## Postgraduate Certificate New Fintech Business Models



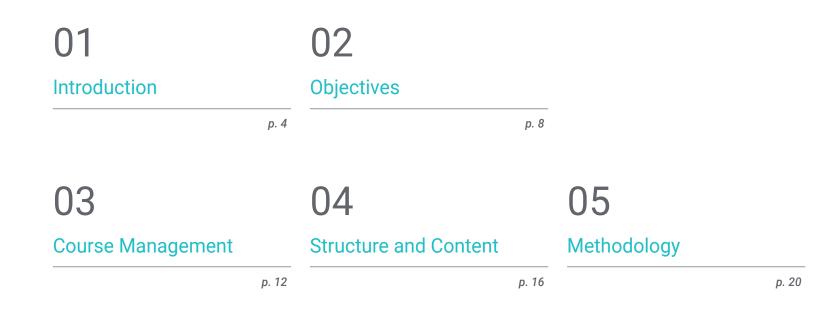


## **Postgraduate Certificate** New Fintech Business Models

- » Modality: online
- » Duration: 6 weeks
- » Certificate: TECH Global University
- » Credits: 6 ECTS
- » Schedule: at your own pace
- » Exams: online

Website: www.techtitute.com/us/information-technology/postgraduate-certificate/new-fintech-business-models

## Index



06 Certificate

## 01 Introduction

New digital business models have revolutionized the financial industry by combining innovative technology and affordable services in an efficient and accessible way. These Fintech companies are changing the way people interact and manage money. This is why the role of the IT person in the business industry is critical, given the relationship between technology and surety bonds. In this way, it will be able to ensure legal compliance and user security. Being consistent with this, TECH has designed a 100% online program that offers didactic materials such as specialized readings, with the flexibility to access it anytime, anywhere, since all that is required is an electronic device with a network connection.



You will be at the forefront of the technological revolution knowing the Different Business Models in Fintech: B2C, B2B"

## tech 06 | Introduction

The adoption of new Fintech Business Models has changed the way people interact with financial services. Much has been said about this concept that seems complex, however, it is more common than you might think. For example, one business model is the interaction of banking users with mobile applications to make use of online services.

Therefore, the virtualization of finance has been on the rise in recent years, demonstrating the growth and widespread adoption of Fintech services. In addition to this, traditional banking entities are recognizing the importance of new business models and are adopting similar technologies to improve their own operations. According to recent research on digital banking, banks are expected to spend a considerable amount of money on business transformation in the coming years, reaching impressive investment figures.

Under these circumstances, the figure of the Computer Scientist is vital to develop strategies and implement new techniques in these new economic approaches. In addition, due to the significant growth of this industry, the demand for professionals with IT skills has also increased.

For all these reasons, TECH has designed a program in New Fintech Business Models, with a 100% online format which offers high quality multimedia materials, including interactive summaries and quick action guides Additionally, thanks to the implementation of the Relearning method, which consists of the reiteration of concepts, IT professionals will advance smoothly, assimilating new concepts more easily and reducing the extensive hours of study. This **Postgraduate Certificate in New Fintech Business Models** contains the most complete and up-to-date program on the market. The most important features include:

- The development of practical cases presented by experts in finance and Blockchain
- The graphic, schematic and practical contents of the program provide technical and practical information on those disciplines that are essential for professional practice
- Practical exercises where the self-assessment process can be carried out to improve learning
- Its special emphasis on innovative methodologies
- Theoretical lessons, questions to the expert, debate forums on controversial topics, and individual reflection assignments
- Content that is accessible from any fixed or portable device with an Internet connection



You will be the ideal candidate for innovative and emerging companies in the financial sector"

### Introduction | 07 tech

You will develop skills to think disruptively and generate solutions that improve the user experience"

You will be part of the transformation of the economic industry, creating products and services in relation to Big data.

You will acquire knowledge in various areas such as the process of bank loans and financing in the new era of digitization.

The program's teaching staff includes professionals from the sector who contribute their work experience to this educational program, as well as renowned specialists from leading societies and prestigious universities.

The multimedia content, developed with the latest educational technology, will provide the professional with situated and contextual learning, i.e., a simulated environment that will provide immersive education programmed to learn in real situations.

