

**Professional Certificate for ECF on Fintech –
Module 1: Technology Essentials
Study Plan for Examination**

Note: This study plan is a learning tool to provide you a study schedule with recommended activities. The main objective of it is to get you prepared for the examination with a structured plan to keep track your learning progress. You may flexibly adjust this study plan according to your knowledge, experience, enrolled training class, examination schedule and learning progress in order to fit your personal needs. You are also suggested to study the Recommended Readings listed below to equip yourself with the knowledge, skills and application.

Essential Readings – For learners to prepare for the examination

- (i) ECF-Fintech (Module 1) Study Guide
- (ii) Rubini, Agustin (2018). Fintech in a Flash: Financial Technology Made Easy. De G PRESS.
- (iii) Mohan, D. (2020). The Financial Services Guide to Fintech: Driving Banking Innovation Through Effective Partnerships. Kogan Page. (Chapter 1, 2, 7 and 10).
- (iv) Mills, Karen G. (2018). Fintech, Small Business & the American Dream: How Technology Is Transforming Lending and Shaping a New Era of Small Business Opportunity. Springer.

Supplementary Readings – For learners who would like to know more about the fundamental concepts/ theories of the topic

- (i) Tanda, Alessandra & Schena, Cristiana-Maria (2020). FinTech, BigTech and banks: digitalisation and its impact on banking business models. Palgrave Pivot.
- (ii) Tanda, A., & Schena, C. M. (2019). FinTech, BigTech and Banks. Springer Publishing.
- (iii) Loesch, Stefan (2018). A Guide to Financial Regulation for Fintech Entrepreneurs. Wiley.

Further Readings – For learners who would like to enhance the depth of breadth of their knowledge of the Module

- (i) Anderson, Ross (2020). Security Engineering: A Guide to Building Dependable Distributed Systems. Wiley.
- (ii) Benedict J. Drasch, André Schweizer and Nils Urbach. (2018) Integrating the 'Troublemakers': A taxonomy for cooperation between banks and fintechs. Journal of Economics and Business. Volume 100, November–December 2018, Pages 26-42. DOI:



10.1016/j.jeconbus.2018.04.002.

- (iii) Valverde, Dantiago Carbo & Fernandez, Francisco Rodriguez (2020). Financial digitalization: Banks, Fintech, Bigtech, and consumers. Journal of Financial Management, Markets and Institutions, 08(01), 2040001.
- (iv) The Hong Kong Monetary Authority (2019). Reshaping Banking with Artificial Intelligence.
- (v) Brett King (2018). Bank 4.0: Banking Everywhere, Never at a Bank. Wiley.

| Time | Suggested Learning Hours | Activities | Materials | Progress (Not started/ in progress/ completed) | Remarks |
|--------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|--------------------------------------------------------------------------------------|
| 2 weeks before Lesson | 20 hours | <ul style="list-style-type: none"> • Receive and review the following documents: <ol style="list-style-type: none"> 1. Programme Handbook 2. Programme Brochure 3. Study Plan • Conduct self-assessment on the acquired knowledge & skills against the learning outcomes • Identify the learning gaps • Prepare questions related to training and examinations arrangement • Adjust the time of the study plan to fix your personal needs | <ul style="list-style-type: none"> • Programme Handbook • Programme Brochure • Study Plan | | |
| Kick-off session & First | 3 hours | <ul style="list-style-type: none"> • Attend the kick-off session • Attend the first training class and raise prepared questions for clarification | <ul style="list-style-type: none"> • Kick-off PowerPoint slides • Study Guide (Chapter 1) | | <ul style="list-style-type: none"> • Please attend the training class |



