AMBERTON UNIVERSITY
e-COURSE SYLLABUS

FIN5265.E1 Foundations of Financial Technology
Winter 2027

PROFESSOR INFORMATION:
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COURSE INFORMATION:
FIN5265.E1 Foundations of Financial Technology
Level: Graduate
Beginning Date of Session: Saturday, December 5, 2026
Ending Date of Session: Thursday, February 25, 2027
Student access available to the Student Portal: Saturday, December 5, 2026.

Winter Holiday Break:
Saturday, December 19, 2026, through Friday, January 1, 2027
(Classes resume on Saturday, January 2, 2027.)

Students enrolled in distance learning courses are not assessed any additional fees for security or identity verification.

COURSE PREREQUISITES:
None

TEXTBOOK(S) AND REQUIRED MATERIALS:
Title: FinTech and the Remaking of Financial Institutions
Author: John Hill
Publisher: Elsevier
Year Published: 2018
Edition: 1
ISBN: 13: 9780128134979
Price: Available at http://amberton.ecampus.com

Amberton University has an agreement with eCampus.com to provide a full-service online bookstore to students. The Amberton University Virtual Bookstore is accessible through the University's website, www.Amberton.edu. There is also a bookstore link in the Student Portal.

The AU Virtual Bookstore provides an easy to use interface, online buyback of books, and same day shipment of most titles with an average delivery time of 2-3 days depending on the student's location. Textbook options include new, used, rental, and electronic media as available.

Since no books are sold on campus, students should plan accordingly and purchase their books in advance of the first day of class, allowing time for shipping. Be certain you are enrolled in the course before purchasing your book(s). All textbook information (Title, Author, ISBN, etc.) is available in the course syllabi so students can shop competitively. Most textbooks can be purchased from many different textbook vendors. Some textbooks may only be available on the University's Virtual Bookstore. Students should be careful to obtain the exact resource(s) required for the course.

APA Requirement
APA (American Psychological Association) style is most commonly used to cite sources within the social sciences. This resource, revised according to the 7th edition, offers examples for the general format of APA research papers, in-text citations, endnotes/footnotes, and the reference page. For more information, please

consult the *Publication Manual of the American Psychological Association*, (7th ed.). All coursework at Amberton University will comply with the standards contained in the APA Publication Manual.

COURSE COMPETENCIES:
Financial Technology (FinTech) is constantly evolving and transforming the way modern businesses operate. This course will provide students first with an in-depth understanding of FinTech and its role in disrupting traditional financial services. Students will also learn of the accelerated growth and significant role of Peer-to-Peer (P2P) in revolutionizing financial services, such as commercial, investment banking, credit and lending, individual banking, digital payments, financial advising, and insurance. The course will cover artificial intelligence, blockchain, retail and wholesale central banking digital currency, cryptocurrency, fungible and non-fungible tokens, and the drawbacks of mining. The course will address the adoption and implications of financial technology on social and economic development ecosystems.

CAVEAT: No graduate credit will be awarded if FIN4265 has been successfully completed.

UPON COMPLETION OF THE COURSE, THE STUDENT WILL BE COMPETENT IN:

1. Understanding evolutional developments and their impact on the financial services industries.
2. Describing the technologies underlying cryptocurrencies and blockchains.
3. Understanding the impact of FinTech on traditional banking and developments in payments, digital banking, alternative lending, and P2P technologies.
4. Understanding crowdfunding and its impact on investment banking and entrepreneurial financing.
5. Understanding InsurTech and innovations in the insurance industry.
6. Engaging in the process of FinTech innovation.
7. Evaluating the Evolution of Bitcoin and its challenges.
8. Evaluating the evolution, adoption and challenges of the Central Bank Digital Currency (CBDC).
9. Assessing the social and economic developmental impact of Bitcoin and Crypto mining on developing nations.
10. Evaluating the impact of Financial Technology on the economic and social developments of developing nations.
11. Evaluating the impact of regulation on the financial technology sector.
12. Distinguishing and describing the differences between blockchain, stablecoins, cryptocurrencies, and CBDCs.
13. Explaining how data can be used in the financial services industry.
14. Analyzing the impact of new forms of capital access in disrupting traditional financial institutions.
15. Utilizing Artificial Intelligence (AI) to analyze, discern, review and provide potential solutions to FinTech challenges and opportunities.
16. Developing FinTech solutions to address specific financial industry challenges or opportunities.
17. Recognizing potential risks and challenges associated with FinTech innovations and solutions.
18. Determining and assessing the trade-offs between different FinTech solutions, technologies, or strategies.
19. Developing FinTech strategies and solutions for financial institutions, startups, or investors to leverage FinTech opportunities and mitigate challenges.
20. Assessing the potential return on investment (ROI) in FinTech solutions and technologies.