This program is designed around Problem-Based Learning, whereby the professional must try to solve the different professional practice situations that arise during the academic year For this purpose, the students will be assisted by an innovative interactive video system created by renowned and experienced experts.

# 02 **Objectives**

This Postgraduate Certificate in New Fintech Business Models aims to prepare IT professionals to take advantage of the growth opportunities and labor demand in the Fintech sector. By acquiring knowledge and skills in this expanding field, professionals will be able to contribute to the development and implementation of innovative technological solutions in the financial field. All this through a theoretical-practical methodology, and with the support of multimedia resources hosted in the virtual library that TECH has available for unlimited access 24 hours a day.



Thanks to TECH, you will be prepared to embark on your own path and become a leader in the New Fintech Business Models"

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## tech 10 | Objectives



### **General Objectives**

- Analyze the scope of the Fintech revolution
- Identify the origin and reasons for the emergence of Fintechs
- Observe the differential value provided by Fintechs
- Understand the concept of Tokenization
- Analyze the tokenization process
- Identify which projects are tokenizable
- Establish the advantages offered by tokenization
- Provide an in-depth understanding of Blockchain technology and its implementation in asset tokenization
- Analyze the technical specifications of Tokens and their standards, the types of Blockchain, security in Blockchain networks, smart contracts, success stories and the advantages and disadvantages of asset tokenization
- Apply the most advanced concepts and tools to carry out trading transactions of tokens and cryptocurrencies in a secure and efficient way



## Objectives | 11 tech





## Specific Objectives

- Examine the differential value of the technologies that Fintechs rely on
- Identify use cases and verticals in the Fintech sector
- Analyze the functioning of Fintechs as startups and the sources of financing they can draw on
- Visualize the challenges and opportunities faced by Fintechs

You will master the Early - Product development stage, Market Fit and technologies with which you will create innovative solutions in the financial field"

## 03 Course Management

TECH has carried out a thorough selection process of the teachers who are part of this program. This ensures that students have access to an education designed by leading experts in the field. Graduates will benefit from content developed by specialists in NFTs and Tokenization. In this way, students will have the confidence of receiving a high-level qualification that will prepare them to excel in new alternative digital economic approaches.

Adapt to this new reality to take advantage of the opportunities offered by this Exponential Growth in the digital economy"

## tech 14 | Course Management

#### Management



#### Dr. Gómez Martínez, Raúl

- Founding Partner and CEO of Open 4 Blockchain Fintech
- Founding partner of InvestMood Fintech
- Managing Director of Apara
- Doctor of company's economy and finance, Rey Juan Carlos University, Madrid
- Degree in Economics and Business Administration from the University Madrid Complutense University)
- Master's Degree in Economic Analysis and Financial Economics, Complutense University of Madrid

#### Professors

#### Mr. Gratacós Sánchez de Rivera, Ignacio

- Events Staff Coordinator at Alternativa Eventos
- Double Degree in Law and Business Administration from the Rey Juan Carlos University
- Expert in E-Commerce by the Rey Juan Carlos University
- Expert in Digital Marketing from the Rey Juan Carlos University

#### Mr. Saiz De Pedro, Marcos Manuel

- Double Degree in Law and Business Administration and Management
- Degree in Business Administration and Management from the Ludwig Maximilians Universität
- Degree in Telecommunication Technologies and Services from the Polytechnic University of Madrid

#### Mr. González Serradilla, Miguel Ángel

- Member of the Board of the Faculty of Economics and Business Sciences
- Delegate of the Law Degree at Rey Juan Carlos University
- Delegate of the Degree in Business Administration and Management at Rey Juan Carlos University
- Member of the National Council of Law Students

#### Mr. Mateo Castro, Manuel

- Management of metrics development for results analysis at Ospina Abogados
- Billing Management at FACE S.L.
- Degree in Business Administration and Management from the Business & Marketing School
- Expert in Global Marketing Management by the Business & Marketing School

## Course Management | 15 tech

## 04 Structure and Content

The syllabus that is part of this program has been designed under the most current standards in terms of cutting-edge digital economy. Through this program, students will delve into the existence of different business models, such as B2C (Business-to-Consumer) and B2B (Business-to-Business), as well as delve into technologies such as Big Data, advanced analytics and Artificial Intelligence. To achieve this, students are provided with multiple interactive materials that will give them the flexibility to coordinate their daily personal activities and their learning, since they do not need to adjust to fixed schedules.

