ONLINE CERTIFICATE PROGRAM

FINTECH REVOLUTION:
TRANSFORMATIVE FINANCIAL SERVICES AND STRATEGIES

PROGRAM FEES:
$2,600

Wharton
Aresty Institute of Executive Education
University *of* Pennsylvania

EXECUTIVE EDUCATION

Overview

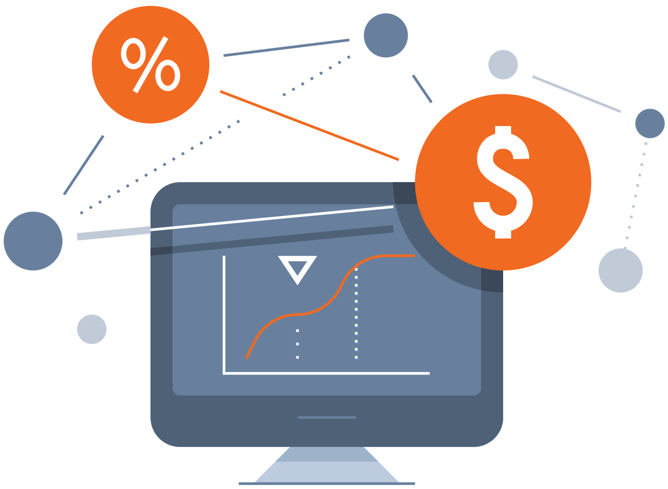
Today's fintech landscape is both broad and fast moving, experiencing an accelerated pace of change since the financial recession of 2008. The field exists at the crossroads of transforming business practices and financial industries, though it is expanding to include related markets such as real estate and insurance.

The goals of applying technology and innovation in the financial industry are similar to the reasons why any industry undergoes a digital transformation:

- Reduce service and transaction costs
- Reach market segments that otherwise would be impractical to engage
- Take advantage of economies of scale
- Improve customer experiences and segment them for a more personalized experience

Wharton's *Fintech Revolution: Transformative Financial Services and Strategies* online program will guide you through the fast-changing landscape, addressing both the opportunities and challenges that emerge, especially in a highly regulated market such as this. First, you will survey the impact of disruption and its evolution in the financial services industry. A closer study leads to exploration of digital payments, artificial intelligence, blockchain, and cryptocurrency, as well as innovations in the related markets of real estate and insurance. Finally, you'll take a careful look at the regulatory atmosphere surrounding fintech, with the goal of assessing how fintech can help you find solutions for your business challenges.

Comprised of recorded video lectures with Wharton faculty and expert guest speakers, this program features a highly interactive learning approach with live office hours, application exercises, case studies, discussion posts, polling, and a capstone project.



Who Is This Program For?

If you're a financial services executive or a leader on the business side of a fintech startup, you will gain invaluable insights concerning crypto, blockchain, machine learning, or other digital-based projects your company might be exploring or launching. This program will be most applicable to the following participants:

- Mid- to senior-level management in finance
- CXOs of fintech startups
- Senior management leading fintech function
- Technology, growth, and innovation consultants
- Professionals working in real estate, insurance, risk, compliance, and regulatory fields

Representative roles include:

Finance Director
VP of Finance
Financial Planning Manager
Finance Manager
Financial Analyst
Credit Analyst
Economist
Management Accountant
Managing Partner
Founding Partner
CEO
CFO

Director of Digital Transformation
Fintech Advisor
Fintech Consultant
Associate Fintech Consultant
Fintech Consultant and Strategic Advisor
VP of Audit and Compliance
Compliance Manager
Risk Manager
Audit Manager
Senior Vice President of Innovation
Director of Regulatory Affairs
Policy Director

High-Impact, Online Learning Experience

Wharton's *Fintech Revolution* online program combines the thought leadership of our renowned faculty with real-world applicability to give you an inspirational and logistical roadmap to explore fintech solutions for your own business challenges. At the end of this six-week program, you will be able to:

- Evaluate fintech's transformative effects on a variety of businesses, including those in finance, real estate, insurance, marketplace lending, and personal banking
- Explain how blockchain and distributed ledger technologies work and are used in financial businesses
- Analyze the balance between regulation and innovation—and its tradeoffs
- Describe a potential plan that encompasses key elements of digital transformation that can be applied to your current business to increase overall competitiveness