ACQUIRED SKILLS

1. Examining blockchain and distributed ledger technology
2. Understanding financial banking, markets, instruments and regulation
3. Evaluating complex problems using critical thinking and innovative skills
4. Adapting to changing technology and compliance

COURSE POLICIES:

Student's Responsibilities
This syllabus contains information, policies, and procedures for a specific course. By enrolling, the student agrees to read, understand, and abide by the policies, rules, regulations, and ethical standards of Amberton University as contained in the current university catalog and schedule of classes.

Attendance Policy:
Regular and punctual class attendance and engagement is expected at Amberton University. In case of an absence, it is the student's responsibility to contact the professor as soon as possible. If a student intends on withdrawing from a course, it is the student's responsibility to follow the university's policy on formally withdrawing from a course. **Ceasing to attend classes does not constitute an official withdrawal.**

Attendance in a lecture course is defined as punctual arrival to, and engagement in, a full lecture session. A Student in a lecture course missing more than 20% (two class periods for weekday classes or one class period for Saturday classes) of the class meetings may be assigned a grade of an "F" or withdrawn at the discretion of Amberton University.

Attendance in a distance learning course is defined as active participation in the weekly online class sessions. "Active participation" can be defined as: submitting an academic assignment, taking an exam, engaging in an interactive tutorial, participating in an online discussion forum (or chat session), or initiating (or responding to) a communication with a faculty member about an academic assignment or the subject matter of the course. A student not meeting these requirements may be assigned a grade of an "F" or withdrawn at the discretion of Amberton University.

Plagiarism Policy
Plagiarism is the presentation of someone else's work as though it were your own. If you use another person's words, ideas, or information; or if you use material from an outside source – whether a book, magazine, newspaper, business publication, broadcast, speech, or electronic media – you must acknowledge that source. Plagiarism is a violation of the University's code of student ethical conduct and is one that is taken seriously. Amberton University operates on an honor system; therefore, honesty and integrity are essential characteristics of all who are associated with the institution. All Amberton students are expected to abide by the honor system and maintain academic integrity in all their work. Amberton University and its instructors monitor student work for plagiarism and reserve the right to submit such work to technology-based plagiarism detection services and applications at any time.

Self-plagiarism means reusing work that you have already published or submitted for a class. It can involve:

- Resubmitting an entire paper
- Copying or paraphrasing passages from your previous work

Self-plagiarism misleads your readers by presenting previous work as completely new and original. Students may not submit the same paper in substance in two or more classes without prior written permission of the instructors involved.

Amberton University students who use Artificial Intelligence (AI) generated content must adhere to the following policies:

Originality: Students must avoid presenting AI generated content as their own original work. It is essential to acknowledge the involvement of AI in the content creation process in order to maintain academic and ethical standards.
Paraphrasing: When using AI generated content, students must rephrase and/or modify the generated text. Paraphrased AI generated content should also be properly cited.
Acknowledgement: When using AI generated content in any assignment, proper credit must be given to the AI system that generated the content. https://apastyle.apa.org/blog/how-to-cite-chatgpt

Students agree that by taking this course, all required assignments may be subject to submission for a textual similarity review to Turnitin.com for the detection of plagiarism and self-plagiarism. All submitted papers will be included as source documents in the Turnitin.com reference database solely for the purpose of detecting plagiarism in future papers. Use of Turnitin.com service is subject to the Usage Policy posted on the Turnitin.com website.

Turnitin is a writing improvement and plagiarism prevention tool which uses special algorithms, to compare text-based student submissions to the Turnitin database and other online sources. Turnitin produces a detailed **similarity report** that can be customized and viewed by instructors and students.

Turnitin "Draft Coach" is a Google based add-on to Turnitin which supports students in developing high-quality academic writing; and serves as an integrity coach. Draft Coach helps address errors and improve the quality of student's writing by highlighting grammar mistakes, identifying incorrectly cited sources, and scanning for similarity across several databases. By providing formative feedback on how to address citation issues, incorrect grammar, and matches with the Turnitin database, Draft Coach provides explanations to help students become more confident writers, capable of producing higher quality work both in academics and in the workplace.

