

BANGOR BUSINESS SCHOOL

BANKING TECHNOLOGY & FINTECH



Chartered Banker



PRIFYSGOL
BANGOR
UNIVERSITY

CHARTERED BANKER MBA SHORT COURSES

A unique opportunity exists to access training that is globally recognised and delivered online. With minimal disruption from the workplace, the 12-week intensive short course delivers learning outcomes which can be applied directly into every day scenarios from day one.

Any module offered as part of the Chartered Banker MBA (CBMBA) can be taken in isolation, This is a fast track solution for those who desire focused learning that is accredited and can later be used as an accelerated route towards further postgraduate and professional qualifications such as CBMBA.

The Chartered Banker MBA is the only dual qualification in the world offering both an MBA together with the prestigious Chartered Banker designation, the 4th largest Executive MBA emerging from the UK to a global audience (Sunday Times, 2017).

Prospective clients will be mid-career professionals working in the financial industry or regulation however no prior experience or qualifications are necessary. On successful completion of each module, 15 postgraduate credits are achieved.

The full offering of Chartered Banker MBA modules available can be requested as a short course*

- Banking Technology & FinTech
- Capital Markets and Treasury Management
- Corporate Finance
- Corporate Strategy
- Credit and Lending
- Financial Analysis
- Financial Crime
- Financial Crises and Regulation
- Financial Institutions Risk Management
- Financial Services Compliance
- Human Resources / Organisational Behaviour
- Islamic Banking and Finance
- Managerial Economics
- Marketing Strategy
- New Venture Creation
- Private Banking and Wealth Management
- Professional Ethics and Regulation
- Research Methods
- Retail Banking

* A minimum class size of 24 participants required.

Corporate
Group
Discounts are
available

BANKING TECHNOLOGY & FINTECH

On completing this module students will:

- Be aware of how the leading technology-based companies in financial technology are challenging banks in payments services and lending globally
- Understand examine how technology, regulation and business context shape the opportunities for technological innovation in banking
- Critically examine the strategic and public policy issues raised by the new technologies, including the application of competition policy and the extent to which technology leads to new forms of industry competition and co-operation



MODULE OVERVIEW

The module addresses the rapid changes in banking technology and the disruptive impact of new 'fintech' start-ups, challenging conventional bank business models. The module focuses on the interaction of technology (cryptography, mobile banking, AI and machine learning), financial regulation (e.g. the EU PSD2) and changing business models.

A key question addressed is the extent to which new technology is leading to disintermediation of traditional banking functions and co-operation between banks and new non-bank technology-based companies.

The lectures will focus on two business areas where the new technologies are having the biggest impact: One, domestic and international payments; and Two, small business and unsecured personal credit, including trade and supply chain finance.

These discussions are underpinned by consideration of the public policy and strategic issues in financial technology – in particular the interaction of regulation and innovation in banking technology and change in co-operative and shared institutions such as the international card companies Visa and Mastercard and the international payments network Swift.

The first three lectures will provide an overview of new payments providers, looking at international payments, and at the rapidly evolving landscape of domestic C2B and B2B payments.

A supporting case study will examine the role of the major card companies Visa and Mastercard. The next two lectures will examine technology based 'non-bank lending' especially the role of P2P or market place lenders, invoicing and other forms of supply chain finance and the extent to which credit may be supplied outside of the banking system.

The final lectures will look at the changing financial technologies from a public policy and strategic perspective. In this section the role of regulation in both support of and as a barrier to innovation and the impact of technology on the banking landscape in the years ahead will be critically assessed.

ASSESSMENT METHODS

Type	Name	Description	Measurement	Weight
ESSAY	Assignment	An 3500 word assignment to examine the module learning outcomes. The assignment will be a mini-project completed by the learner to explore the application, utility and use of financial technologies and in particularly the use of cyptocurrency, payment systems and new forms of lending in financial services industry.	3500	100



Learning Outcomes tested

- Understand and examine how technology, regulation and business context together shape the opportunities for technological innovation in banking
- Critically examine the strategic and public policy issues raised by the new technologies in financial industries. This includes the application of competition law and policy and the extent to which technology leads to new forms of industry competition and co-operation
- Comprehend how the leading technology-based companies in financial technology are challenging banks in payments services and lending markets around the world

TEACHING AND LEARNING STRATEGY

		Hours
Seminar	Three one hour live web-ex seminar sessions for discussing the module learning outcomes	3
Lecture	Five one hour on line recorded lectures	5
Private study	Private study assisted through the provision of a study guide and on-line resources.	142

Transferable skills

- Literacy - Proficiency in reading and writing through a variety of media
- Self-Management - Able to work unsupervised in an efficient, punctual and structured manner. To examine the outcomes of tasks and events, and judge levels of quality and importance
- Exploring - Able to investigate, research and consider alternatives
- Critical analysis & Problem Solving - Able to deconstruct and analyse problems or complex situations. To find solutions to problems through analyses and exploration of all possibilities using appropriate methods, resources and creativity.
- Argument - Able to put forward, debate and justify an opinion or a course of action, with an individual or in a wider group setting
- Self-awareness & Reflectivity - Having an awareness of your own strengths, weaknesses, aims and objectives. Able to regularly review, evaluate and reflect upon the performance of yourself and others



ASSESSMENT CRITERIA

Threshold 52%

- Knowledge of key areas/principles
- Understands main areas
- Limited evidence of background study
- Answer focussed on question but also with some irrelevant material and weaknesses in structure
- Arguments presented but lack coherence
- Has several factual errors
- No original interpretation
- Only major links between topics are described
- Limited problem solving
- Some weaknesses in presentation and accuracy

Good 62%

- Understands most but not all
- Evidence of background study
- Focussed answer with good structure
- Arguments presented coherently
- Mostly free of factual errors
- Some limited original interpretation
- Well known links between topics are described
- Problems addressed by existing methods/approaches
- Good presentation with accurate communication

Excellent 74%

- Detailed understanding
- Extensive background study
- Highly focussed answer and well structured
- Logically presented and defended arguments
- No factual errors
- Original interpretation
- New links between topics are developed
- New approach to a problem
- Excellent presentation with very accurate communication

