

CENTRAL BANK OF EGYPT  
Egyptian Banking Institute



البنك المركزي المصري  
المعهد المصرفى المصرى



## **From Payments to Platforms: How Open Banking is Redefining Banking**

**COURSE CODE:**

**COURSE HOURS: 8 HOURS**

# From Payments to Platforms: How Open Banking is Redefining

**Course Hours: 8 Hours**

**Course Code:**

## **Course Description:**

This course explores how banking is evolving into digital ecosystems driven by payments, open banking, and embedded finance. It highlights the role of APIs, AI, and data in transforming banks from traditional providers into platform-based players.

## **Target Audience:**

- Digital channels teams (Mobile & Internet Banking)
- Payments Teams
- IT & Technology Professionals in banks
- Product teams (Retail & Corporate Banking)
- Strategy & Innovation Teams
- Middle & Senior Management
- Fintech professionals
- Risk and Compliance teams interested in Open Banking

## **Course Objectives:**

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

- Understand the shift to platform-based banking
- Explain the impact of digital payments & open banking
- Identify new business models like Banking-as-a-Service
- Recognize key risks (cybersecurity & fraud)
- Understand the role of AI and data in banking
- Explore future trends and banking strategies

## **Course Outline:**

1. Big Picture, Banking Transformation
2. Digital Payments as the Entry Point
3. From Payments to Open Banking
4. Embedded Finance and Platform Banking
5. Risk Layer, Cybersecurity, Fraud, Compliance
6. Technology Enablers, AI and Data
7. New Trends Radar
8. Strategic Exercise

# From Payments to Platforms: How Open Banking is Redefining

**Course Hours: 8 Hours**

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## **Assessment and Attendance Strategy:**

- Participants will be evaluated based on their participation in class discussions and individual exercises
- Each Participant must achieve 80% attendance of the total in-class sessions

## **Course Language:**

Material: English

Instruction and Explanation: Bilingual (EN <math>\diamond</math>AR)

## **Prerequisites:**

- Basic understanding of banking concepts (accounts, payments, digital channels)
- General knowledge of digital banking or financial services
- Familiarity with technological concepts
- Interest in digital transformation and fintech trends

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