DIGITAL INNOVATION DEVELOPMENT PROGRAM

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WYOMING BANKERS ASSOCIATION

September 2026

State Banking Association Members*†: $1,000

Braid · VIRTUAL WBA TRAINING

Register online: www.bankerscontent.com/0926didp

WHO SHOULD ATTEND

The Digital Innovation Development Program is designed for professionals in the banking industry who are directly responsible for, or involved in, building, managing, and overseeing fintech partnership programs.

AVAILABLE LIVE & ON DEMAND

DIDP is offered LIVE and will remain available OnDemand through November 13, 2026. Perfect for catching up on any missed sessions!

ALL SESSION ARE HELD:
8:00 a.m. – 11:00 a.m. PT
Two sessions per day

THE FINANCIAL INSTITUTION AS A FINTECH PLATFORM

September 10, 2026

The first session of the course focuses on the financial institution (FI) as a fintech platform, specifically the FI-Sidecar model. It covers the regulatory and operational implications of hosting a fintech on the Sidecar core, emphasizing the FI's non-delegable regulatory obligations and the need for board and management oversight. The module also outlines the roles and responsibilities of the FI, Sidecar provider, and fintech, highlighting the importance of governance integration and program taxonomy.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Define the FI-Sidecar model.
- Identify non-delegable regulatory obligations that always remain with the FI.
- Establish board and management-level ownership for program oversight and BSA compliance.

ROLES, RESPONSIBILITIES & RACI

September 10, 2026

This session focuses on defining and documenting accountability for core processes in the fintech ecosystem using a RACI (Responsible, Accountable, Consulted, Informed) model. The module covers functions like onboarding, transaction monitoring, and incident response, emphasizing the FI's regulatory accountability and the roles of Sidecar, Fintech, and vendors. Participants will learn to embed RACI in governance, contracts, and board reporting, and apply their knowledge through case studies.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Build a RACI (Responsible, Accountable, Consulted, Informed) model to map control ownership.
- Distinguish between operational execution and regulatory accountability.
- Embed RACI in governance and contract structures.

STRATEGIC PLANNING & BOARD ALIGNMENT

September 11, 2026

This session focuses on integrating fintech programs into the FI's strategic plan and risk appetite. Objectives include securing board approval, building profitability and liquidity projections, and implementing structured board oversight. The module covers strategic planning, board oversight frameworks, capital and liquidity risk modeling, and governance cadence.

SESSION HIGHLIGHTS

Participants will develop an understanding of the following areas:
- Secure documented board approval for fintech hosting.
- Build profitability and liquidity projections that include sidecar software costs.
- Implement structured board oversight using dashboards and risk metrics.

PAYMENT RAILS & OPERATIONAL INFRASTRUCTURE VIA THE SIDECAR

September 11, 2026

This session focuses on understanding how the sidecar integrates and manages financial institutions' (FI) payment rails and infrastructure. It also covers various payment rails, including ACH, wires, international, Fed Access, and off-balance placements, detailing their specific operational and risk management requirements. It also explores future rails like Cards, RTP, and FedNow, emphasizing the importance of operational routines and risk management integration.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Identify each supported payment rail and how the FI connects to it.
- Map operational and risk management requirements for each rail.
- Integrate rail-specific controls and monitoring into board reporting.

FINTECH APPLICATION & UNDERWRITING

September 17, 2026

This session guides students through designing and operating a fintech application and underwriting process before onboarding a partner into a sidecar environment. It covers the lifecycle from internal readiness and application design to underwriting, approval, and sidecar onboarding, emphasizing a 360° risk framework and documented decision-making. The goal is to provide a structured, repeatable process for evaluating and onboarding fintech partners.

HOMEWORK AND MENTORS

Participants are required to complete 6-8 hours of homework. This prepares them to best understand the topics, challenges them to be proactive in their learning, and to seek out the advice of key individuals within their own institution when needed. After completing their individual assignments, participants then discuss within their class to compare notes and learn how their peers approached the questions. Each student is also paired with an executive-level mentor from their bank, who works with them to reinforce the classroom learning experience. Mentors are a required part of the program, and act as a sounding board to assist in understanding new concepts.

