JUPITER PRIME

Consulting • Training • Advisory

جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Sponsor Bank Platform Partnerships and Risk Oversight Training Course

1 – 5 March 2027
Milan

Sponsor Bank Platform Partnerships and Risk Oversight Training Course

Ref: 2421_91265 **Date:** 1 – 5 March 2027 **Location:** Milan **Fees:** 6200 GBP

Sponsor Bank Platform Partnerships and Risk Oversight is a 1-week training course for bank partnership, product and risk staff who place accounts, cards, lending and payments inside the apps of retailers, marketplaces and software firms, and who leave with a sponsor bank partner business case. Non-bank platforms now reach customers that branches never see, so the licensed bank behind them carries both the growth and the accountability. Jupiter Prime Training offers this course for partnership teams.

Why Sponsor Bank Platform Partnerships Matter Now

Three forces shape these partnerships today. Retailers, payroll providers and marketplaces want to offer accounts, instalment credit and payouts under their own brand, and they need a licensed bank to hold deposits and run settlement. Open interfaces and cloud ledgers let a bank serve dozens of such platforms from one technology layer. Supervisors and boards insist that the bank remains answerable for every customer onboarded by a partner, including customer identification, complaints and safeguarding of funds. Careful banks gain low-cost deposits and fees; careless ones inherit conduct, fraud and reconciliation losses.

Who Gains Most from Sponsor Bank Platform Partnerships

- Staff who source, negotiate and manage relationships with non-bank platform partners
- Product owners who design the accounts, cards and credit lines partners distribute
- Technology leads who run the interface layer, sandbox and partner ledgers
- Risk and compliance staff who approve partners and monitor their customer offerings
- Finance staff who model partner revenue, deposit value and servicing cost

Partnership desks gain most when product, technology and compliance colleagues who approve the same partners attend together.

Sponsor Bank Platform Partnerships Capabilities

Participants choose which platforms deserve the bank's licence and set terms that keep each arrangement profitable.

- Assess sponsor, agency and white-label operating models against bank appetite — partnership strategy
- Specify interface, sandbox and ledger requirements for partner onboarding — technology investment choices
- Test partner financial strength, controls and customer journeys before signing — partner approval committee
- Calculate revenue sharing, interchange splits and deposit value per partner — pricing and finance sign-off
- Design monitoring of partner onboarding, complaints and transaction screening — compliance oversight
- Build an exit and wind-down route for each platform relationship — board and customer protection

Key Sponsor Bank Platform Partnerships Terms

- Sponsor bank — a licensed bank that holds deposits and issues products which a non-bank platform distributes under its own brand.
- Platform partner — a retailer, marketplace or software firm that offers bank products to its users through its app.
- For-benefit-of account — a pooled bank account holding funds for a partner's end customers, tracked through a sub-ledger.
- Interchange split — the agreed division of card fees between the issuing bank and the platform partner.
- Partner onboarding file — the evidence the bank gathers on a partner's ownership, finances, controls and customer journeys.
- Wind-down plan — the agreed steps to move or close end customers' accounts if a partnership ends.

Sponsor Bank Platform Partnerships Day by Day

Day 1: The Platform Distribution Landscape

- Sponsor, Agency and White-Label Models — Choosing the Bank's Partnership Stance
- Platform Partner Archetypes in Retail and Software — Matching Products to Users
- Deposit, Card and Credit Product Fit — Deciding What to Distribute
- Middleware Provider Roles — Weighing Direct Versus Intermediated Partners
- Partnership Risk Appetite Statement — Setting Limits on Partner Volume

Day 2: Interface and Ledger Architecture

- Open Interface Catalogue Design — Exposing Accounts, Payments and Cards
- Developer Sandbox and Certification Steps — Controlling Partner Go-Live
- Sub-Ledger and Pooled Account Structures — Reconciling End-Customer Balances
- Real-Time Limits and Kill Switches — Containing Partner Incidents
- Service Levels and Incident Playbooks — Agreeing Uptime and Escalation

Day 3: Partner Selection and Commercial Terms

- Partner Due Diligence Questionnaire — Testing Ownership, Finances and Controls
- Customer Journey Walkthroughs — Spotting Misleading Disclosures Early
- Revenue Sharing and Interchange Splits — Pricing the Bank's Licence
- Deposit Value and Servicing Cost Models — Judging Partner Profitability
- Contract Clauses for Audit and Exit — Protecting the Bank's Rights

Day 4: Ongoing Oversight of Partners

- Delegated Customer Identification Checks — Sampling Partner Onboarding Quality
- Transaction Screening and Fraud Signals — Detecting Abuse Across Platforms
- Complaint and Dispute Flows — Keeping the Bank Answerable to Customers
- Partner Scorecards and Periodic Reviews — Renewing, Restricting or Ending Partners
- Wind-Down and Customer Migration Plans — Protecting Balances When Partners Fail

Day 5: Practising the Sponsor Bank Partner Business Case

- Operating Model Choice for a Sample Platform — Applying Day One Options
- Due Diligence Findings and Conditions — Approving with Safeguards
- Partner Profit and Loss Projection — Testing Revenue Split Scenarios
- Oversight and Exit Arrangements Summary — Assigning Control Owners
- Sponsor Bank Partner Business Case Completion — Presenting to an Approval Panel

Applying Sponsor Bank Platform Partnerships After the Course

- Score one live or proposed platform partner against the due diligence questionnaire and partner scorecard taught on the course.
- Rebuild the revenue sharing and deposit value model for an existing partnership and flag terms to renegotiate.

Sponsor Bank Platform Partnerships Questions FAQ

What are sponsor bank platform partnerships and why do they matter now?

They are arrangements where a licensed bank provides accounts, cards or credit that a non-bank platform offers under its own brand. They matter now because platforms reach new customers quickly while the bank stays accountable for them.

Which roles gain most from sponsor bank platform partnerships training?

Partnership managers gain most, alongside product owners, technology leads, compliance officers and finance staff who design, approve, connect and price platform partners.

How does sponsor bank platform partnerships training differ from a fintech strategy course?

It looks at the bank's side of the contract rather than the fintech market as a whole. It covers interface and ledger set-up, partner due diligence, revenue splits and ongoing oversight of each platform.

What do you bring back from sponsor bank platform partnerships training?

You bring back a partner business case for one platform. It sets out the operating model, diligence findings, projected profit, oversight owners and exit route.

Sponsor Bank Platform Partnerships: The Way Forward

The sponsor bank partner business case first informs whether the approval panel signs a new platform and on what conditions. Partnership managers present it, compliance officers attach monitoring duties to it and finance staff track its revenue split. After the first quarter of live volume, revisit the deposit value and fraud loss assumptions against actual partner behaviour.