

Proposal for Training on Emerging Digital Finance Technologies in Banking

Training Overview

The financial services industry is undergoing rapid transformation driven by emerging digital finance technologies. To remain competitive, banks are adopting fintech innovations that enhance efficiency, strengthen customer experience, and address new categories of risks.

This online programme is structured as a four-part interactive webinar series, each session lasting three hours. The format ensures strategic depth, practical relevance, and high engagement, while accommodating the schedules of senior banking professionals. This program is designed to equip participants with a comprehensive understanding of:

- New banking models such as digital banks and neobanks
- Innovative fintech-driven products and services
- ICT applications in risk management
- Selected cutting-edge topics including digital currencies, blockchain, and open banking

The program blends expert presentations, case studies, group exercises, and interactive discussions, enabling participants to gain actionable insights to support innovation strategies and decision-making in their institutions.

Objectives

By the end of the training, participants will be able to:

- Understand the evolution of new banking models and their implications.
- Explore emerging fintech-driven products and customer-centric innovations.
- Analyze the role of ICT in managing both traditional and emerging banking risks.
- Evaluate opportunities and challenges posed by crypto assets, blockchain, and open banking frameworks.

Learning Outcomes / Key Takeaways

- The ability to evaluate which fintech partnerships create the most value for their institution.
- A framework for assessing regulatory compliance of emerging products.
- A practical toolkit for identifying ICT-enabled risk management solutions.

Target Audience

- Banking executives and managers
- ICT and innovation officers
- Risk management professionals
- Product development specialists
- Regulators and policymakers in financial services

Duration & Delivery mode

The programme is delivered as:

Delivery Mode: 4 live webinars (Highly Interactive)
Online Webinar: 3 hours each

Webinar Structure

Webinar 1 (3 Hours)

New Bank Models – Blending Commercial Banking and Fintechs

- Evolution of banking: from traditional to digital-first models
- Digital-only banks, neobanks, and challenger banks – global case studies
- Partnerships between commercial banks and fintech firms
- Regulatory, customer trust, and competition implications
- Group exercise: Mapping the strengths of fintechs vs. traditional banks

Webinar 2 (3 Hours)

Novel Fintech-Driven Bank Products and Services

- Automation of lending processes: credit scoring and digital onboarding
- AI applications: chatbots, robo-advisors, intelligent customer support
- Hyper-personalization and data-driven cross-selling
- Rise of financial “super apps” and embedded finance models
- Case discussion: Disruptive fintech products reshaping banking

Webinar 3 (3 Hours)

Fintech in Bank Risk Management – Addressing Traditional and New Risks

- ICT tools for credit, market, and operational risk management
- Managing cyber risks, fraud, and data privacy challenges
- AI-driven risk monitoring and compliance (RegTech, SupTech)
- Stress testing and scenario modeling with big data
- Group activity: Identifying risks and fintech-enabled mitigation approaches

Webinar 4 (3 Hours)

Selected Topics – Crypto, Digital Currencies, Blockchain, and Open Banking

- Blockchain and distributed ledger applications beyond payments
- Cryptocurrencies and stablecoins – risks and regulatory perspectives
- Central Bank Digital Currencies (CBDCs) – implications for the banking sector
- Open banking ecosystems and APIs – innovation and inclusion opportunities
- Case study: Adoption trends and regulatory frameworks across markets

Training Methodology

- Expert presentations with practical examples
- Case studies from leading banks and fintechs
- Interactive group exercises to encourage collaboration

Expected Outcomes

- A deeper understanding of emerging ICT trends shaping the banking industry
- Insights on designing and implementing fintech innovations
- Knowledge of modern risk management frameworks for the digital era
- Awareness of regulatory and strategic implications of blockchain, digital currencies, and open banking

Bio of the Trainer

Elias al Tayeh



Elias Tayeh is a seasoned digital finance and fintech expert with extensive experience in digital payments, fintech strategy, open banking, eKYC, AML/ATF compliance, digital onboarding, and AI-enabled financial services.

He currently serves as Managing Director of Epic Payment Technologies Ltd. in Nigeria and is the Founder and General Manager of Cedratech Consulting Services. Through these roles, he has advised financial institutions, payment service providers, microfinance institutions, and development partners across the MENA region and African markets on digital finance transformation, payment infrastructure, fintech regulation, and inclusive financial services.

Elias has also supported Frankfurt School of Finance and Management on several digital finance assignments, including training for the Central Bank of Iraq, certified inclusive digital finance training in Tunisia, and webinars for Alex Bank in Egypt on digital banking, AI in finance, machine learning, and digital lending.

He holds an MBA in International Business from the University of Liverpool and a B.Sc. in Computer Science with Distinction. He is fluent in Arabic, English, and French.