It will also focuses on fintech underwriting, covering application design, risk assessment, and documentation. It emphasizes the importance of a comprehensive underwriting framework, including financial condition, operational capability, and regulatory compliance. The module also highlights the need for defensible documentation, including independent expertise, and how underwriting outcomes drive program covenants, reserves, and limits.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Design and use a fintech application that reflects the institution's strategy, policies, and minimum documentation standards.
- Evaluate fintech programs using a 360° underwriting model, assigning risk ratings and defining mitigants across all relevant risk axes.
- Operate an end-to-end approval and onboarding flow—from initial application through committee/authority approval and into sidecar onboarding

LEGAL ARCHITECTURE & CONTROL ENFORCEMENT

September 17, 2026

This session focuses on reinforcing that contract law is not the primary control for financial institutions (FIs). Instead, software-based guardrails and operational logic within the sidecar platform serve as the first line of defense. Legal documents, such as program agreements, are used to enforce what is already built and monitored within the system.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Explain how the sidecar's technical and procedural controls—role-based access, transaction throttles, KYC and OFAC gates, data segregation, and audit logging—serve as the primary enforcement layer of regulatory obligations.
- Identify when contractual provisions are necessary to preserve the FI's authority, rights, and remedies once system-level or procedural safeguards are breached.
- Demonstrate how a Program Agreement drafted by external FI counsel codifies the pre-existing operational and compliance reality among FI, The sidecar, and the Fintech.
- Ensure that every legal clause directly mirrors a software or procedural control—so executives can trace every protection to a live mechanism inside the sidecar.
- Equip leaders to evaluate or draft agreements that reinforce, rather than substitute for, The sidecar's built-in safeguards.

POLICY, PROCEDURE & TRAINING READINESS

September 18, 2026

This session focuses on elevating an FI's existing policy, procedure, and training framework to host fintech programs through the sidecar. The module emphasizes verifying that FI, sidecar, and partner policies are complete, tested, and mapped to roles, distinguishing between application-stage and launch-stage requirements, and ensuring job-specific BSA/AML training is documented. It also covers stage-gating, quality checks, and evidence trails to demonstrate readiness for hosting fintechs..

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Verify that FI, the sidecar, and partner policies are complete, tested, and mapped to roles—and that they meet FDIC CMS elements (board/management oversight + compliance program: written policies, training, monitoring/audit, complaint response).
- Distinguish "application-stage" vs "launch-stage" requirements and set refresh cadences tied to the third-party lifecycle (planning, due diligence, contracting, ongoing monitoring, termination).
- Ensure job-specific BSA/AML training is documented for all personnel whose duties require it, consistent with FFIEC guidance (content tailored to roles; evidence retained).

OPERATIONAL LAUNCH THROUGH A SIDECAR CORE

September 18, 2026

This session focuses on preparing and executing a compliant fintech go-live using the sidecar as the technological means. The module covers validating system and control readiness, establishing communication and escalation protocols, and implementing heightened early-life monitoring. Participants will engage in guided launch simulations, control validation, and early-life monitoring workshops.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Integrate The sidecar's real-time monitoring outputs into the FI's risk and governance routines.
- Conduct recurring reviews of SOC2, audit, and financial performance reports from the sidecar and fintech partners.
- Validate ongoing effectiveness of BSA/AML, OFAC, and fraud-monitoring controls.
- Oversee partner adherence to disclosure, marketing, and complaint-handling requirements where applicable.
- Ensure all metrics—financial, operational, and compliance—are visible to the board and subject to documented challenge.

