Banking Super Apps Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The modern banking industry is undergoing a structural paradigm shift from single-purpose transactional tools to multi-sided digital banking ecosystems. As "app fatigue" peaks, retail banks are moving beyond traditional microservices to adopt the super app architecture, consolidating core banking, lifestyle services, conversational commerce, and embedded finance into a unified interface. Driven by open finance frameworks and next-generation mobile-only behavior, the winners in the current financial landscape are no longer institutions with the most legacy products, but those that can scale context-aware, hyper-personalized customer journeys while orchestrating zero-friction digital environments.

Banking Super Apps Training Course is designed to equip financial leaders and technology strategists with the structural, regulatory, and technological tools needed to engineer high-velocity platforms. By leveraging robust container technology, asynchronous cloud-native infrastructure, and Agentic AI commerce, participating teams will learn to transition traditional operations into high-performance revenue engines. Participants will master how to optimize first-party data loops, mitigate algorithmic bias, design secure digital wallets, and execute programmatic partner onboarding strategies to command maximum consumer screen time.

Programme Curriculum

Banking Super Apps Training Course

Introduction

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Course Duration

5 days

Course Objectives

- Master the design and orchestration of high-performance digital banking ecosystems that displace legacy structural silos.
- Deploy Mini-Program SDKs and lightweight container technology to scale modular app deployment without core platform bloat.
- Implement context-aware Agentic AI assistants capable of migrating text-heavy forms into fluent conversational commerce.
- Architect high-velocity Open Banking APIs and secure Web3 rails for programmatic third-party service integration.
- Drive exponential customer lifetime value (LTV) through hyper-personalized predictive engines fueled by first-party behavioral loops.
- Enforce absolute operational safety using Zero Trust architecture, biometric identity anchors, and post-quantum cryptography.
- Optimize multi-party split-payment reconciliation engines to support complex e-commerce and lifestyle marketplace mechanics.
- Acquire the strategic framework to move deployment windows from weeks to real-time via over-the-air (OTA) updates.
- Design scenario-based frictionless UI/UX flows that demonstrably reduce cognitive load and bolster daily active user (DAU) stickiness.
- Formulate multi-tenant governance models that successfully navigate global open finance and data sovereignty mandates.
- Leverage embedded finance structures to tap net-new, non-interest revenue streams via cross-vertical market integrations.
- Convert traditional transaction logs into real-time, AI-driven proactive financial management (PFM) insights.
- De-risk the enterprise software lifecycle by deploying composable architecture patterns and automated compliance guardrails.

Target Audience

1. Chief Digital Officers (CDOs) & VPs of Innovation
2. Head Digital Product Managers
3. Enterprise Architects & Lead Engineers
4. Heads of Open Banking & Strategic Partnerships
5. Chief Information Security Officers (CISOs) & Risk Directors

6. UX/UI Design Directors
7. Data Scientists & AI Strategy Leads
8. Fintech Founders & Neobank Executives

Course Modules

Module 1: Architecture of Modular Banking Super Apps

- Decoupling business logic from legacy core banking host networks using highly decoupled microservices.
- Deploying lightweight **Mini-Program SDK frameworks** to execute isolated runtime environments.
- Designing high-performance multi-threaded rendering engines with local caching strategies to sustain native app agility.
- Implementing **over-the-air (OTA) deployment pipelines** to completely bypass long App Store verification delays.
- Establishing sandboxed developer consoles for partner verification, authorization tokens, and hardware resource gating.
- **Case Study:** Analyzing Tinkoff Bank's structural transformation into a lifestyle marketplace, analyzing how decoupling features into discrete micro-apps grew customer engagement matrix systems.

Module 2: Hyper-Personalization & Agentic AI Commerce

- Building reactive data loops that analyze real-time first-party telemetry and cross-vertical application events.
- Integrating **Large Language Models (LLMs)** and context-aware agents to convert manual applications into conversational journeys.
- Structuring proactive financial guidance notifications based on upcoming lifestyle anomalies and cash flow forecasts.
- Mitigating systemic algorithmic bias within AI models while preserving data-driven cross-selling efficiency.
- Designing natural language transaction interfaces that match user intent to immediate backend executions.
- **Case Study:** Evaluating Revolut's implementation of predictive AI assistants across Europe to deliver real-time, context-aware digital mortgage advice and tailored cross-selling triggers.