60+
Byte-Sized Video lectures

6
Assignments

3
Guest Speakers

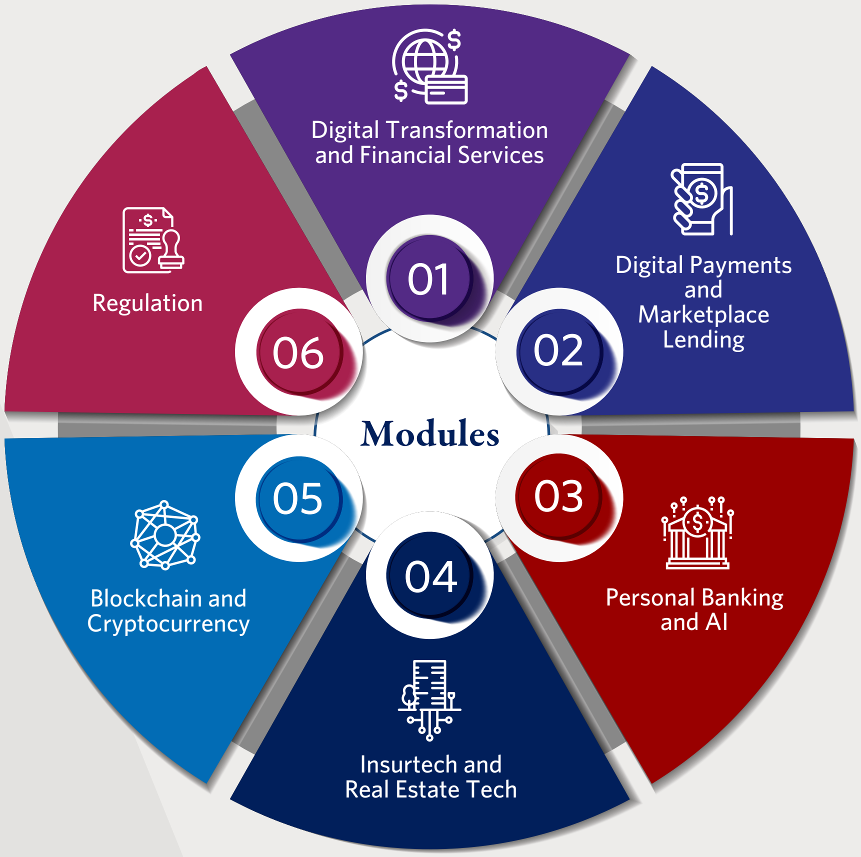
2
Crypto Demos

ACTION PLAN
Create your own fintech playbook to address a real-world challenge or opportunity

REAL-WORLD EXAMPLES
Learn from fintech leaders

TRY-IT ACTIVITIES
Explore fintech apps

Program Topics



This program is designed to provide a thorough understanding of the latest trends in fintech while addressing the business case for embracing digital transformation and innovation:

- Reducing service and transaction costs
- Reaching market segments that otherwise would be impractical to engage
- Taking advantage of economies of scale
- Improving customer experiences and segmenting them for a more personalized experience

The program culminates in a capstone project: You will propose an innovative fintech solution to a business problem in your company or industry.

Module 1: Digital Transformation and Financial Services

In a broad overview, we'll explore the impact of digital disruption in the financial sector and the evolution of financial technology.

- Analyze generational shifts in attitudes toward fintech, specifically the social-impact focus of millennial investors
- Evaluate the concept of trust as it applies to fintech
- Identify opportunities in your company or industry for a fintech solution

Module 2: Digital Payments and Marketplace Lending

Learn the history of payment methods and current global trends for remittances, including the credit card payment system.

- Review the complexities of the payment process
- Compare lending to small businesses offering consumer credit
- Anticipate challenges when implementing a disruptive technology

Module 3: Personal Banking and AI

Robo-advisors—or its partial human interface known as the bionic model—are getting all the buzz, but it's critical to compare the actual versus the perceived value of robo-advisors and to know what to expect next in AI.

- Analyze the value of peer-to-peer lending
- Gain a broad view of AI applications and machine learning in fintech
- Create a plan for automating a task in your business

Module 4: Insurtech and Real Estate Tech

Fintech is being applied in innovative ways to new markets, including the insurance and real estate industries.

