

## H. LAVITY STOUTT COMMUNITY COLLEGE: ROBERT MATHAVIOUS INSTITUTE

### FINTECH CERTIFICATE PROGRAMME

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#### Mission Statement

The HLSCC Robert Mathavious Institute develops and delivers knowledge and skills through training, career enhancement, personal enrichment, continuing professional development, counseling, advisory and consultancy services, to support the human resources needs of the BVI financial services jurisdictions.

#### Course Objectives:

The objectives of the Certificate in FinTech Course are as follows:

- Provide hands-on experience with emerging technologies: Digital Assets, RegTech, Data Analytics and Automation;
- Practice their skills with actual project deliverables at government and businesses;
- Become contributing members to the FinTech ecosystem of the BVI and the region;
- Prepare for a career in FinTech or to diversify their vocational portfolio;
- Provide partnering organizations access to Fintech resources;
- Develop a regional cadre of certified FinTech professionals;
- Deliver innovation in companies, government and new startups;
- Provide technically competent participants additional course opportunities to go deeper;
- Engage BVI HLSCC instructors in collaboration on the course

#### Course Overview:

Students will focus on the needs of the BVI to do digital transformation across government and business sectors including:

- Next generation **digital banking** capability
- Automation and digitalization of **digital identity**
- Analytics and automation of corporate compliance with **RegTech**
- **Digital assets** and the infrastructure needed to support next generation financial technology

In addition, students will have the option to access traineeships and employment opportunities with partner organizations.

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**Course Number:** RMI-FINTECH24

**Semester:** *Spring 2024*

**Instructor:** various

**Office Hrs:** *by appointment*

**Contact:** *Phone (284-852-7081/540-5991); Email: info@rmibvi.com or csliburd@hlsc.edu.vg*

**Class Meeting Days/Time:** *as per schedule below*

**Class Meeting Location:** \*synchronous: *remote, online delivery*, \*asynchronous: *online material*

**Pre-requisites:** *entrance by application*

**Text(s) and Resources:** *PowerPoint slides, case studies, course notes, and selected articles, certification courses*

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## **Course Description:**

*The Future of Finance: Trends and Emerging Technologies in FinTech*

Course Work Modules:

*FinTech Cases and Concepts*

This overview will discuss how technology solution solved business problems in the financial industry. Includes discussion with a **fintech industry leader and hands on with blockchain/digital assets**. Topics include lending, payments, insurance, regulation and management. How fintech is used without the need for heavy capital, as well as the advantages/disadvantages incumbents have over financial technology companies/ startups. This overview also delves into examples of technologies used in the financial industry, the **ABCDs Artificial intelligence (AI) Blockchain, Cloud and Data**.

At the core of this is how **Customer Experience(CX)** is supported by excellent Employee **Experience(EX)**.

*Innovation in Practice*

Through activities and exploration of case studies, the participants will learn how Innovation works and begin to apply tools, methods, processes, and mindsets to their professional workplace. Practice the skills through hands-on activities and increase confidence in their creative abilities. It's the first step in unlocking the hidden creative potential. By the end of this course, students will be able to:

- Solve business problems through development of curiosity and collaborative mindset
- Achieve holistic understanding of how business cases can be resolved by implementing cost-effective solutions/products/services by applying design thinking concepts.

*Launching a Digital Bank: A Practical Approach to Modern Banking Technologies*

In an era where digital transformation is pivotal, this course offers hands-on experience in launching and managing a digital bank. It provides participants with an immersive understanding of the intricacies involved in setting up and operating a digital banking platform. This course covers managing digital assets, implementing basic Anti-Money Laundering (AML) and Know Your Customer (KYC) protocols, addressing cybersecurity challenges, leveraging data visualization for identifying opportunities, and enhancing operational efficiency through automation.

Participants will delve into the essentials of both front and back office operations, gaining insights into the practical aspects of digital banking. The course emphasizes the importance of staying

compliant in the rapidly evolving digital age, equipping students with the knowledge to navigate the regulatory landscape effectively.

