

EDUCATE — ENABLE — EMPOWER

GOVERNANCE, RISK AND COMPLIANCE

LEVEL **7**

Professional Certificate in

FinTech

2021—2022



Who we are

IOB

IOB is a professional community of 33,600 members who work in banking, investment funds and international financial services on the island of Ireland. Professional development of our members through education is at the heart of what we do. IOB provides university level 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 9,800 individuals studied with us last year and over 23,800 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 (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.



A new era

In 2021 IOB launched 3 innovations that set a new benchmark.

IOB Learn

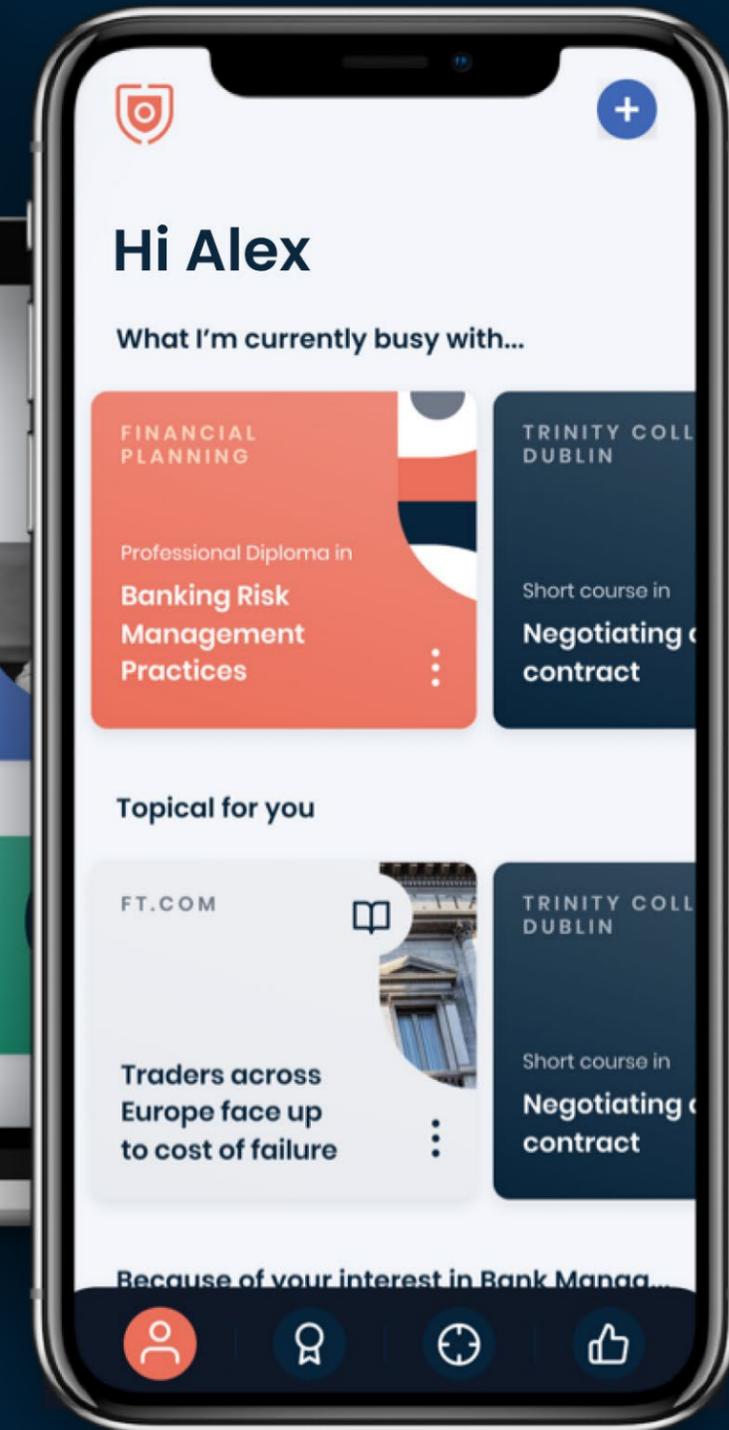
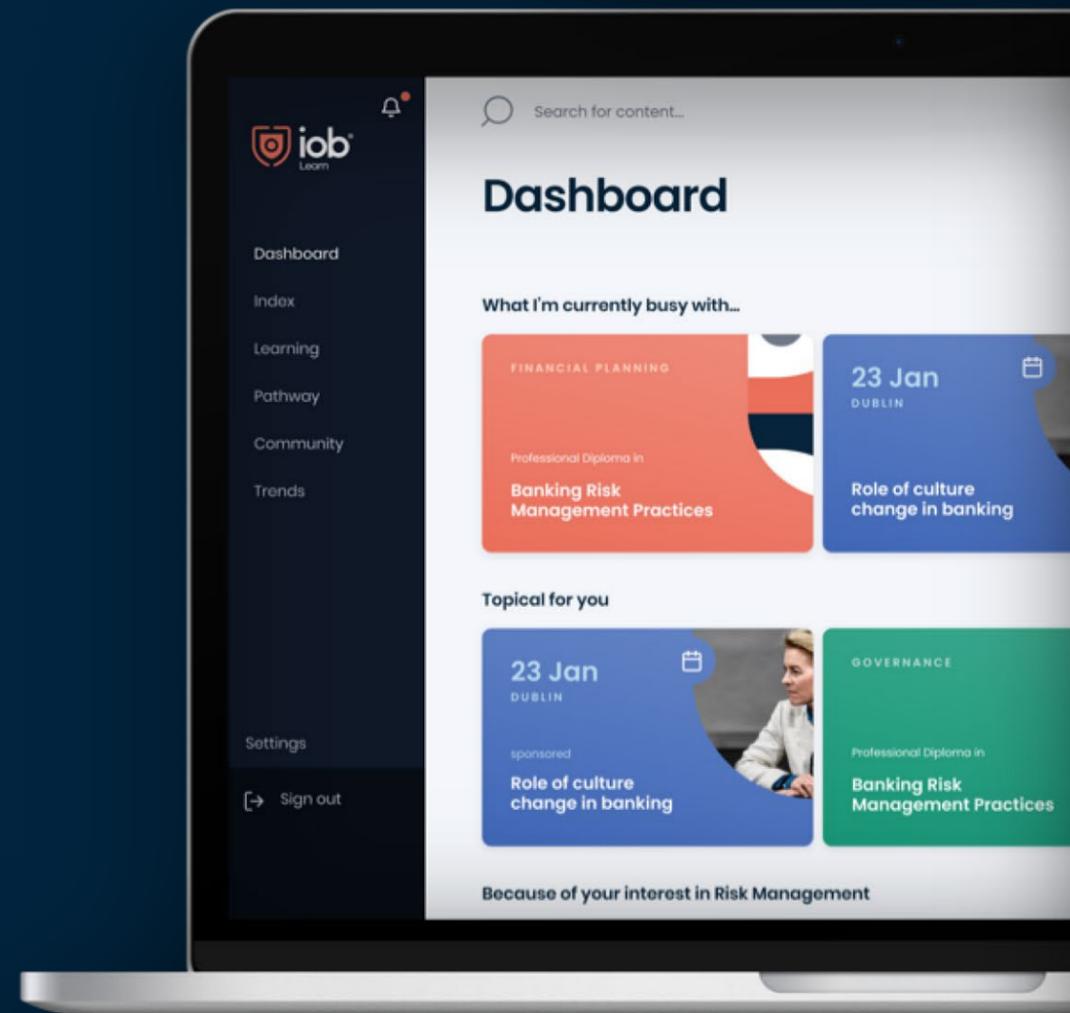
Our new learning experience platform, IOB Learn, is a digitally enabled, intuitive, personalised, lifelong learning and career ecosystem. For everyone working in financial services, including investment funds and international financial services.