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| Session | | <ul style="list-style-type: none">• Jot down personal notes for revision | | | on time |
| 1 week after the first session | 25 hours | <ul style="list-style-type: none">• Study ECF-Fintech Study Guide of Chapter 1 to self-assess your understanding of the contents and application• Prepare questions for trainer's clarification• Study other relevant essential reading materials | <ul style="list-style-type: none">• Personal notes• ECF-Fintech Study Guide (Chapter 1)• All essential reading documents | | |
| Second session | 3 hours | <ul style="list-style-type: none">• Attend the second training class and raise prepared questions for clarification• Jot down personal notes for revision | <ul style="list-style-type: none">• Study Guide (Chapter 2) | | <ul style="list-style-type: none">• Please attend the training class on time |
| 1 week after the second session | 25 hours | <ul style="list-style-type: none">• Study ECF-Fintech Study Guide of Chapter 2 to self-assess your understanding of the contents and application• Prepare questions for trainer's clarification• Study other relevant essential reading materials | <ul style="list-style-type: none">• Personal notes• ECF-Fintech Study Guide (Chapter 2)• All essential reading documents | | |
| Third session | 3 hours | <ul style="list-style-type: none">• Attend the third training class and raise prepared questions for clarification• Jot down personal notes for revision | <ul style="list-style-type: none">• Study Guide (Chapter 3) | | <ul style="list-style-type: none">• Please attend the training class |



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| | | | | | on time |
| 1-2 weeks after the third session | 25 hours | <ul style="list-style-type: none"> • Study ECF-Fintech Study Guide of Chapter 3 to self-assess your understanding of the contents and application • Study HKMA website/ other relevant websites to access latest market update • Share and discuss the learning experience with other learners to learn the real life market practices • Consult experienced fintech experts regarding real life market application • Make enquiries to trainers via HKIB for clarification, if needed • Attend relevant internal or external training class/ seminars/conferences/ talks to catch up new market practices | <ul style="list-style-type: none"> • Personal notes • ECF-Fintech Study Guide (Chapter 3) • All essential, supplementary and further reading documents listed at Programme Handbook • Materials from relevant training class/ seminars/ conferences • <u>Reference Links:</u> HKMA's Guide to Enhanced Competency Framework on Fintech at https://www.hkma.gov.hk/media/eng/doc/key-information/guidelines-and-circular/2021/20211203e1.pdf | | |
| 3-6 weeks after the third training class | 35 hours | <ul style="list-style-type: none"> • Share and discuss the learning with other learners or experts to learn the real life market practices • Attend relevant internal or external training class/ seminars/conferences to catch up new | <ul style="list-style-type: none"> • ECF-Fintech Study Guide • All essential, supplementary and further reading documents listed at Programme Handbook • Materials from relevant | | |



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|-------------------------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------|
| | | <p>market practices</p> <ul style="list-style-type: none"> • Consolidate common asked questions for further reflection • Make enquiries to trainers via HKIB for clarification, if needed • Study sample examination questions | <p>training classes/ seminars/ Conferences</p> <ul style="list-style-type: none"> • Sample examination questions, if any | | |
| 7-10 weeks after the third training class | 40 hours | <ul style="list-style-type: none"> • Go through the materials again for identifying learning gap and gaining better understanding on the application at their workplace or at a similar working environment • Complete all the recommended readings and have good understanding on the knowledge and application • Study HKMA website/ other relevant websites to access latest market update • Review the consolidated common asked questions for further reflection • Make enquiries to trainers via HKIB for clarification, if needed | <ul style="list-style-type: none"> • ECF-Fintech Study Guide • All essential, supplementary and further reading documents listed at Programme Handbook • Materials from relevant training classes/ seminars/ Conferences | | |
| 1-2 weeks before | 19 hours | <ul style="list-style-type: none"> • Go through all the learning materials again to familiarize with the subject content | <ul style="list-style-type: none"> • Personal notes • Study Guide | | |



| Time | Suggested Learning Hours | Activities | Materials | Progress (Not started/ in progress/ completed) | Remarks |
|--------|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------|
| Exam | | <ul style="list-style-type: none">• Revise the Chapter Summary and Reference Summary (Chapter 1 - 3)• Check the exam notice for the exam date, exam time and exam venue | <ul style="list-style-type: none">• All relevant teaching and learning materials• Sample examination questions, if any• Examination Attendance Notice | | |
| Exam | 2 hours | <ul style="list-style-type: none">• Attend examination | | | |
| Total: | 200 hours | | | | |