Structure and Content | 17 tech

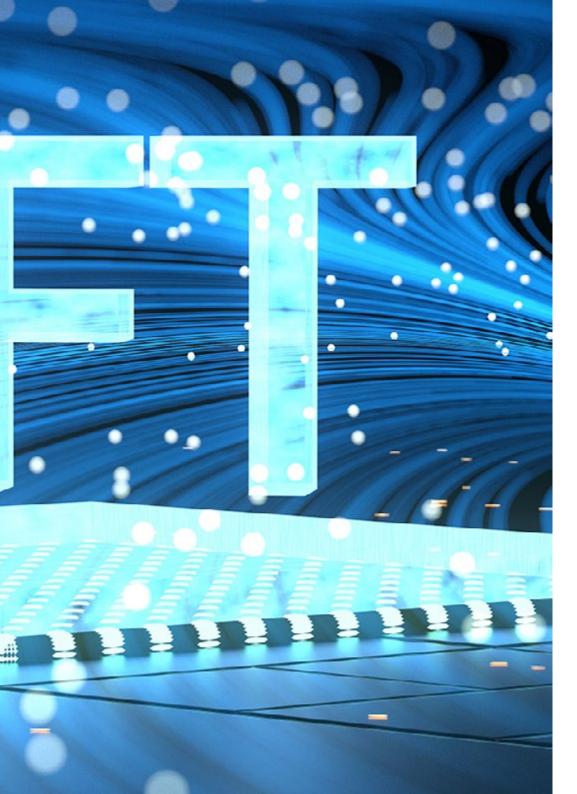
With the Relearning method, you will reduce your study hours and strengthen your understanding in the long run"

## tech 18 | Structure and Content

#### Module 1. New e- Fintech Business Models

- 1.1. Business Models
  - 1.1.1. Unsatisfied Necessities
  - 1.1.2. Customer Needs
  - 1.1.3. Different Business Models in Fintech: B2C, B2B
- 1.2. Value contribution of Fintechs
  - 1.2.1. Time savings
  - 1.2.2. Cost savings
  - 1.2.3. Improve User Experience
  - 1.2.4. Entry Barrier Elimination
- 1.3. Technological changes on which Fintech is based
  - 1.3.1. Big data & advanced analytics
  - 1.3.2. IA
  - 1.3.3. Machine Learning
  - 1.3.4. IOT
  - 1.3.5. Blockchain
- 1.4. Fintech Verticals
  - 1.4.1. Investments
  - 1.4.2. Currencies and cryptocurrencies
  - 1.4.3. Payments
  - 1.4.4. Loans and financing
  - 1.4.5. Libraries
  - 1.4.6. Insurance
- 1.5. Fintech as a startup
  - 1.5.1. Paradigm Shift
  - 1.5.2. Limits
  - 1.5.3. Exponential growth
- 1.6. Phases of Fintech as startups
  - 1.6.1. Seed MVP
  - 1.6.2. Early Product Market Fit
  - 1.6.3. Growth
  - 1.6.4. Expansion
  - 1.6.5. Success





### Structure and Content | 19 tech

- 1.7. Startup differentiation
  - 1.7.1. Trust
  - 1.7.2. Regulation
  - 1.7.3. Acquisition cost
- 1.8. Fintech in its origins
  - 1.8.1. Startup vs DAO
  - 1.8.2. Incubators
  - 1.8.3. Spin-Offs
- 1.9. Crowdfunding in Fintechs
  - 1.9.1. The Crowdfunding Concept
  - 1.9.2. Equity Crowdfunding
  - 1.9.3. Crowdlending
  - 1.9.4. ICOs vs STOs
- 1.10. Statu quo del Fintech
  - 1.10.1. Challenges
  - 1.10.2. Opportunities
  - 1.10.3. Threats

You will have the necessary didactic materials to understand the concept of startups, through a 100% online format"

# 05 **Methodology**

This academic program offers students a different way of learning. Our methodology uses a cyclical learning approach: **Relearning.** 

This teaching system is used, for example, in the most prestigious medical schools in the world, and major publications such as the **New England Journal of Medicine** have considered it to be one of the most effective.