This course serves as a gateway for those aspiring to be at the forefront of the digital banking revolution, providing the tools and knowledge to navigate the complexities of modern banking technologies and stay ahead in the dynamic world of finance.

### *Understanding RegTech: Navigating Regulatory Technologies in the Financial Sector*

This comprehensive course is designed for financial professionals, compliance officers, and technologists who aim to deepen their understanding of Regulatory Technology (RegTech) in the financial sector. This course provides an in-depth look at how technology is reshaping the regulatory landscape, offering innovative solutions to compliance challenges. It covers the fundamentals of RegTech, its applications in compliance and risk management, and the latest trends and developments in this rapidly evolving field.

"Understanding RegTech" is an ideal course for those looking to navigate the complex interplay between technology and regulatory compliance in the financial industry. It equips participants with the knowledge and skills to leverage RegTech solutions effectively, ensuring they remain compliant and competitive in a technology-driven business landscape.

### *"Leveraging Actionable Intelligence: Strategic Analytics for Digital Asset Optimization and Banking Profitability"*

Every organization wants to enhance the value of their business. However, in the current scenario, it's hard for many organizations to achieve it as they are not backed by solid data. Even if they have a huge amount of data, they are unable to generate actionable intelligence. By the way, it was never just about the data, it is the answers that are important. There could be various reasons for this, including lack of experience, resources and compelling learning materials. Re-introducing Actionable Intelligence which has the potential to answer the most challenging questions of "Where are we Today", "Are we winning" and "How to Win Tomorrow".

With the advancements in technology, there are now various tools available which can help in answering these questions. While Business Intelligence (BI) appears to be a technology or data scientist's function, the challenge in application of BI is that it requires thorough understanding of the business concepts and BI tools. The course is focused on the application of business intelligence. There will be business concepts, fundamentals of charting, and hands-on practice **advanced Excel as well as the tool used to break the Panama Papers case, Neo4J**. The course will also cover all the necessary concepts in order to perform an analysis with **Excel Generative AI**.

Participants will learn to answer pivotal questions like:

- "Where are we today in terms of customer experience and efficiency?",
- "How can we optimize our banking services for maximum profitability?", and
- "What strategies ensure compliance while advancing our financial objectives?"

*Capstone: Project Work*

Participants will work individually and in groups/teams in the design and development of a practical Fintech project. The process will be instructor supervised. Where a project is not available with a local firm, instructors will provide participants a field project that will count toward the project requirement of the course. Participants must agree to a confidentiality agreement in order to work with a firm.

### Delivery Structure

5 weeks of intensive bi-weekly instruction delivered remotely via Zoom. Sessions may be up to two hours in duration and will take place between 7pm and 9pm on Monday evenings, beginning March 18<sup>th</sup> 2024.

*Project Phase:* (beginning June 20)

1 month of supervised practical work toward the development of a FinTech project for a local firm, or on a project assigned by instructors.

### Delivery and Instruction Methods:

Students will have the opportunity to participate in:

- Case Studies: Real-world scenarios focusing on digital assets, banking profitability, and compliance.
- Expert Sessions: Talks and Q&A with industry experts in finance analytics and digital asset management.
- Practical Projects: Hands-on projects using Analytics tools similar to those used to **analyze the Panama Papers**, and real financial data sets.

The programme and courses will be also delivered by means of lectures and PowerPoint presentations, course notes and selected readings.

### Course Schedule: Spring 2024

	Week 1	Week 2	Week 3	Week 4	Week 5
Mon.	Course Intro and Case Study	Launching a Digital Bank: A Practical Approach to Modern Banking Technologies	Understanding RegTech: Navigating Regulatory Technologies in the FI Sector	Leveraging Actionable Intelligence: Strategic Analytics for Digital Asset Optimization and Banking Profitability	Innovation in Practice Review: Digital Assets, RegTech and Analytics
Wed.	Intro to Innovation Practice	Launching a Digital Bank: Continued	Understanding RegTech: Continued	Leveraging Actionable Intelligence: Continued	Coursework Wrap-up
Tutorial		Innovation Tutorial	RegTech Tutorial	Analytics Tutorial	

