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ACCOUNTING AND FINANCE | AF-026

Artificial Intelligence in Finance and Open Banking

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Course content

Why Attend

Artificial intelligence and open banking are transforming the financial services industry by enabling more intelligent decision-making, personalised customer experiences, automated financial processes, and secure data-driven innovation. Financial institutions are increasingly using machine learning, predictive analytics, intelligent automation, and application programming interfaces (APIs) to improve operational efficiency, strengthen risk management, and develop new financial products and services.

Open banking enables authorised third-party providers to access customer-permitted financial information and initiate supported financial services through secure APIs, subject to applicable regulatory frameworks. When combined with artificial intelligence, these capabilities create opportunities for more accurate credit assessments, improved fraud detection, personalised financial recommendations, enhanced customer onboarding, and innovative payment solutions.

However, implementing AI and open banking also introduces challenges involving data privacy, cybersecurity, algorithmic bias, explainability, regulatory compliance, third-party dependencies, and the responsible use of customer financial information. Financial institutions must balance innovation with strong governance, effective risk controls, and customer trust.

The Artificial Intelligence in Finance and Open Banking course provides participants with a practical understanding of how AI technologies and open banking ecosystems are reshaping banking, payments, lending, financial analysis, and digital financial services.

Participants explore AI-powered financial applications, open banking architectures, API ecosystems, customer consent management, financial data analytics, fraud prevention, digital payment innovation, and responsible AI governance. The programme emphasises evaluating business opportunities, managing implementation risks, and developing practical transformation strategies.

Professional Problems This Course Is Designed to Solve

• Inefficient financial operations: Identifying opportunities to automate repetitive banking, accounting, customer service, and financial analysis activities using AI-enabled technologies.

• Limited use of financial data: Applying predictive analytics and machine learning to generate actionable insights from transaction histories, customer behaviour, and financial performance information.

• Fragmented banking services and customer experiences: Using open banking APIs and consent-based data sharing to support integrated financial services and more personalised customer journeys.



Course content

Why Attend

• Weak fraud detection and financial risk monitoring: Evaluating AI-supported approaches to detecting anomalous transactions, identifying suspicious patterns, and improving risk assessment.

• Challenges in credit and lending decisions: Understanding how AI-driven models can support credit evaluation, affordability analysis, and responsible lending decisions.

• Data privacy and regulatory compliance risks: Establishing appropriate controls for customer consent, financial data protection, third-party access, and responsible AI use.

• Unclear digital finance transformation priorities: Developing structured implementation strategies that balance business value, technology readiness, operational risk, and regulatory obligations.

Course Methodology

The programme combines instructor-led discussions, financial technology case studies, AI application demonstrations, open banking ecosystem analysis, data analytics exercises, regulatory scenarios, and digital transformation workshops.

Participants examine realistic banking and financial services use cases involving transaction data, customer onboarding, payment services, credit risk assessment, fraud monitoring, and API-based financial applications.

Practical activities focus on identifying suitable AI use cases, evaluating open banking business models, mapping customer consent and data flows, assessing implementation risks, and developing responsible digital finance transformation strategies.

Course Objectives

By the end of this course, participants will be able to:

• Explain the role of artificial intelligence in modern banking and financial services

• Understand open banking principles, business models, and API-enabled financial ecosystems

• Identify practical AI applications in financial operations, customer services, and risk management



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Course Objectives

- Evaluate machine learning and predictive analytics applications using financial data
- Understand AI-supported credit assessment, fraud detection, and transaction monitoring
- Assess open banking opportunities for payments, lending, and personalised financial services
- Explain customer consent, data sharing, and third-party access requirements
- Evaluate cybersecurity, privacy, and operational risks associated with open banking
- Identify ethical and governance challenges involving AI-based financial decisions
- Assess the integration requirements for AI applications and open banking platforms
- Develop performance indicators for digital financial innovation initiatives
- Prepare a practical AI and open banking implementation roadmap

Target Audience

This course is suitable for:

- Banking and financial services managers
- Finance directors and financial transformation professionals
- Digital banking and fintech specialists
- Financial technology and innovation managers
- Risk management and financial compliance professionals
- Payment systems and digital payments specialists
- Credit risk and lending professionals
- Banking operations and customer experience managers
- Data analytics and business intelligence professionals
- IT, cybersecurity, and digital transformation managers in financial institutions



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Target Competencies

Participants will develop competencies in:

