

FinTech: Financial Innovation, Transformation and Opportunities in the Digital Age

Prosperity

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Financial Technology has, in the last few years, made silently extremely rapid advances with the result that the services offered by new and traditional players have revolutionized the way people interact with them. FinTech brings healthy increased competition, offering a world of opportunities as well as more efficient products and services. Last but not least it also facilitates financial inclusion. This course touches also Green-Fintech and Islamic Fintech.

On the other hand, FinTech companies are posing new risks to investors and consumers as well as to financial stability and integrity. Jurisdictions have adopted various initiatives to keep abreast of the rapid technological developments and the development of their FinTech ecosystems. Innovative regulatory approaches have become necessary such as sandboxes and innovation hubs in response to FinTech developments.

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At the end of the course, the participants should be able to:

- Explain the main financial technology (FinTech) innovations, their dark and light sides as well as the possible expected evolutions
- Understand how FinTech is reconfiguring financial services business models, entailing possible reshaping of traditional financial intermediaries
- Explain the critical technology strategies and foundational technologies in FinTech, including blockchain and cryptocurrencies

- Understand how Green financial technology works and realize how its priority are close to those of Islamic FinTech sharing parallel strategies and similar platforms and appreciate the complexity of Islamic FinTech.
- Explain the main challenges of Regulators and understand which innovative regulatory approaches are needed in response to FinTech developments.

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This course consists of the following five modules:

Module 1 What is FinTech?

Module 1 introduces participants to the evolving intersection of financial services and technology. Participants will begin to examine financial technology - FinTech - and the array tech-enabled services offered by start-ups, technology company or traditional providers of finance. The module will provide an initial overview of the FinTech ecosystem and identify the new actors and channels for finance provision.

Module 2 Payments, Cryptocurrencies and Blockchain

Module 2 examines the development of innovations in personal and commercial finance. Consumer-oriented financial services have expanded to include a variety of financial activities, including electronic payments, cryptocurrency and blockchain technology. The module will consider how these innovations may improve transparency and enable traditional and non-traditional actors to offer a variety of financial services.

Module 3 Digital Finance and Alternative Finance

Module 3 explores the different dimensions of digital finance (i.e., products, businesses, technology and infrastructure), its impact on the financial industry and the expansion of financial services to non-financial sectors. Further, the module will examine how innovations in digital finance may drive financial inclusion and improve individual wellbeing.

Module 4 RegTech and the better Understanding of Risks

Module 4 analyses the application of innovative solutions in finance, which facilitate the delivery of regulatory requirements. As a subset of Financial Technology (FinTech), Regulatory Technology (RegTech) will enable companies to better manage risk and regulatory compliance. The module will discuss the transformative potential of RegTech, in addition to the innovative solutions championed by traditional banking institutions and RegTechs.

Module 5 Fintech for Small and large Enterprises, Green and Islamic Finance

Module 5 examines the emerging areas of Green and Islamic FinTech. Participants will consider the application of FinTech for Small & Large enterprises and the potential of Green FinTech solutions to alleviate climate risks and strengthen the value chain of financial services. The module will further consider the impact of Islamic FinTech on traditional Islamic banking and Finance and its significance to global social financing needs.

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In order to ensure the best possible outreach, the course will be delivered through e-learning. Through a multiple-instructional setting, the goal is to achieve the learning objectives by means of learning technologies that match personal learning styles and by the inclusion of non-linear learning that aims at the development of just-in-time skills of adult learners. At the same time, in order to allow participants maximum flexibility of scheduling, the learning will be conducted in an asynchronous manner.

Using a state-of-the-art training architecture, UNITAR will combine self-learning with assessments and online discussions. The pedagogy - adapted specifically to professionals in full-time work - will help train participants through various experiences: absorb (read); do (activity); interact (socialize); reflect (relate to one's own reality).

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The course is expected to be of interest not only to people involved in Financial services, Traders, Investors and

Consumers, but also to regulators and officials involved at public sector level.



A certificate of completion will be issued by UNITAR to all participants who complete the course-related assignments and assessments successfully. **Course schedule is subject to change. Course fee is non-refundable but transferrable to another course or participant and subject to change as per UNITAR's policy on pricing.**

Recommended hardware and software requirements for taking our e-learning courses:

- Platform: Windows XP sp3, Vista sp2, Windows 7 sp1, MacOS X.
- Hardware: 2 GB of RAM and higher for Vista and Windows 7.
- Software: Microsoft Word, Microsoft Excel, Microsoft Powerpoint and Adobe Acrobat Reader (downloadable for free at adobe.com).
- Browser: Internet Explorer 8 or higher; Mozilla Firefox 8 or higher.
- Internet connection: 128kbps and higher.
- Note: JavaScript, pop-ups & cookies must be enabled.

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