ONGOING MONITORING & COMPLIANCE OVERSIGHT

September 24, 2026

This session focuses on maintaining continuous oversight of fintech programs operating through the sidecar. This includes integrating operational, financial, and compliance monitoring into the FI's governance framework, with a focus on consumer-compliance and fair-lending supervision for programs with consumer exposure. The module covers integrated monitoring frameworks, periodic reviews, BSA/AML and consumer oversight integration, and third-party audits and independent testing.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Integrate The sidecar's real-time monitoring outputs into the FI's risk and governance routines.
- Conduct recurring reviews of SOC2, audit, and financial performance reports from the sidecar and fintech partners.
- Validate ongoing effectiveness of BSA/AML, OFAC, and fraud-monitoring controls.
- Oversee partner adherence to disclosure, marketing, and complaint-handling requirements where applicable.
- Ensure all metrics—financial, operational, and compliance—are visible to the board and subject to documented challenge.

DATA SECURITY, PRIVACY & INCIDENT RESPONSE

September 24, 2026

This session focuses on strengthening data security and privacy across the FI - Sidecar - Fintech chain and ensuring a coordinated response to cybersecurity events. Objectives include applying existing security programs to fintech operations, defining cross-party responsibilities, and maintaining auditable evidence. The module covers regulatory alignment, core controls, incident-response coordination, audit logging, and testing and training.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Apply the existing information-security and privacy programs to fintech-hosting operations, intensifying—not duplicating—the FI's current controls.
- Define clear cross-party responsibilities for prevention, detection, escalation, and regulatory notification. Maintain auditable evidence—logs, reports, and test results—for examiner readiness.

AUDITS, EXAMINATIONS & ONGOING DUE DILIGENCE

September 25, 2026

This session focuses on sustaining exam-readiness by intensifying audit, exam, and oversight functions for programs operating through sidecar. Objectives include maintaining a risk-based audit schedule, aggregating examiner-ready documentation, and conducting annual partner re-underwriting. The module covers building a risk-based audit program, creating an exam readiness package, and conducting ongoing due diligence and re-underwriting.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Maintain a risk-based internal and vendor audit schedule (BSA/AML independent testing, ACH/ Payments, IT/InfoSec, PCI/SOC, Consumer Compliance, Pen Tests) and tie findings to board reporting and remediation.
- Aggregate examiner-ready documentation mapped to the third-party life cycle (plans, risk assessments, contracts, monitoring, issues/corrective actions, board minutes).
- Conduct annual partner re-underwriting and risk-based refresh (financials, controls, SOC2/pen tests, complaints, returns/fraud, covenant status), recognizing reliance on SOC reports does not replace FI oversight.

PROGRAM REVIEW, PROFITABILITY & EXIT

September 25, 2026

To finish the program, the last session focuses on treating fintech programs as permanent business lines, requiring periodic performance reviews, risk assessments, and structured exit planning. The module emphasizes evaluating program performance through financial, risk, and partner health metrics, adjusting or terminating programs that deviate from approved metrics, and defining safe exit processes. It also covers reserve adequacy, covenant enforcement, and governance integration for fintech program review.

SESSION HIGHLIGHTS

Students will develop an understanding of the following areas:

- Evaluate program performance not just on P&L, but through a layered risk lens (compliance, operational, partner health).
- Adjust, scale back, or terminate programs that deviate materially from approved metrics or risk tolerances.
- Define and document safe exit/transition processes, so terminating a fintech program does not create regulatory, customer, or liquidity risk.

Cost for Program

- State Banking Association Members*†: $1,000

Speaker Profiles

Kevin Johnston is the Chief Banking Officer at Braid, where he leads the integration of fintech infrastructure for community financial institutions. With extensive experience in financial services, he is committed to helping banks modernize their operations through sustainable, compliant, and profitable fintech programs.

Johnston is known for championing the "sidecar-core" approach, enabling banks to bring fintech programs in-house without relying on traditional middleman BaaS providers. He also drives educational initiatives, such as the Fintech Integration Leadership Series, guiding bank executives on payment modernization and regulatory best practices.

At Braid, he focuses on transforming experimental fintech projects into disciplined business lines that fuel deposit growth and long-term revenue.

Attendance

Students may miss one class during the program. However, missing more than one class will result in ineligibility for the graduation certificate. Students must inform the WBA course administrator of any planned absences to explore options for earning attendance credit for the missed class.

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