• Artificial intelligence applications in finance

• Open banking ecosystems and API integration

• Financial data analytics and predictive modelling

• AI-enabled banking process automation

• Digital payments and financial service innovation

• Credit risk and fraud analytics

• Customer consent and financial data governance

• Open banking cybersecurity and operational risk

• Responsible AI and regulatory compliance

• Digital finance transformation strategy

Course outline

Day 1: Artificial Intelligence and Digital Transformation in Financial Services

• Understanding artificial intelligence, machine learning, predictive analytics, generative AI, and intelligent automation within banking and financial services

• Examining the evolution of digital banking, financial technology ecosystems, embedded finance, and data-driven financial business models

• Identifying AI applications across retail banking, corporate banking, payments, lending, insurance, financial planning, and investment services

• Understanding financial data sources, data preparation requirements, model development concepts, and the importance of reliable financial information

• Evaluating AI use cases according to customer value, operational efficiency, financial impact, regulatory exposure, and implementation feasibility



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Course outline

• Practical workshop: Developing an AI opportunity assessment for a financial institution, including priority applications and expected business benefits

Day 2: Open Banking Architecture, APIs and Financial Data Ecosystems

• Understanding open banking principles, participants, commercial models, and the roles of banks, third-party providers, customers, and technology platforms

• Exploring API fundamentals, secure data exchange, account information services, payment initiation services, and financial data aggregation

• Examining open banking regulatory approaches, including PSD2 and related European frameworks, while recognising differences between jurisdictions

• Evaluating customer consent management, authentication, authorisation, access permissions, and data sharing responsibilities

• Understanding open banking integration with core banking systems, payment platforms, customer applications, and external financial service providers

• Practical exercise: Mapping an open banking customer journey and designing a secure, consent-based financial data sharing workflow

Day 3: AI-Powered Financial Analytics, Credit Decisions and Fraud Prevention

• Applying predictive analytics concepts to customer behaviour analysis, financial forecasting, cash flow prediction, and customer segmentation

• Evaluating AI-supported credit scoring, creditworthiness assessment, affordability analysis, and loan portfolio monitoring

• Exploring machine learning applications in transaction monitoring, fraud detection, anomaly identification, and suspicious activity prioritisation

• Understanding AI-enabled customer onboarding, identity verification, document processing, and financial service personalisation

• Assessing model accuracy, explainability, bias, false positives, and human oversight in automated financial decisions



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Course outline

• Case study: Evaluating AI-generated financial risk indicators and developing recommendations for credit assessment and fraud monitoring improvements

Day 4: Open Banking Innovation, Digital Payments and Customer Experience

• Exploring open banking applications in account aggregation, personal financial management, payment initiation, and financial product comparison

• Evaluating AI-enabled personalisation through spending insights, financial recommendations, customer segmentation, and intelligent digital assistants

• Understanding open banking opportunities for small and medium-sized enterprise financing, cash flow management, and alternative credit assessment

• Examining embedded finance, banking-as-a-service, fintech partnerships, and API-based financial product distribution

• Assessing the commercial, operational, cybersecurity, and customer experience implications of new digital financial services

• Practical workshop: Designing an AI-enabled open banking service concept with a defined customer need, data flow, business model, and risk controls

Day 5: AI Governance, Open Banking Risk Management and Implementation Strategy

• Establishing governance frameworks for responsible AI, financial data management, model validation, accountability, and regulatory compliance

• Evaluating open banking cybersecurity risks, including unauthorised API access, third-party vulnerabilities, data breaches, and operational disruptions

• Understanding privacy and data protection considerations, including GDPR where applicable, customer consent, data minimisation, and secure information handling

• Developing implementation plans covering technology architecture, data readiness, vendor selection, integration, testing, and stakeholder engagement

• Establishing performance indicators for AI and open banking initiatives, including operational efficiency, fraud reduction, customer adoption, service reliability, and financial returns



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Course outline

• Capstone exercise: Developing and presenting an AI and Open Banking Transformation Roadmap covering business opportunities, technology requirements, customer experience, governance, cybersecurity, regulatory considerations, and measurable implementation outcomes



Seminar dates

Available seminar dates

Live dates and pricing for Artificial Intelligence in Finance and Open Banking generated from the course details page.

Date	Location	Format	Fee
Dates on request	Venue on request	Classroom	**Contact us**

Live online option	Online delivery is available at €1,850.-.