	Week 6	Week 7	Week 8	Week 9	Week 10
Mon.	Capstone Kickoff	Capstone Checkpoint 1	Capstone Checkpoint 1	Capstone Presentation Practice	Capstone Presentations and Graduation
Wed	Capstone Guidance	Capstone Guidance	Capstone Guidance		
Tutorial	Capstone Project Selection				

**Programme Assessment:**

Assessment of the programme will be conducted by an individual final exam for each course module, which will be combined with a final assessment for the course project. The assessment distribution is as follows: 15% (each module (4 total)) + 40% course project. Participants must achieve a cumulative assessment mark (courses and project) of 60% to pass the course.

Instructors may utilise various methods for the final exam for each course module. These methods may include multiple choice questions, short-essay response, or practical assessments. The pass mark is normally set at 50%. The pass mark for the project is 50%.

*Extension Courses* will be assessed separately and will not be included as part of the overall assessment to pass the programme. Instructors for this course module may utilise a variety of assessment methodologies to assess learning, but the pass mark remains, typically, at 50%.

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**Course Certification:**

HLSCC will issue certificate of completion for passing of the full programme.

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**Programme Application**

*Application form*

Interested persons may apply for entrance to the programme by completing an online application form that can be accessed at the web link below, or by scanning the QR code. Please allow 2 weeks for the processing of your application. Applications may be submitted between February 5<sup>th</sup> and March 11<sup>th</sup>.

Applications will be reviewed based on merit. Applicants with business, regulatory, law, or finance background, and experience in computers / technology are encouraged to apply. Candidates with science, technology, engineering (STEM) background are also encouraged to apply. All applications will be evaluated and candidates that pass this initial evaluation will be contacted for a follow-up interview. Unsuccessful candidates will likewise be notified.

[BVI FinTech Training Programme Application Form \(office.com\)](http://office.com)

### *Interviewing and Selection:*

Applicants that pass an initial review will be contacted for a selection interview, which will take place via Zoom. A successful interview will enable persons to register and pay for the programme. Selection for registration will be based on aptitude and commitment. Aptitude will be determined generally by review of one professional/academic qualifications or degree, as well as one's professional experience. Commitment will be determined via interview questions. Interviews will take place between February 5<sup>th</sup> to March 11<sup>th</sup>, generally, but may be scheduled earlier based on the order applicant's availability.

### **Programme Registration:**

Applicants that pass the interview process will be able to register onto the programme. They will be sent a link that will enable them to register online via a registration portal of the FSI.

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### **Programme Fees and Payment**

Programme Fee: \$3750 BVI residents, \$5,000 USD BVI non-residents.

#### Payment Plans

The course fees can be paid progressively by means of a three-part payment plan. Persons wishing to use this method must complete and sign a payment plan agreement that will be provided by the Fiscal Department, HLSCC.

### *Optional Courses*

#### Online:

- PowerBI, Certification: Participants will earn a Microsoft Certification (50 hours badge, 150 hours full certification and exam approx \$150USD paid directly to Microsoft)
- Robotic Process Automation, Certification, will earn a UiPath or Microsoft badge or certification
- US Government, Cybersecurity Fundamentals Certification
- Blockchain Certification: Globally recognized certification

#### Synchronous Scheduled Separately:

- Algo-trading, Theory and Practice: Create python based algo trading bots that react to market dynamics.
- Smart Contract Programming: Develop a Web3 product that handles technology. Participants will be able to create a smart contract and connect it to a website.
- Front-End and Application Programming Interfaces: Create an app either web or phone based. Participant will be able to create their own app
- Back-End and Database Programming: Learn to structure data in SQL/NOSQL/Hadoop based structures. Participant will be able to manage a database at an entry level

- Cybersecurity Fundamentals and Penetration Testing: Learn policies, procedures and learn basics of testing cybersecurity controls. Participant will be able to assess fundamental security situation from business process, culture, and fundamental technology situation

**Bridging Module for Persons Desirous to take the course but lacking technical skills:** Teaching the fundamentals of computing, Zoom usage, shared files, software used in the course and more.