- Learn how fintech is redefining the property, casualty, life, and health insurance industries
- Evaluate current trends in residential and commercial real estate technology, as well as examples of disruptive models
- When your company takes on a digital transformation, understand the benefits to various stakeholders

Module 5: Blockchain and Cryptocurrency

Now is the time to understand how bitcoin and blockchain work and how they're used, including a comparison of the different uses of crypto finance.

- Identify how bitcoin and blockchain work in practice
- Justify the use of blockchain components given their apparent security risk
- Compare the different uses of blockchain in finance
- Articulate a strategy for using blockchain in finance

Module 6: Regulation

Governmental agencies and regulators play a significant role in the development and application of fintech technologies.

- Learn terms and concepts related to financial regulation generally and fintech specifically
- Review the impact of the Great Recession of 2008 on regulations
- Gain a broad view of state, national, and international regulation of blockchain and crypto

Fintech in Practice

This online program provides a hands-on experience to help you understand how leaders in fintech apply technology to complex financial services challenges. The goal is for their successes to inspire your own innovations. Fintech will be brought to life as you engage in try-it activities, demos, and crowdsource assignments. All faculty and guest speakers are experts in the field and share an insider's perspective on where we are and where we're headed at the intersection of technology and finance.

Industry examples discussed in the program include:

Vanguard: Democratizing Markets

Discover what up-and-coming, direct-to-consumer mobile device applications have caught the attention of the world's largest provider of robo-advisors.

Bitcoin and Blockchain: Rethinking Currency

Dive into the step-by-step details of how crypto transactions and blockchain distributed databases work, using hands-on demos.

Payments: Anticipating Innovations

What does the future of payments look like? Where will smartphones, blockchain, and peer-to-peer transactions lead us—and how will payments be accomplished securely?

Faculty

David Musto, PhD

Ronald O. Perelman Professor in Finance, The Wharton School

- Dr. Musto's research interests include capital markets, consumer credit, and financial intermediation
- BA in economics from Yale University; PhD in finance from University of Chicago

Jessica Wachter, PhD

Dr. Bruce I. Jacobs Professor in Quantitative Finance, The Wharton School

Richard B. Worley Professor of Financial Management, The Wharton School

Board Member: Western Finance Association; American Finance Association

Associate Editor: *Review of Financial Studies; Journal of Economic Theory*

- Dr. Wachter's research interests include asset pricing, financial econometrics, behavioral finance, and portfolio choice
- AB in mathematics and PhD in business economics from Harvard University

Natasha Sarin, JD, PhD

Assistant Professor of Law, Penn Law

Professor of Finance, The Wharton School

- Dr. Sarin's research interests focus on topics at the intersection of law and finance, including financial regulation, consumer finance, macroprudential risk management, and the regulation of large financial institutions
- BA in ethics, politics, and economics from Yale University; JD from Harvard Law School; PhD in economics from Harvard University

Christopher Geczy, PhD

Adjunct Full Professor of Finance, The Wharton School

Academic Director, Wharton Wealth Management Initiative

Academic Director, Jacobs Levy Equity Management Center for Quantitative Financial Research

- Dr. Geczy's research interests include multifactor models, wealth management, risk management, asset allocation, performance of hedge funds, venture capital, and private equity
- BA in economics from University of Pennsylvania; MBA and PhD in finance and econometrics from University of Chicago

Faculty

Sarah Hammer, JD

Managing Director of the Stevens Center for Innovation in Finance, The Wharton School

Adjunct Professor of Law, Penn Law

Board Member: Independent Management Advisory Committee of the International Telecommunications Union at the United Nations

- Ms. Hammer focuses her academic work on private equity, private credit, hedge funds, venture capital, wealth management, fintech, blockchain, and capital markets
- MS from Oxford University; MBA from the Wharton School; JD from University of Pennsylvania Law School

Guest Speakers

Jamie Finn

Securitize: Co-Founder, President

Jackie Reses

Square: Capital Lead

Warren Pennington

Vanguard: Principal, Vanguard's Investment Management Group; Global Head of Fintech

Certificate

Upon successful completion of the program, you will earn a digital certificate of completion from the Wharton School.

University of Pennsylvania
The Wharton School
Aresty Institute of Executive Education

Founded in 1881 by Joseph Wharton

This is to certify that

Your Name

has successfully completed the

Fintech Revolution: Transformative Financial Services and Strategies

in witness thereof this certificate is presented
in
Month Year

Patti Williams

Patti Williams,
Vice Dean, Aresty Institute of Executive Education
The Wharton School, University of Pennsylvania

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Note: After successful completion of the online program, your verified digital certificate will be emailed to you in the name you used when registering for the program. All certificate images are for illustrative purposes only and may be subject to change at the discretion of the Wharton School.
This online certificate program does not grant academic credit or a degree from the Wharton School of the University of Pennsylvania.

