

EDUCATE ——— ENABLE ——— EMPOWER

GOVERNANCE, RISK AND COMPLIANCE

LEVEL **7**

Professional Certificate in

# FinTech

2023—2024



A recognised  
college of UCD

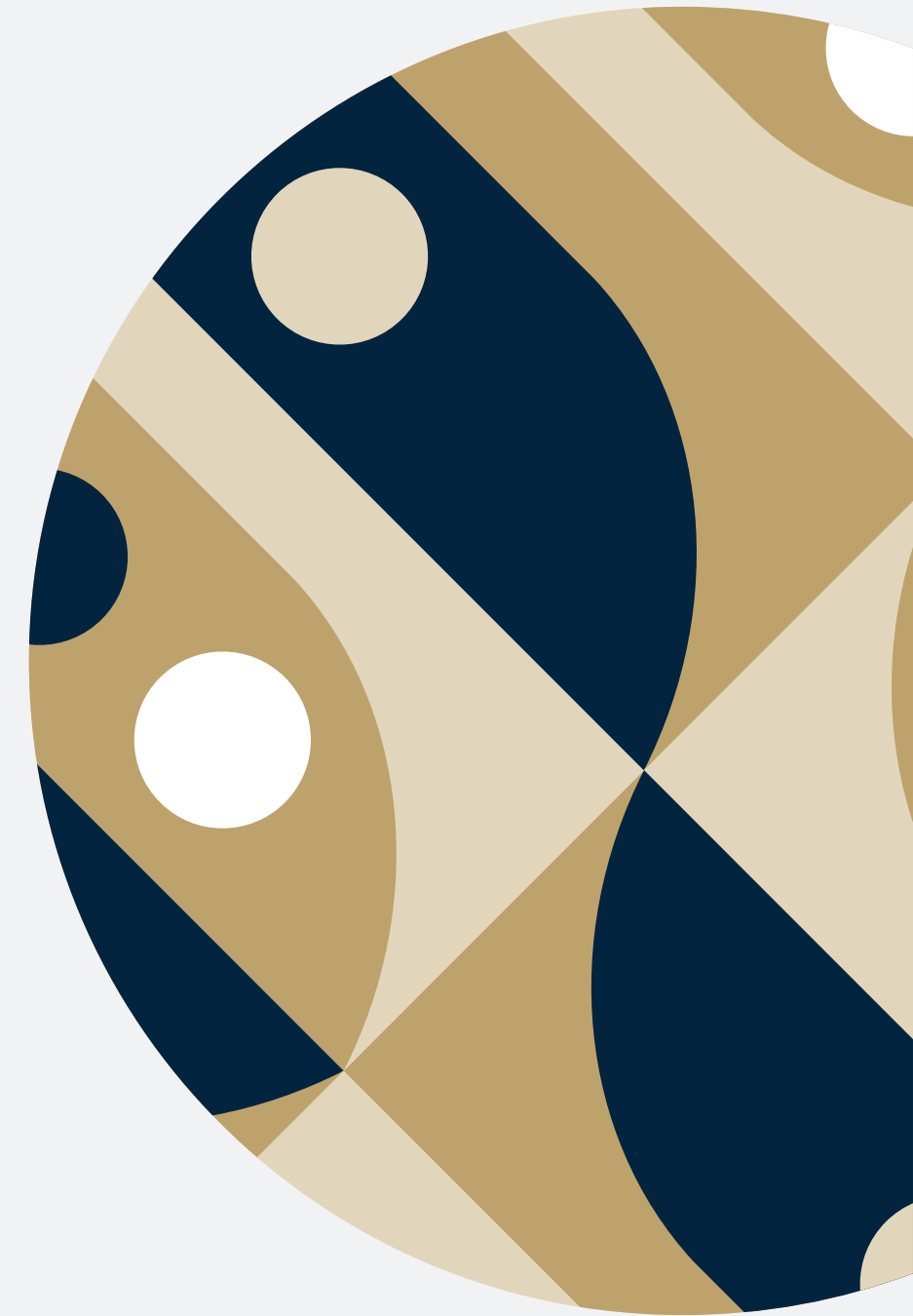
# Who we are

## IOB

IOB is a professional community of over 33,200 members who work in banking and the international financial services sector. Professional development of our members through education is at the heart of what we do. IOB provides university programmes to enable our members achieve and sustain their professional qualifications and Continuing Professional Development (CPD) – essential in meeting customer and regulatory expectations. More than 7,400 individuals studied with us last year and over 23,200 members are registered for CPD schemes administered by IOB.

## Excellence in education – a recognised college of UCD

As a recognised college of University College Dublin (UCD) and the standout financial services educator, we offer qualifications of the highest standard. We currently have more than 40 programmes ranging from Professional Certificates and Diplomas (level 7) on the National Framework of Qualifications (NFQ) to Masters Degrees (level 9). We design our programmes to be practical and relevant, and grounded in academic rigour.



# Introduction

## Who is this programme for?

Increased digitalisation is happening throughout the financial services sector. The aim of the Professional Certificate in FinTech programme is to provide students with an understanding of risk and compliance in the context of increasing use of financial technology (FinTech). The programme has been developed by industry practitioners and experts. The Professional Certificate in FinTech will provide participants with the knowledge and tools required to deal with practical issues and meet the challenges arising in the management and practice of risk and compliance in an increasingly digital operating, where FinTech is increasingly core to the digital and business strategy.

