

# FINTECH (FTA)

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## **FTA 4001. Foundations of Fintech. (3 Credits)**

The financial services industries are changing rapidly with the emergence of financial technology (FinTech). The objective of the course is to provide students with an overview of FinTech and introductions to its applications in financial services, such as commercial and investment banking, digital investing, financial advising, and insurance. Students are expected to develop a broad understanding of the recent FinTech development and its impact on different parts of the financial world. Students will also have hands-on problem-solving experiences that can be useful in FinTech applications and innovation. Topics may include but are not limited to: blockchain and cryptocurrencies, smart contracting, payments, digital banking, P2P lending, crowdfunding, robo-advising, and InsurTech.

## **FTA 4002. Financial Technologies. (3 Credits)**

This course examines the information and communications tools, technologies, and standards integral to consumer, merchant, and enterprise services in the payments and financial service sectors. Explores technology's role in reshaping FinTech businesses. Technologies span messaging, communication networks and gateways, core processing, mobile and online software, and application program interfaces (APIs). Includes the challenges, standards, and techniques associated with securing systems and data.

## **FTA 4003. Commercial Banking in FinTech. (3 Credits)**

The FinTech revolution is creating significant disruption to the traditional processes of managing and regulating financial institutions, especially banks. Digital technology is increasingly altering basic financial intermediation functions such as payment processing, risk management, information dissemination, price discovery, capital raising, and consumer expectations concerning access to funds and the timing of loan decisions. Understanding, assessing and forecasting FinTech's impact on banking is particularly important because proper management and oversight of financial institutions is essential to the efficient operation of the national, as well as global, economy. In this course, students will learn about the principles and practices of commercial bank management, bank regulation, and the tradeoffs between risk and return. Challenges presented by the FinTech evolution, including traditional and emergent competitors as well as demographic, social, and technology forces driving change in the industry, will be integrated throughout the entire course.

## **FTA 4005. Intro Financial Data Analytics. (3 Credits)**

This course provides the foundation for financial data analytics used in business and FinTech applications. The objective of this course is for students to gain experience in analyzing financial data using modern machine learning techniques, statistical methods, and prediction models. Students will develop computational skills to perform data analysis using a modern statistical programming environment, and apply these skills to address a range of problems encountered by business firms, including those in the FinTech industry. The topics discussed include an introduction to R language, visualization of financial data, cluster analysis, simple and multiple linear regression, classification models, high dimension data analysis using Lasso, and model assessment and selection using cross validation. Students will have hands-on experience in the development of data analytics applications to analyze real world financial problems.

## **FTA 4100. Intro Information Security. (3 Credits)**

The purpose of this course is to introduce the business student to the rapidly evolving and critical international arenas of privacy, information security, and critical infrastructure. This course is designed to develop knowledge and skills for security of information and information systems within organizations. It focuses on concepts and methods associated with security across several systems platforms, including internal and Internet-facing systems. The course utilizes a world view to examine critical infrastructure concepts as well as techniques for assessing risk associated with accidental and intentional breaches of security in a global network. It introduces the associated issues of ethical uses of information and of privacy considerations.