Please see below for instructions.

COURSE OUTLINE AND CALENDAR:

Week	Topic	Assignment	Competencies Covered	Due Date
Week 1	Chapter 1Introduction		1, 4, 6	
Week 2	Chapter 2. Disruption and Disintermediation in Financial Services and Products: Why Now? Chapter 3. Money: A Medium of Exchange, Unit of Account and Store of Wealth	Mini Case (Instruction will be given in Discussion Forum	1, 3, 4, 15	Due on Friday at 11:59 PM of the respective week
Week 3	Chapter 4. Financial Institutions	1. Paper 1 - Paper one on one of the following topics: a Fintech company; one aspect of technology such as cloud computing, big data, etc. as relevant for Fintech products or services 2. Mini Case (You will find the instructions in the	5, 6,7,8 10	Due on Friday at 11:59 PM of the respective week

		Discussion Forum)		
Week 4	Chapter 5. Bubbles, Panics, Crashes, and Crises Chapter 6. Bank Lending	Mini Case (You will find the instructions in the Discussion Forum)	2, 10, 11,12, 13	Due on Friday at 11:59 PM of the respective week
Week 5	Chapter 7. Time Value of Money: Interest, Bonds, Money Market Funds	Midterm Exam Mini Case (You will find the instructions in the Discussion Forum)	11.12. 13, 15,	Due on Friday at 11:59 PM of the respective week
Week 6	Chapter 8. Equities, Efficient Markets, Exchanges Chapter 9. Foreign Exchange	Mini Case (You will find the instructions in the Discussion Forum) Quiz1	9. 10, 12	Due on Friday at 11:59 PM of the respective week
Week 7	Chapter 10. Forwards, Futures, and Swaps Chapter 11. Commodities	Paper 2:Paper two on any topic relevant to Fintech such as social implications: inclusiveness, income disparity; jobs, etc.; Technology; development in other countries; future developments; financing Mini Case (You will find the instructions in the Discussion Forum)	10. 12. 14	Due on Friday at 11:59 PM of the respective week
Week 8	Chapter 14. Fintech in a Global Setting Chapter 15. Fintech and Government Regulation	Mini Case (You will find the instructions in the Discussion Forum)	9, 11, 8, 15	Due on Friday at 11:59 PM of the respective week
Week 9	Chapter 14. Fintech in a Global Setting Chapter 15. Fintech and Government Regulation	Mini Case (You will find the instructions in the Discussion Forum)	9, 11, 8, 15	Due on Friday at 11:59 PM of the respective week
Week 10	Chapter 17. The Future Millennial Bank—Your Parents' Bank Integrates with the Disrupters	Final Exam	8, 9.10.11, 12.13.14.15	Due on Thursday at 11:59 PM of the respective week

GRADING CRITERIA:

Grading Scale –			
Mini Case Discussion	9 @ 25 points	225	29%
Research Paper 1	1 @ 100 points	100	13%
Research Paper 2	1 @ 100 points	100	13%
Midterm Exam		150	19%
Final Exam		200	26%
Total		775	100%

Graduate

92 – 100	A
82 – 91	B
72 – 81	C
62 – 71	D
Below 62	F

GRADE NOTIFICATION AND INSTRUCTOR FEEDBACK:
A successful distance learning experience requires a flow of communication between instructor and student throughout the session. Instructor comments are considered essential to the learning process. Therefore, each assignment/exam submitted will be reviewed, graded, and returned to the student in a timely manner along with the appropriate commentary. Students should carefully review all comments.

Final grades are processed approximately one week after the last day of the session and may be located in the My Grades section of the online registration portal as well as being emailed to the student's Amberton University email. Amberton University staff will not release grades over the phone. University instructors will not leave a message with comments or grades in any type of media that is not secure.

For questions regarding grades after the semester has ended, students should use their university email account and contact the instructor at the faculty email address as provided above in *Professor Information* area.

Incomplete Grades
An "I" (incomplete grade) is given at the discretion of the professor and may be given only when an emergency or illness prevents the student from completing course requirements. Should an "I" be granted, the student has 30 days from the end of the session to complete the conditions of the incomplete. An "I" which is not properly removed within 30 days following the session enrolled will become an "F" grade.

How To Withdraw From a Course
To be official, the class withdrawal must be in writing and signed by the student requesting the withdrawal; no withdrawal is accepted verbally. Please review the "Schedule of Classes" (online or in-print) for procedures for class changes or withdrawals and the refund policy and schedule.