The IOB App

From discovering curated content, following your learning pathways, to logging CPD on-the-go, IOB App opens a new world of possibility in staying connected and up to date with IOB.

EdQ by IOB

A new dynamic education credentialling ecosystem that tracks and certifies qualifications, continuing professional development and lifelong learning, supporting career profile recognition across a wide reach of financial services.



Introduction

Who is this programme for?

IOB is delighted to launch its new accredited programme the Professional Certificate in FinTech. Increased digitalisation is happening throughout the financial services sector. The aim of this 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 Commercial Insights and Fintech
Engagement AIB Bank

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

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, participants will:

- 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, participants 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, graduates will gain an understanding of the risk and compliance frameworks needed to effectively manage the use of FinTech in their 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.

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

€600 per module.

How to enrol

For further information and to enrol online, visit iob.ie/programme/fintech-certificate

Contact us

Mary O'Dwyer
Programme Manager

E: education@iob.ie



Key Dates 2021–2022



Autumn Trimester September 2021 – January 2022	Blended Level 7 and Level 8
Closing date for applications*	13/09/2021
Closing date for module registrations	01/10/2021
Trimester start date**	04/10/2021
Re-registration closing date	12/11/2021
Module withdrawal date	12/11/2021
Exam period	03/01/2022 – 23/01/2022
Exam results release date	04/03/2022

Spring Trimester January 2022 – May 2022	Blended Level 7 and Level 8
Closing date for applications*	28/01/2022
Closing date for module registrations	04/02/2022
Trimester start date**	07/02/2022
Re-registration closing date	18/03/2022
Module withdrawal date	18/03/2022
Exam period	02/05/2022 – 21/05/2022
Exam results release date	01/07/2022

Summer Trimester June 2022 – September 2022	Blended Level 7 and Level 8
Closing date for applications*	27/05/2022
Closing date for module registrations	03/06/2022
Trimester start date**	06/06/2022
Re-registration closing date	15/07/2022
Module withdrawal date	15/07/2022
Exam period	05/09/2022 – 25/09/2022
Exam results release date	28/10/2022

* Places may be available after this date depending on availability
 ** Member Resources in IOB Learn

Dates may change – check IOB Learn and iob.ie for up-to-date information



Membership

IOB membership

Learn more about the value and benefits of becoming a member of IOB.



Your standout educator

IOB is a recognised college of UCD, which is Ireland's largest university and ranked within the top 1% of higher education institutions in the world. A leading provider of applied education in financial services, we offer more than 40 university accredited qualifications, taught by academics and leading industry experts.

- Access to IOB's full suite of accredited learning, taught by academics and leading industry experts.
- Access via IOB to Government Funding for education programmes, e.g. Springboard, IFS Skillnet.
- Graduation Ceremony for level 8 and 9 graduands.



We get you qualified

We offer 14 professional designations, including all the essential regulatory required designations to qualify you for roles in financial services. Free accreditation of your training for CPD hours on IOB CPD schemes.



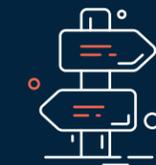
We keep you qualified

Lifelong learning is essential to sustain a career and your professional designation(s). As Ireland's largest provider of continuing professional development (CPD), we keep you qualified. Included in your membership subscription at no additional cost is access to a minimum of four continuing professional development events in addition to our suite of eCPD modules.



IOB Learn

An exciting new learning experience platform, and an IOB app personalised to your professional development needs. IOB Learn will give you access to a new suite of micro learning and curated learning content across a number of channels.



Your essential career partner

Through IOB Learn we empower you to explore your talent and potential. We fuel your personal growth and career trajectory.



Your professional community

Membership of your industry's professional body, the largest professional membership community in Ireland, brings you into a community of like-minded people. Professionals from across financial services working in a similar specialism as you, dealing with similar challenges to those that you face. Through in-person events, digital events and forums you can hear key note speakers and share experiences, exchange knowledge, network, expanding your contacts and personal profile.

- Invitations to in-person and virtual events and networking opportunities.
- Access to breakfast briefings / lunch and learns.
- Access to the latest insights, thought leadership, emerging issues and trends.

Membership

Corporate membership

Learn more about the value and benefits of becoming a corporate member of IOB.



Strategy and Governance

IOB Council (board of directors) and Council committees are responsible for the effective, prudent and ethical oversight of IOB, setting its strategic aims and direction. Corporate members are entitled to either appoint or elect persons to Council.

Active engagement, participation and leadership in IOB Council and Council Committees is a commitment to setting and maintaining high professional and ethical standards, and enhancing the technical expertise of the financial services industry.



Talent development

An organisation's greatest resource is its people. IOB's wide range of applied education and lifelong learning programmes develop your talented staff.



Future skills

Financial services continues to change rapidly. IOB helps build transferable skills for the individual and a more flexible workforce for your organisation.



Regulatory compliance

Where relevant, our education qualifications, professional designations and CPD schemes meet the Central Bank of Ireland's Minimum Competency Code and Fitness and Probity requirements. Our new EdQ credentialing platform supports you in meeting your regulatory responsibilities.



Professional standing

IOB offers a range of professional designations which are a recognition of educational achievement and professional standing. They are a badge of excellence and an endorsement of academic qualifications, professional knowledge and experience. Several of the designations are recognised worldwide.



Independent assurance

IOB is an independent stamp of assurance that supports organisations in engaging, motivating and empowering their employees to learn and perform.



Corporate community

Build your network with a community of peers – learn from other leading organisations, share your knowledge and expertise.

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iob.ie



A recognised
college of UCD