The programme will introduce participants to the FinTech industry, the different types of digital risk that arise and how the application of technology has disrupted the traditional delivery of financial services. Participants will learn about the breadth of regulation applicable to FinTech. There is particular focus on developing the specialist knowledge and skills to identify and manage anti money laundering, an escalating worldwide problem. Anti-money laundering (AML) is a critical responsibility of the financial services sector; it effects the stability of the financial system and is essential to safeguarding national and global interests.

It will provide an overview of a range of key innovative technologies employed in the FinTech sector including: blockchain, RegTech and cryptocurrencies. It will focus on developing the specialist knowledge and skills that will equip students to identify and manage against financial crime as well as the policies, procedures and internal controls intended to prevent its occurrence in a digital enabled environment. Students will work through some case studies to get a better understanding of the practical application of risk and compliance management in the context of a FinTech environment.

## Who should attend

This programme is designed for those who work in, or aspire to work in, a risk and compliance function using or going to use FinTech in their business including those in an advisory, supervisory or oversight role of a compliance and risk function and those developing services for, and providing services to, the sector. The programme is particularly useful to those who work or aspire to work in a professional capacity in the Anti Money Laundering (AML) function, and to those in an advisory or supervisory AML role in their business using or going to use FinTech and digital technologies in the management of their operations. This programme supports career advancement and is suitable to a wide range of professionals looking to upskill on the impact of FinTech on compliance and risk management in the financial services sector.

## How you will benefit

On successful completion of the Professional Certificate in FinTech programme, graduates will understand the FinTech industry and how the application of technology has disrupted the traditional delivery of financial services. Graduates will gain an understanding of the local and EU regulatory environment of regulated firms and the FinTech applications in use in financial services. In particular, graduates will identify the nature and types of financial crime and money laundering activities and the role of culture and the ethical considerations in managing AML operations in a FinTech environment.



**//** Fintech engagement and partnership is now an integral component of our digital strategy in AIB, as it is for most financial services organisations. This will continue to grow in both breadth and scale over time, so will become increasingly important. Developing an understanding of the dynamics involved, the potential rewards to be reaped but also the possible risks involved is essential for anyone who delivers or supports digital change initiatives such as Risk and Compliance teams. This new programme will support those looking to upskill and develop their understanding of the impact of Fintech in the delivery of financial services.”

**Niall Buckley**  
Head of Digital Ecosystems, AIB

# Meet your team



### Frank Kelly

Frank is a barrister with over 20 years’ experience in retail banking. He is a recognised expert in Financial Services Regulation and provides practical advice to Boards and C-Suite executives on matters relating to the regulation of payment services, digital banking, data protection and anti-money laundering. Frank also assists the Banking & Payments Federation of Ireland, the Fintech & Payments Association of Ireland and is the Irish representative on various European Payments Council committees and working groups.



### Jacky Mayne

Jacky is an experienced risk practitioner who was Head of Group Operations and Payments Risk Assurance at Bank of Ireland and is now leading her own Risk Consulting practice. Her experience is focussed on interpreting regulation to define and lead the delivery of high-profile risk initiatives into complex operating environments. Jacky holds an Executive Master’s in Risk Management and frequently defines and delivers training on a wide range of regulatory topics.

# Curriculum

NFQ: Level 7
Academic credits: 10 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD

You study two modules:

- 1. Risk and Compliance in a FinTech Environment
- 2. AML and Financial Crime in a FinTech Environment

Each module carries 5 ECTS (academic credits).

### 1. Risk and Compliance in a FinTech Environment

At the end of this module, you will be able to:

- Understand the FinTech industry and how the application of technology has disrupted the traditional delivery of financial services
- Identify different types of FinTech applications in use in financial services providers
- Understand the different types of digital risk this introduces, and how to mitigate them
- Outline the regulatory frameworks relating to the use of FinTech in financial services and the variety of applicable authorisation types
- Describe the risk and compliance frameworks needed to effectively manage FinTech operations of financial services firms.

### 2. AML and Financial Crime in a FinTech Environment

At the end of this module, you will be able to:

- Identify the nature and different types of financial crime and money laundering activities perpetrated against financial services providers
- Understand the local and EU regulatory environment within which regulated firms operate
- Describe the impact of FinTech & Digital Transformation and its uses and challenges in the management of AML operations
- Understand the role of culture and the ethical considerations in managing AML operations in a FinTech environment.

On successful completion of the programme, you will gain an understanding of the risk and compliance frameworks needed to effectively manage the use of FinTech in your operations.

### Award

When you successfully complete this programme, you will be awarded a Professional Certificate in FinTech from UCD. This is a level 7 qualification on the National Framework of Qualifications.

# Further Information

### Delivery

The programme is delivered online.

### Assessment

Each module will be 100% Continuous Assessment (CA).

### Duration

October to May.

Autumn Trimester	Risk & Compliance in a FinTech Environment
Spring Trimester	AML and Financial Crime in a FinTech Environment

### Entry requirements

The minimum entry requirements to the Professional Certificate in FinTech are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics.
- Five O Level/GCSE passes, including English Language and Mathematics.
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

### Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

### Fees

€605 per module.

### How to enrol

For further information, including closing dates and to enrol online visit [iob.ie/programme/fintech-certificate](https://iob.ie/programme/fintech-certificate)

### Contact us

Mikeala White  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)





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Learn at a time and pace that suits you with the full library of archived IOB events and webinars. IOB Learn is your ticket to the conversations that matter.

### Explore your module and CPD resources

Find your module materials, resources and CPD content for professional designations on one dedicated platform.



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