Discover Relearning, a system that abandons conventional linear learning, to take you through cyclical teaching systems: a way of learning that has proven to be extremely effective, especially in subjects that require memorization"

## tech 22 | Methodology

#### Case Study to contextualize all content

Our program offers a revolutionary approach to developing skills and knowledge. Our goal is to strengthen skills in a changing, competitive, and highly demanding environment.

At TECH, you will experience a learning methodology that is shaking the foundations of traditional universities around the world"



You will have access to a learning system based on repetition, with natural and progressive teaching throughout the entire syllabus.

## Methodology | 23 tech



The student will learn to solve complex situations in real business environments through collaborative activities and real cases.

### A learning method that is different and innovative

This TECH program is an intensive educational program, created from scratch, which presents the most demanding challenges and decisions in this field, both nationally and internationally. This methodology promotes personal and professional growth, representing a significant step towards success. The case method, a technique that lays the foundation for this content, ensures that the most current economic, social and professional reality is taken into account.

Our program prepares you to face new challenges in uncertain environments and achieve success in your career"

The case method has been the most widely used learning system among the world's leading Information Technology schools for as long as they have existed. The case method was developed in 1912 so that law students would not only learn the law based on theoretical content. It consisted of presenting students with real-life, complex situations for them to make informed decisions and value judgments on how to resolve them. In 1924, Harvard adopted it as a standard teaching method.

What should a professional do in a given situation? This is the question that you are presented with in the case method, an action-oriented learning method. Throughout the course, students will be presented with multiple real cases. They will have to combine all their knowledge and research, and argue and defend their ideas and decisions.

## tech 24 | Methodology

### **Relearning Methodology**

TECH effectively combines the Case Study methodology with a 100% online learning system based on repetition, which combines different teaching elements in each lesson.

We enhance the Case Study with the best 100% online teaching method: Relearning.

In 2019, we obtained the best learning results of all online universities in the world.

At TECH you will learn using a cutting-edge methodology designed to train the executives of the future. This method, at the forefront of international teaching, is called Relearning.

Our university is the only one in the world authorized to employ this successful method. In 2019, we managed to improve our students' overall satisfaction levels (teaching quality, quality of materials, course structure, objectives...) based on the best online university indicators.



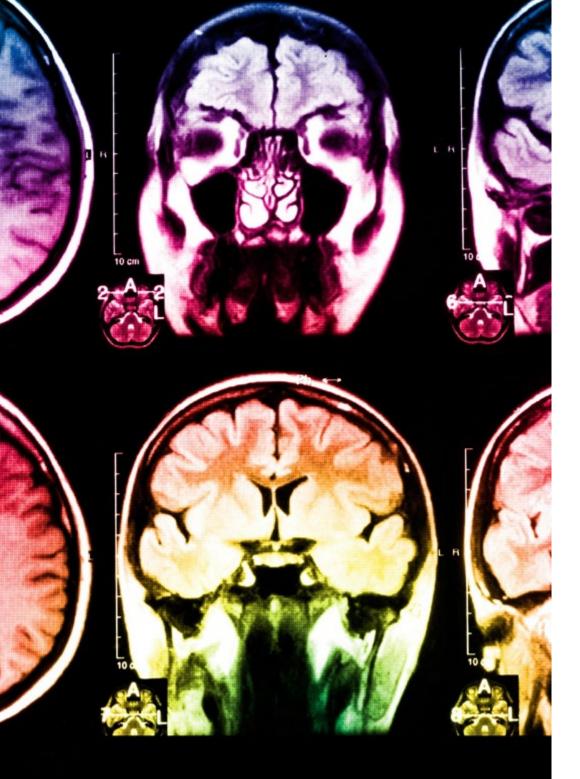
### Methodology | 25 tech

In our program, learning is not a linear process, but rather a spiral (learn, unlearn, forget, and re-learn). Therefore, we combine each of these elements concentrically. This methodology has trained more than 650,000 university graduates with unprecedented success in fields as diverse as biochemistry, genetics, surgery, international law, management skills, sports science, philosophy, law, engineering, journalism, history, and financial markets and instruments. All this in a highly demanding environment, where the students have a strong socio-economic profile and an average age of 43.5 years.