About

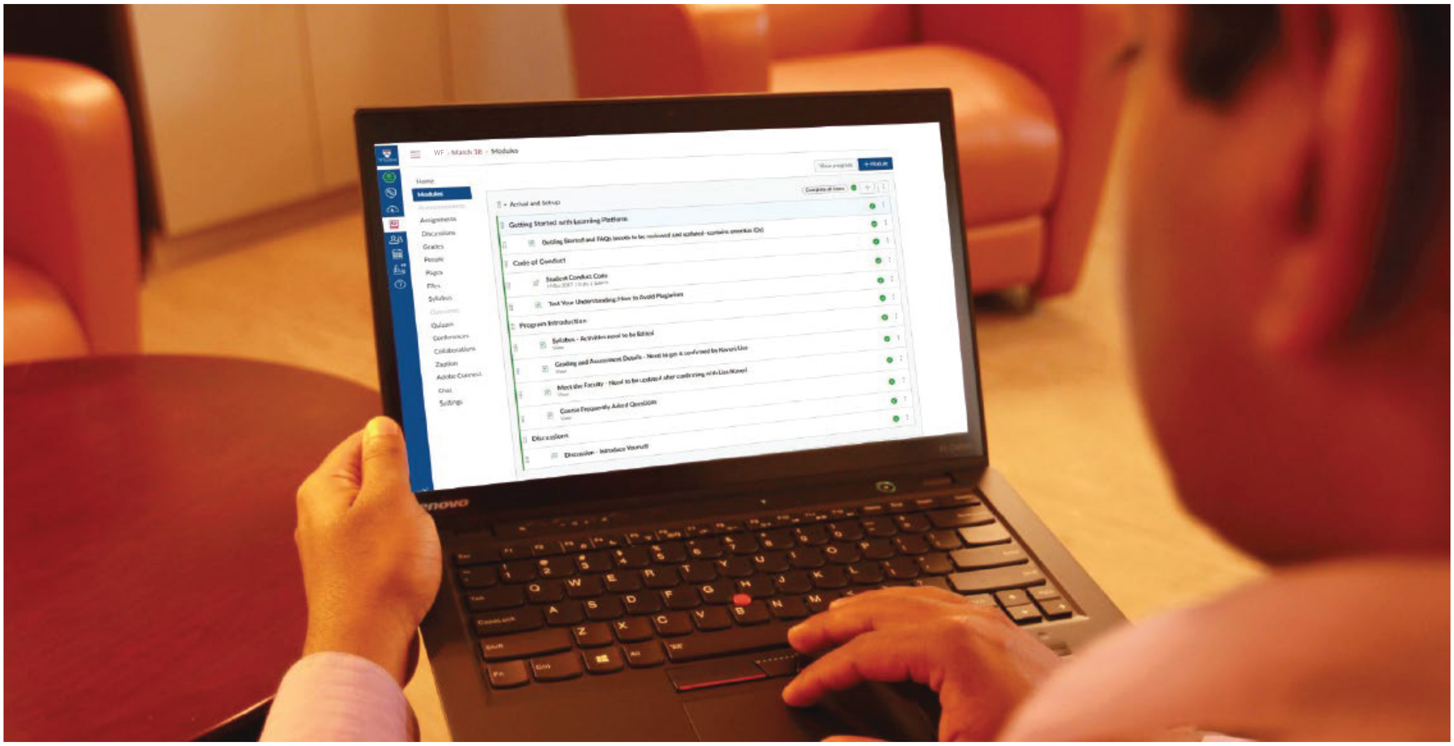
The Wharton School

Founded in 1881 as the first collegiate business school, the Wharton School of the University of Pennsylvania is recognized globally for intellectual leadership and ongoing innovation across every major discipline of business education. With a broad global community and one of the most published business school faculties, Wharton creates economic and social value around the world. The School has 5,000 undergraduate, MBA, executive MBA, and doctoral students, more than 13,000 participants in executive education programs annually, and a powerful alumni network of 99,000 graduates. With more than 50 online programs from which to choose, more than 3 million learners worldwide have accessed Wharton Online programming taught by Wharton's world-class faculty.

