

FINTECH: AN INTRODUCTION TO THE OPPORTUNITIES AND CHALLENGES



UNIVERSITY
OF WOLLONGONG
IN DUBAI

PROGRAM OVERVIEW

Financial Technology (FinTech) is currently a matter of hot debate in the financial industry as the banking and finance sector embraces (or seek to embrace) technological innovations.

FinTech provides significant opportunities in terms of (1) exploring new markets, (2) enhancing market participants' interactions and (3) improving efficiency. Nonetheless, these new innovations come with challenges such as regulatory framework, political uncertainty, data security and tax implications. Our introductory course exposes the opportunities and challenges of blockchain technology, cryptocurrency, digital payments and lending, digital platforms for wealth management and insurance technology.

WHAT THE PROGRAM COVERS

Upon completion of this course participants will understand the:

- Recent developments in FinTech.
- Potentials of blockchain technology and cryptocurrency.
- Application of FinTech in financial services, investment decisions and wealth management.
- Security, political and regulatory uncertainties surrounding FinTech.

KEY PROGRAM BENEFITS

Upon receiving the certificate, participants will

- Gain confidence on the application of FinTech in their organisation.
- Know the key providers of FinTech.
- Be able to assess the best FinTech product for their organisation.
- Be able to evaluate the benefits of FinTech for their organisation.
- Understand the risks associated with FinTech.

WHO SHOULD TAKE THIS COURSE?

This pioneering course will equip executives and professionals to deal with the cutting-edge technological innovations in the field of banking and finance.

WHAT YOU WILL LEARN

Participants in this program will be the pioneers in Fintech and will learn about the cutting-edge technology in the financial sector.

Day 1

MODULE 1	AN INTRODUCTION TO FINANCIAL MARKETS INNOVATIONS Undertake a comparative study between old practices and current developments in banking and finance industry.
MODULE 2	AN INTRODUCTION TO FINTECH Gain an overview of the development in FinTech and explain how it is an innovative disruptor for the banking and finance industry.
MODULE 3	BLOCKCHAIN AND CRYPTOCURRENCY Starting with the origin of blockchain and cryptocurrencies, learn more about their fundamentals applications, costs and benefits.
MODULE 4	PEER TO PEER LENDING This module will explain how FinTech is changing the traditional lending system and highlight the potentials of Peer-to-Peer products.

Day 2

MODULE 5	DIGITAL WALLETS Learn more about how electronic devices and online services are used to store both traditional currency and cryptocurrency. The risks and returns of digital wallets are introduced.
MODULE 6	DIGITAL PAYMENTS The development of digital payment methods such as Apple Pay, Samsung Pay Near-Field Communication (NFC), Paypal and cryptocurrencies and their roles are explained.
MODULE 7	THE RISE AND FALL OF BITCOIN Learn about the controversial debate/myth around Bitcoin.
MODULE 8	ROBO-ADVISER Participants will learn how FinTech has revolutionised the investment and portfolio management practices.

Day 3

MODULE 9	INSURANCE TECHNOLOGY The application of FinTech in the insurance industry.
MODULE 10	TAX GUIDELINES Participants will learn about the tax implications of FinTech companies.
MODULE 11	POLITICAL WILL AND REGULATORY FRAMEWORK Participants will learn about the political risk associated with FinTech and its rapidly growing regulatory framework.
MODULE 12	THE FUTURE OF BLOCKCHAIN TECHNOLOGY We discuss the potential of blockchain technology in other areas of finance.

DR VIKASH RAMIAH



Dr Vikash Ramiah is an Associate Professor in Applied Finance at University of Wollongong in Dubai. He specialises in the latest developments in financial markets and has published in the areas of technology and regulation of financial markets in both developed and emerging markets.

Vikash has been teaching economics and finance courses at UOWD, UNISA, RMIT, University of Melbourne, La Trobe University and ACU since 1999. He has published in academic reputable journals (for example Journal of Banking and Finance & Energy Economics) and has co-authored in several books.

He was an elected board member of the RMIT University Business Board, program Director of OUA and acting Board member at the ACFS. His industry experience involves ANZ, the Australian Stock Exchange, the Finance and Treasury Association of Australia, the Australian Centre for Financial Studies and head of applied finance at UOWD.

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