COURSE DELIVERY METHODOLOGY:
This course is offered as a distance-learning course through the Moodle Learning Platform. Amberton's distance learning courses, called e-Courses, are identical to classroom courses in terms of learning outcomes, competencies, and instructor expectations. A student choosing to take an e-Course must have the following skills and technical capabilities:

1. Access to the Internet
2. General knowledge in:

Internet browser settings and configuration
e-mail and file attachments
Uploading and downloading files
Using a word processing package

3. Ability to conduct on-line research

Students who have not mastered these skills should not enroll for this course but should consider enrolling in MIS2110 Computer Concepts and Internet Technologies for instruction in these areas.

HOW TO ACCESS YOUR COURSE:

SINGLE SIGN-ON (SSO) INSTRUCTIONS FOR AMBERTON UNIVERSITY

Amberton University uses Single Sign-On (SSO) as the primary access point for University systems, including Moodle, Amberton Email (Gmail), CampusWeb, Library resources, financial information, and other University applications.

Access the Amberton SSO Portal
Go to:
https://sso.amberton.edu

Students should bookmark this page. The SSO portal is the main entrance to Amberton University's online systems.

The SSO Login link may also be accessed through the Amberton University website at https://amberton.edu.

Activate Your Account
New students receive an Amberton University welcome email with an account activation link.

Select the activation link in that email and follow the instructions to activate your Amberton SSO account and configure Two-Factor Authentication (2FA).

Your assigned username and Amberton student email address are included in the welcome email.

Student email addresses use the following format:
username@my.amberton.edu

Sign In to SSO
After your account has been activated, go to:
https://sso.amberton.edu

Enter your Amberton username or assigned Amberton account information and the password you established during account activation.

If you forget your password, select "Forgot Password?" on the SSO login page and follow the instructions provided.

Access Your Amberton Applications
After signing in, the SSO dashboard will display the applications available to your account.

These may include:

- Moodle
- Amberton Email (Gmail)
- CampusWeb
- Financial Records
- Library resources
- Other University applications and services

Select the appropriate application from the SSO dashboard.

Access Moodle
Students should access Moodle through the Amberton SSO portal.

Go to:
https://sso.amberton.edu

Sign in and select Moodle from the SSO dashboard.

Students do not need a separate Moodle username or password when accessing Moodle through SSO. Password activation and password recovery should be completed through the Amberton SSO portal rather than through Moodle.

A Student Moodle Tutorials course is available within Moodle to assist students with course navigation, assignments, communication, examinations, grades, and other Moodle functions.

Technical Support
If you experience difficulty activating your account, signing into SSO, or accessing an Amberton application, please contact:
support@amberton.edu

COURSE COMMUNICATIONS:

Students will communicate with faculty through the Moodle Learning Platform or their Amberton University email account.

Email Communication
Each student is assigned an Amberton email address in the following format:
username@my.amberton.edu

Students should access their Amberton email through the University Single Sign-On portal at:
https://sso.amberton.edu

Students are encouraged to check their Amberton email regularly for University notices and course communications.

Students are responsible for reviewing the "Communication Guidelines" provided in the individual e-Course for specific instructor requirements.

Students who need to retain course communications, assignments, or other materials should download and save them before the course closes.

For assistance accessing SSO, Moodle, or Amberton email, contact support@amberton.edu.

FORMAT AND SUBMISSION OF ASSIGNMENTS:
Assignments are to be submitted to the appropriate assignment Drop Box in the Moodle system. Specific directions and guidelines for submission of assignments are located on-line in the "Communication Guidelines" of the e-course. Due to compatibility issues, Office 2007 files cannot be read by earlier versions of Microsoft Office. Before submitting an exercise file, confirm the file is in the proper format for grading by the instructor.

INSTRUCTOR/COURSE EVALUATION:
Each session, all Amberton students are provided with the opportunity to evaluate their courses and instructors. The evaluation process is an important one and provides students with an anonymous and confidential way to give meaningful feedback to the University. Summary information and comments are provided to faculty after the close of the session. All information provided is anonymous.

The Instructor/Course Evaluation will be open for completion during week 9 of the session. An evaluation assignment will be placed in week 9 of the Moodle course, along with the instructions on how to complete the evaluation. Prior to week 9, the University will send out an email containing instructions and dates for the evaluation period.