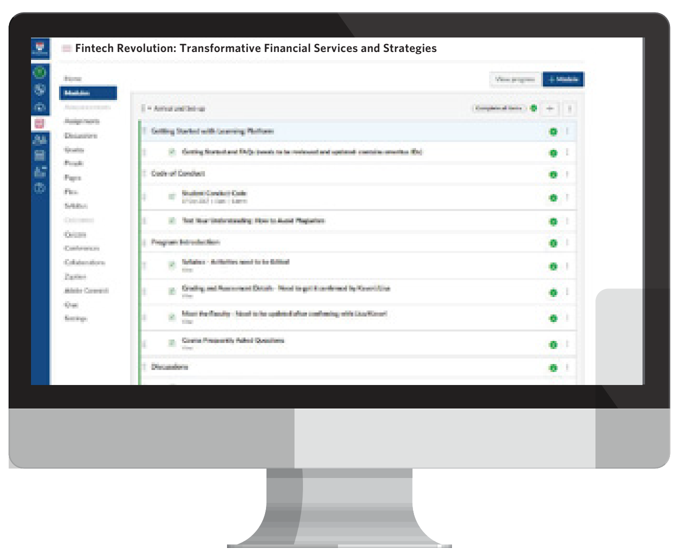
Emeritus

Wharton Executive Education is collaborating with online education provider Emeritus to offer a portfolio of high-impact programs for working professionals. Through this collaboration, we are able to offer broad access to the world-class knowledge for which the Wharton School is known, in an engaging and interactive digital environment.

The Learning Experience



Our programs are designed to meet the needs of individual learning styles, while also leveraging the power of peer learning. This is achieved through a user-friendly learning platform that enables participants to easily navigate the program content to achieve learning objectives.



KEEPING IT REAL

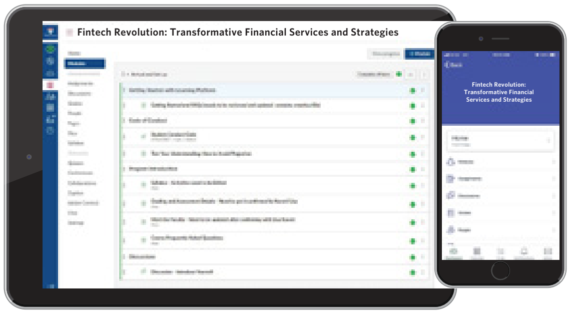
Our pedagogical approach is designed to bring concepts to life, including:

- Byte-sized learning techniques
- Real-world application
- Peer learning discussions

KEEPING IT CONVENIENT

Access to program content is flexible and available through multiple devices, allowing working professionals to easily manage schedules and learn remotely—anytime, anywhere. Participants enrolled in the program obtain access to learning materials in a modular approach, with new content released weekly. Program modules include a variety of teaching tools, such as:

- Video lectures
- Discussions
- Class materials: articles, cases
- Quizzes
- Surveys
- Assignments



Our industry-leading learning platform allows participants to create a profile, connect and collaborate with peers, and interact with academic/industry experts such as program leaders, coaches, and teaching assistants. Assignments are often linked to participants' real-world situations, making concepts inherently practical.

KEEPING IT INTERESTING

Our globally connected classrooms enable participants to seamlessly interact with their peers to complete group assignments and stay on track toward program completion—having culturally enriching encounters along the way.

Program Requirements

To access our programs, participants will need the following:

- Valid email address
- Computing device connected to the internet—PC/laptop, tablet, or smartphone
- The latest version of their preferred browser to access our learning platform
- Microsoft Office and PDF viewer to access content such as documents, spreadsheets, presentations, PDF files, and transcripts

Other Requirements

Programs may necessitate the use of various software, tools, and applications. Participants will be informed about these additional requirements at the registration stage or when the program begins. Our program advisors are also available to respond to any queries about these requirements.

Program Information

DURATION

6 weeks | 4-6 hours per week

Easily schedule a call with a program advisor to learn more

SCHEDULE CALL

Refer your colleague and receive a benefit

REFER NOW

PROGRAM FEE

US$2,600

Flexible payment options available for this program

You can apply for the program here

APPLY

Email: wharton@emeritus.org
Phone: +1 215 999 8689 (U.S.)
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