 1-week training course for bank, payments and finance staff new to financial technology, producing a partnership assessment canvas for one live opportunity. Fintech firms now shape how customers pay, borrow and prove identity, and incumbents that misread their economics overpay for alliances or lose customers. Jupiter Prime Training delivers this course on fintech business models.

Why Fintech Business Models Matter Now

Three forces shape the subject today. Customers expect instant payments, embedded credit and fast mobile onboarding. Digital entrants run on thin margins and venture funding, so their unit economics differ sharply from branch-based lending. Supervisors and investors ask incumbents to show that outsourced services and shared data are controlled. A bank that reads these models well chooses partners whose revenue logic fits its balance sheet; one that reads them badly inherits fragile vendors and stranded spend.

Who Gains Most from Fintech Business Models

- Staff responsible for payments products, card schemes and merchant acquiring relationships
- Staff who assess consumer and small-business lending propositions offered through digital channels
- Staff who screen, contract and monitor third-party technology providers and their service levels
- Staff in finance and strategy who build business cases for new digital propositions
- Staff in risk and operations who sign off onboarding, data sharing and outsourcing arrangements

A cross-functional group from product, risk and procurement gains most when attending together.

Fintech Business Models Capabilities

Participants learn to read a fintech pitch as a revenue engine and frame a partnership both sides can sustain.

- Calculate take rates, customer acquisition cost and lifetime value for a payments or lending proposition — pricing committee
- Assess open API and banking-as-a-service arrangements for revenue share and data exposure — product owner
- Weigh partner, build and buy options for a digital capability — executive sponsor
- Apply digital identity and onboarding controls to a partner journey — onboarding and fraud teams
- Specify contract terms, service levels and exit rights for a fintech alliance — procurement and legal
- Communicate a partnership case with its risks and milestones — board or investment committee

Key Fintech Business Models Terms

- Take Rate — the share of each transaction value a payments platform keeps as revenue after paying scheme and processing costs.
- Banking as a Service — a licensed bank renting its accounts, cards or lending capacity to a non-bank brand through software interfaces.
- Open API — a published software interface that lets authorised third parties read account data or initiate payments with customer consent.
- Embedded Finance — financial products such as credit or insurance offered inside a non-financial company's purchase journey.
- Unit Economics — revenue and cost measured per customer or per transaction, used to judge whether growth creates or destroys value.
- Distributed Ledger — a shared record kept in step across several parties, used for settlement, tokenised assets or audit trails.

Fintech Business Models Day by Day

Day 1: The Fintech Landscape and Its Revenue Logic

- Fintech Segment Map — Where Payments, Lending and Wealth Entrants Compete
- Venture Funding Stages — How Investor Pressure Shapes Growth and Pricing
- Platform and Marketplace Models — Who Captures Value in Two-Sided Markets
- Incumbent Versus Entrant Cost Structures — Branch Economics Against Cloud Economics
- Customer Journey Mapping — Which Banking Moments Digital Entrants Target First

Day 2: Payments and Lending Platforms

- Card, Wallet and Account-to-Account Flows — Fee Pools Along the Payment Chain
- Merchant Acquiring and Payment Facilitators — Pricing Interchange and Onboarding Risk
- Buy Now Pay Later Economics — Merchant Fees Against Credit Losses
- Marketplace and Balance-Sheet Lending — Who Holds Credit Risk and Funding
- Alternative Credit Scoring Data — Approval Rates Versus Fairness Concerns

Day 3: Open APIs, Identity and Ledgers

- Open API Consent Models — Data Sharing Scope and Customer Trust
- Banking as a Service Stacks — Revenue Share Between Sponsor Bank and Brand
- Digital Identity and Remote Onboarding — Fraud Loss Against Conversion Rates
- Distributed Ledger Settlement Uses — Where Shared Records Cut Reconciliation Cost
- Tokenised Deposits and Digital Assets — Custody and Liquidity Questions for Banks

Day 4: Partnership Choices and Controls

- Partner, Build or Buy Matrix — Speed, Control and Total Cost Trade-Offs
- Fintech Due Diligence Checklist — Financial Runway, Security and Conduct History
- Third-Party Risk Tiering — Oversight Intensity for Critical Outsourced Services
- Alliance Contract Terms — Service Levels, Data Ownership and Exit Rights
- Partnership Performance Scorecard — Revenue, Incidents and Customer Complaints Tracked

Day 5: Practising the Partnership Assessment Canvas

- Unit Economics Model Applied — Testing a Live Payments or Lending Pitch
- Partner, Build or Buy Matrix Applied — Choosing the Route for One Capability
- Due Diligence Findings Applied — Ranking Red Flags Before Negotiation
- Stakeholder Pitch Rehearsal — Answering Risk and Finance Challenges
- Partnership Assessment Canvas — Final Recommendation for One Live Opportunity

Applying Fintech Business Models After the Course

- Run the unit economics model on one fintech proposal currently in the pipeline.
- Apply the third-party risk tiering to existing fintech suppliers.

Fintech Business Models Questions FAQ

What are fintech business models and why do they matter now?

Fintech business models are the ways digital entrants earn revenue from payments, lending, data and identity services. They matter because banks must decide which entrants to compete with and which to partner with.

Which roles gain most from fintech business models and bank partnership skills?

Staff in payments, digital lending, procurement, strategy and risk gain most. Each shapes a partnership decision and needs a shared language for revenue and control.

How does a fintech business models course differ from a blockchain or technology course?

This course focuses on revenue logic and partnership choices rather than code or ledger engineering. Technology is covered only where it changes costs, risks and customer journeys.

What do you bring back from a fintech business models and bank partnership course?

You bring back a partnership assessment canvas for one real opportunity, plus a unit economics model and a due diligence checklist for later proposals.

Fintech Business Models: The Way Forward

The partnership assessment canvas gives product, risk and procurement one page on which to judge a fintech opportunity. Its first use is the go or no-go decision on a live proposal, taken by the sponsoring executive. After the first alliance runs for a quarter, revisit the unit economics assumptions against actual volumes, incidents and complaints, and adjust the oversight tier accordingly.