Module 3: Open Finance Ecosystems & API Fabrics

- Designing extensible open banking API gateway frameworks compliant with evolving open finance mandates.
- Constructing unified digital identity frameworks using biometric anchors to enable secure sector interoperability.
- Configuring secure, developer-facing sandboxes with mock data profiles to reduce third-party onboarding times by over 70%.
- Implementing OAuth2 protocol levels alongside robust cryptographic consent management systems.
- Monetizing banking trust assets through premium data API monetization models and wholesale BaaS channels.
- **Case Study:** Reviewing the open banking infrastructure of India's Paytm, looking specifically at how their API developer portal scaled partner integrations with zero core system down-time.

Module 4: Embedded Finance & Lifestyle Marketplaces

- Embedding contextual point-of-sale financing, instant micro-insurance, and dynamic multi-currency digital wallets.
- Designing unified e-commerce checkout engines with multi-party split payments and cross-entity ledger entries.
- Orchestrating daily lifestyle travel booking, entertainment ticketers, and localized food delivery mini-programs.
- Managing automated merchant settlement cycles, platform commission configurations, and real-time fee clawbacks.
- Balancing lifestyle value propositions against core balance-sheet goals to protect user confidence indicators.
- **Case Study:** Deconstructing Grab's (GXS Bank) evolution from a pure ride-hailing and delivery platform into a licensed digital banking ecosystem dominating Southeast Asian wallets.

Module 5: Scenario-Based UI/UX & Cognitive Load Reduction

- Transitioning application interfaces from static, feature-stuffed layouts into dynamic, intent-driven screen changes.
- Designing contextual home dashboards that alter features based on time, location, and predictive user routines.
- Structuring micro-interactions and explicit confirmation touchpoints to measure and optimize user confidence metrics.
- Applying accessible, standardized components to maintain visual continuity across third-party mini-programs.
- Optimizing critical paths to minimize user time-to-value markers.
- **Case Study:** Reviewing WeChat's design choices, examining how they maintain clean usability patterns while supporting more than a million third-party micro-applications inside one client wrapper.

Module 6: Advanced Payments Infrastructure & Wallets

- Building high-volume peer-to-peer (P2P) systems, recurring subscription engines, and localized QR standard routing.
- Integrating tokenized card storage frameworks, mobile wallet provisions, and contactless NFC payment layers.
- Architecting multi-currency core ledgers equipped for immediate cross-border settlement and real-time conversions.
- Evaluating stablecoin settlement channels, central bank digital currencies (CBDCs), and alternative asset ledgers.
- Managing transaction routing exceptions, dispute tracking mechanisms, and automatic chargeback clearings.
- **Case Study:** Analyzing the deployment of GCash in the Philippines, documenting how it transformed from a basic SMS wallet into an essential national infrastructure tool handling 98% of consumer needs.

Module 7: Next-Generation Risk, Fraud, & Zero-Trust Security

- Deploying continuous behavioral biometrics to continuously monitor customer sessions without adding transaction friction.
- Implementing **Zero Trust network configurations** across all external API endpoints and cloud-native containers.
- Applying FIDO-compliant biometric authentication models to replace vulnerable, password-based legacy checkouts.

- Integrating machine learning models for sub-millisecond fraud pattern recognition and automatic account freezes.
- Preparing structural crypto-agility standards to insulate customer ledgers against post-quantum decrypt vectors.
- Protecting multi-tenant cloud ecosystems against cross-container data leakage and unauthorized privilege escalations.
- **Case Study:** Examining Ant Group's (Alipay) real-time risk control infrastructure, focusing on how automated fraud decisions protect over a billion active users without introducing user friction.

Module 8: Ecosystem Governance & Compliance Strategy

- Drafting comprehensive governance standards covering third-party service integration and operational risk baselines.
- Enforcing global data privacy compliance profiles within shared multi-tenant databases.
- Structuring automated operational compliance monitors capable of shutting down anomalous mini-programs instantly.
- Managing multi-jurisdictional open banking guidelines while scaling across varying global compliance frameworks.
- Establishing service-level agreements (SLAs) and cross-entity operational liability models for partner outages.
- **Case Study:** A deep dive into the North African Maghreb region super app deployment, mapping how the operator integrated localized KYC/KYB modules across distinct legal jurisdictions.

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call +254769199797

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0

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