JUPITER PRIME

Consulting • Training • Advisory

جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Fintech Use Case Inventory for Bank Staff Training Course

23 – 27 August 2027
Madrid

Fintech Use Case Inventory for Bank Staff Training Course

Ref: 2468_93382 **Date:** 23 – 27 August 2027 **Location:** Madrid **Fees:** 5600 GBP

Fintech Use Case Inventory for Bank Staff is a 1-week training course for non-technical bank and finance staff who need a plain-language grasp of payment rails, lending platforms, digital identity, insurtech and wealthtech, and who leave with a fintech use-case inventory for one business unit. Customers now expect instant, app-led services, so every branch, product and operations team must recognise where digital tools fit. Jupiter Prime Training delivers this course.

Why Fintech Use Case Inventory Matters Now

Three forces shape this subject today: customers who compare their bank with app-first rivals, partners that plug lending and payment features into retail and telecom journeys, and supervisors who expect boards to understand the technology behind new products. A unit that can name its candidate use cases, rank them and explain them to risk colleagues moves faster and avoids costly false starts. The course rests on plain business-capability mapping and customer-journey analysis rather than vendor marketing.

Who Gains Most from Fintech Use Case Inventory

- Branch and relationship staff who explain digital channels and app features to retail and small-business customers
- Credit and lending officers who meet online origination, alternative scoring and embedded loan offers
- Operations and payments staff who handle transfers, cards, wallets and reconciliation exceptions
- Compliance, onboarding and fraud staff who rely on electronic identity checks and transaction screening
- Finance, insurance and investment support staff who see bancassurance and digital advice tools arrive

A business unit gains most when its front-line, operations and control staff attend together and build one shared list of opportunities.

Fintech Use Case Inventory Capabilities

Participants describe each fintech family in everyday banking language and judge where it fits their unit.

- Explain how card, account-to-account and instant payment rails move value — customer queries and complaint handling
- Compare digital lending platform models and their data inputs — credit appetite discussions
- Describe electronic identity verification and onboarding steps — fraud and customer due diligence choices
- Assess insurtech and wealthtech features against customer needs — product and cross-selling priorities
- Score candidate use cases on value, effort and risk — unit leadership funding decisions
- Communicate a shortlist of opportunities in plain language — risk, technology and business sponsors

Key Fintech Use Case Inventory Terms

- Payment rail — the network and rules that carry money between accounts, such as card schemes or instant transfer systems.
- Embedded finance — banking or lending features offered inside a non-bank app or checkout at the moment of need.
- Electronic know-your-customer — verifying a customer's identity remotely using documents, biometrics and trusted data sources.
- Insurtech — technology that changes how insurance is priced, sold, serviced or claimed, often through apps and usage data.
- Robo-advice — automated investment guidance that builds and rebalances a portfolio from a customer's goals and risk answers.
- Use case — a specific customer or business problem paired with the technology feature that could solve it.

Fintech Use Case Inventory Day by Day

Day 1: The Fintech Landscape Around a Bank

- Fintech Family Map — Where New Entrants Touch Bank Customers
- Customer Expectation Shifts — Which Services Feel Slow or Costly
- Bank, Fintech and Big Tech Roles — Compete, Partner or Supply
- Application Programming Interface Basics — How Apps Share Account Data
- Plain-Language Glossary Building — Shared Words for Business Conversations

Day 2: Payment Rails and Digital Wallets

- Card Scheme Flow — Authorisation, Clearing and Settlement Steps
- Instant Account-to-Account Transfers — Speed Versus Fraud Exposure
- Mobile Wallets and Tokenised Cards — Retail Checkout Choices
- Merchant Acquiring and Quick Response Code Payments — Small-Business Service Offers
- Cross-Border Remittance Corridors — Cost and Transparency for Senders

Day 3: Digital Lending and Identity

- Online Loan Origination Journey — Approval Time and Drop-Off Points
- Alternative Credit Data — Thin-File Customers and Fair Treatment
- Buy Now Pay Later Mechanics — Affordability and Collections Questions
- Electronic Identity Verification — Onboarding Speed Versus Impersonation Risk
- Consent and Data Sharing — Customer Trust and Privacy Expectations

Day 4: Insurtech, Wealthtech and Risk Questions

- Usage-Based and Parametric Insurance — Bancassurance Product Fit
- Digital Claims Handling — Customer Experience and Leakage Control
- Robo-Advice and Fractional Investing — Mass-Market Savings Offers
- Third-Party Provider Due Diligence — Outsourcing and Resilience Questions
- Fraud Typologies in Digital Channels — Controls Front-Line Staff Notice

Day 5: Practising the Use-Case Inventory

- Pain-Point Harvesting From Customer Journeys — Candidate Use Case Long List
- Value, Effort and Risk Scoring Grid — Ranking the Long List
- Payment, Lending and Identity Use Case Cards — Applying Earlier Days
- Sponsor and Control Owner Mapping — Who Signs Off Each Idea
- Business Unit Inventory Assembly — Shortlist Ready for Leadership Review

Applying Fintech Use Case Inventory After the Course

- Run a one-hour pain-point session with colleagues and add the results to the use-case long list using the scoring grid.
- Present the top three use case cards to the unit head with their sponsor, control owner and first customer test.

Fintech Use Case Inventory Questions FAQ

What is a fintech use case inventory and why does it matter now?

A fintech use case inventory is a ranked list of customer or business problems matched to payment, lending, identity, insurance or investment technology. It matters now because customers compare banks with app-first rivals, and units need a clear, shared view before spending on tools.

Which roles gain most from fintech use case inventory skills?

Front-line, credit, operations, onboarding and finance support staff gain most from fintech use case inventory skills. They hear customer frustrations first and spot practical opportunities.

How does a fintech use case inventory course differ from a fintech strategy course?

A fintech use case inventory course builds plain-language foundations and a unit-level list of opportunities for non-technical staff. A strategy course works at executive level on partnerships, investment and competitive positioning.

What do you bring back from fintech use case inventory training?

You bring back a scored fintech use case inventory for your own business unit and a scoring grid you can reuse whenever a new tool is proposed.

Fintech Use Case Inventory: The Way Forward

The fintech use-case inventory gives a business unit its first evidence-based shortlist of digital opportunities. Its first decision is which one or two use cases deserve a small customer test. Unit heads, sponsors and control owners use it together. After that first test, revisit the scoring grid, because customer response often changes the ranking.