Relearning will allow you to learn with less effort and better performance, involving you more in your training, developing a critical mindset, defending arguments, and contrasting opinions: a direct equation for success.

From the latest scientific evidence in the field of neuroscience, not only do we know how to organize information, ideas, images and memories, but we know that the place and context where we have learned something is fundamental for us to be able to remember it and store it in the hippocampus, to retain it in our long-term memory.

In this way, and in what is called neurocognitive context-dependent e-learning, the different elements in our program are connected to the context where the individual carries out their professional activity.



## tech 26 | Methodology

This program offers the best educational material, prepared with professionals in mind:



#### **Study Material**

All teaching material is produced by the specialists who teach the course, specifically for the course, so that the teaching content is highly specific and precise.

30%

10%

8%

These contents are then applied to the audiovisual format, to create the TECH online working method. All this, with the latest techniques that offer high quality pieces in each and every one of the materials that are made available to the student.



#### Classes

There is scientific evidence suggesting that observing third-party experts can be useful.

Learning from an Expert strengthens knowledge and memory, and generates confidence in future difficult decisions.



#### **Practising Skills and Abilities**

They will carry out activities to develop specific skills and abilities in each subject area. Exercises and activities to acquire and develop the skills and abilities that a specialist needs to develop in the context of the globalization that we are experiencing.



#### **Additional Reading**

Recent articles, consensus documents and international guidelines, among others. In TECH's virtual library, students will have access to everything they need to complete their course.

### Methodology | 27 tech



#### **Case Studies**

Students will complete a selection of the best case studies chosen specifically for this program. Cases that are presented, analyzed, and supervised by the best specialists in the world.



#### **Interactive Summaries**

The TECH team presents the contents attractively and dynamically in multimedia lessons that include audio, videos, images, diagrams, and concept maps in order to reinforce knowledge.

This exclusive educational system for presenting multimedia content was awarded by Microsoft as a "European Success Story".



#### **Testing & Retesting**

We periodically evaluate and re-evaluate students' knowledge throughout the program, through assessment and self-assessment activities and exercises, so that they can see how they are achieving their goals.



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3%

20%

# 06 **Certificate**

The Postgraduate Certificate in New Fintech Business Models guarantees students, in addition to the most rigorous and up-to-date education, access to a Postgraduate Certificate issued by TECH Global University.



Successfully complete this program and receive your qualification without having to travel or fill out laborious paperwork"

## tech 30 | Certificate

This program will allow you to obtain your **Postgraduate Certificate in New Fintech Business Models** endorsed by **TECH Global University**, the world's largest online university.

**TECH Global University** is an official European University publicly recognized by the Government of Andorra (*official bulletin*). Andorra is part of the European Higher Education Area (EHEA) since 2003. The EHEA is an initiative promoted by the European Union that aims to organize the international training framework and harmonize the higher education systems of the member countries of this space. The project promotes common values, the implementation of collaborative tools and strengthening its quality assurance mechanisms to enhance collaboration and mobility among students, researchers and academics.

This **TECH Global University** title is a European program of continuing education and professional updating that guarantees the acquisition of competencies in its area of knowledge, providing a high curricular value to the student who completes the program.

Title: Postgraduate Certificate in New Fintech Business Models
Modality: online
Duration: 6 weeks
Accreditation: 6 ECTS



\*Apostille Convention. In the event that the student wishes to have their paper diploma issued with an apostille, TECH Global University will make the necessary arrangements to obtain it, at an additional cost.

tecn global university Postgraduate Certificate New Fintech Business Models » Modality: online » Duration: 6 weeks » Certificate: TECH Global University Credits: 6 ECTS » Schedule: at your own pace

» Exams: online

## Postgraduate Certificate New Fintech Business Models



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