RESEARCH RESOURCES:
The Library provides access to full-text, and peer reviewed articles, and digital research tools. Students can search Library holdings through the online catalog and databases search engines available on the Library website or browse the physical library space and holdings located at the Garland campus.

Research items not contained in the Amberton Library collection can be located through interlibrary Loan (ILL) or through the TexShare program with the help of the Library staff. Students with questions about available services, resources, or research, may contact the Library via email at Library@amberton.edu.

RESEARCH ACCESS:
Databases can only be accessed by authorized users, and students at Amberton must enter their Amberton ID credentials-same as Moodle login-to gain access when off-campus. Use an Amberton website, such as the University site (Amberton.edu) or the library site (Library.amberton.edu) to find links to databased and digital books. Online resources are available all day, every day.

Library Live Chat Feature
Library staff are available to assist students with research problems or questions during Library hours through a live online chat feature, telephone, email, "How-to" videos, or in person. The library telephone is (972-279-6511 ext. 185. You can email questions to library@amberton.edu or visit the library in person on the Garland campus for assistance.

Microsoft Office 365 Education:
Amberton University students have access to a license for Office 365 Education, a comprehensive suite of productivity tools. This package includes:
• Microsoft Word for document creation
• Excel for spreadsheets and data analysis
• PowerPoint for presentations
• OneNote for digital note-taking
• Microsoft Teams for collaboration
• Additional classroom tools to enhance your learning experience
To set up your student account and access these resources, please follow the instructions provided in our step-by-step guide: https://amberton.edu/wp-content/uploads/2025/01/Office365_Setup_Students.pdf

Google Workspace for Education:
All students are assigned a Gmail account in Google Workspace for Education.

To set up your student account and access these resources, please follow the instructions provided in our step-by-step guide: https://amberton.edu/wp-content/uploads/2025/01/Google_Drive_Students.pdf

Once logged into your student account, you'll have access to a suite of tools designed to enhance your learning experience:

- Google Docs: Create and edit essays, reports, and other written assignments
- Google Slides: Develop engaging presentations for projects and class discussions
- Google Sheets: Perform data analysis, create charts, and manage calculations
- Google Drive: Store, organize, and easily access all your files in the cloud
- Google Calendar: Schedule study sessions, track assignment deadlines, and manage your academic timetable
- Google Keep: Take and organize quick notes during lectures or study sessions
- Google Meet: Attend virtual classes, participate in group study sessions, or meet with teachers
- Google Classroom: Access course materials, submit assignments, and receive feedback from instructors

- Google Forms: Create surveys for research projects or participate in class quizzes
- Google Sites: Build websites or digital portfolios to showcase your work

Turnitin Draft Coach
Instructions for Accessing Turnitin Draft Coach in Google Docs

Turnitin Draft Coach is typically available as an add-on or extension within Google Docs, allowing you to check for similarity, citations, and grammar *before* final submission.
Important Pre-requisites:

- Institutional Access: Draft Coach must be licensed and enabled by your school or institution's Turnitin and Google Workspace administrators. If you cannot find the extension, contact your instructor or IT support.
- Account: You must be signed into Google Docs using your institutional/school email account, not a personal Gmail account, for the extension to appear and work correctly.
- Document Type: The document must be a native Google Doc (not an uploaded .doc, .docx, or .pdf file opened in Docs). If you have another file type, copy and paste the text into a new, blank Google Doc.

Step-by-Step Guide

1. Open Google Docs: Sign in to your institutional Google account and navigate to Google Docs.
2. Open Your Document: Open an existing assignment draft or start a new document and paste your writing into it.
3. Access the Extension: In the top menu bar of your Google Doc, click on Extensions.
4. Select Draft Coach: Hover over or click Turnitin Draft Coach, and then select Turnitin Draft Coach again from the submenu.
    - *Note: If the option does not appear immediately, refresh your page and try again.*
5. Draft Coach Panel: The Draft Coach panel should now appear on the right-hand side of your screen.
6. Get Started: The first time you open it, you may need to click a "Get Feedback" or similar button, and you will likely need to read and accept the Terms and Conditions to continue.
7. Run Reports: Once loaded, you can select the tabs or cards in the panel to run different checks:
    - Similarity Check: Checks against Turnitin's database. (*Note: You typically have a limited number of checks for similarity, often three.*)
    - Citations Check: Analyzes your document for correct citation and referencing practices.
    - Grammar Guide: Provides feedback on grammar and mechanics (usually US-English rules).

You are now ready to use Turnitin Draft Coach to review and improve your writing!