

# An Innovative Digital & FinTech Graduate Program

**Division:** Corporate Banking Graduate Development Program

**Desks:** Business graduates with placements in Corporate Banking, Treasury, Digital & Risk

**Business Sponsor:** Head of Academy

**Summary Objective:** Understand the significant developments in FinTech and Digital Banking over the last decade and a half, and how these have affected the traditional Banks



## Objectives:

- Understand the evolution of digital for banks: from being “just another channel”, through the unbundling and re-bundling of the FinTech revolution, to a new competitive landscape of collaboration and competition with FinTech and BigTech
- Appreciate the different models of Open Banking which are unfolding in different regions and their impact on market development
- Understand Cloud Computing and the key role of APIs in driving Embedded Finance and Banking-as-a-Service
- Explore Machine Learning/AI and the breadth of applications in financial services
- Appreciate the essentials of blockchain and assess its evolution and potential in applications such as cryptocurrencies, smart contracts and Central Bank Digital Currencies
- Understand the Segmentation, Value Chain and Ecosystem of payments, together with the state of digital innovation in key sub-sectors such as P2P, Remittances, Physical Commerce and B2B Payments
- Define the key components of Digital Transformation for traditional banks, including business models, core systems replacement and new ways of working. Identify best practices from leading exponents and assess the impact on business performance.
- Learn how FinTech is bringing new solutions to key sectors such as Neo/Challenger Banks, Regulation & Compliance, Lending, Wealth Management, Insurance and Identity

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## Program Overview

### Design Methodology

- Focus of the program is on experiential learning with extensive use of case studies and exercises across the core modules
- Group projects – choices agreed in consultation with Heads of Digital
- Fireside chats with Heads of Digital providing insights into how digitalization lies at the heart of the bank's strategy

### Delivery

- Pre-workshop Digital & FinTech online tutorials from Intuition's Know-How library
- Two-week workshop program combining core modules leading into Group projects
- Groups make Final Project presentations to Heads of Digital and Head of Academy.
- End of program MCQ to verify knowledge gained
- Certificates awarded to participants who successfully complete the full program

### Results

- Very high NPS and excellent level of participant engagement
- One of the group projects "The Wedding Planner app" is adopted by the bank
- High number of participants achieve either Distinction or Merit level.

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