# Fintech Regulation

## Prof. Marco Bodellini

### **COURSE AIMS AND INTENDED LEARNING OUTCOMES**

The course aims at analysing the new fintech phenomenon and its regulation and supervision at both EU and international level.

After briefly discussing the very concepts of regulation and supervision in the banking and financial sector, the course focuses on some of the most relevant new technological innovations applied in the banking and financial sector and on how fintech-related activities/services and their providers are regulated and supervised.

At the end of the course, students will be able to: (1) know the difference between regulation and supervision in the banking and financial sector; (2) know the most relevant technologies applied in the provision of banking and financial services; (3) understand how the providers of activities/services based on such new technologies are regulated and supervised both at EU and international level.

***COURSE CONTENT***

1. The institutional structure of the financial system and the rationale for regulating it. Supervision *vis-à-vis* regulation.

2. The institutional structure of EU financial regulation and its main features.

3. The EU Banking Union.

4. The Capital Markets Union.

5. Fintech innovations in the banking, financial and asset management sectors.

6. The definition of fintech.

7. Fintech firms.

8. Crypto-assets.

9. Fintech and financial stability.

10. Fintech regulation and supervision in the EU: the Fintech Action Plan.

11. Fintech regulation at international level: the role of standard setter bodies.

12. Regtech and suptech.

***READING LIST***

The reading list will be communicated to students at the beginnning of the lectures.

***TEACHING METHOD***

The course is delivered by means of traditional frontal lectures, with the aid of slides and other supporting material. The slides used during the lectures will be made available to students via the Blackboard platform and the Professor’s download area on his webpage. Throughout the accademic semester, students attending the lectures will be provided with material in order to examine the main aspects of the topics discussed. The lectures may also be integrated with the participation of experts from the banking and financial sector.

***ASSESSMENT METHOD AND CRITERIA***

Written exam with multiple choice questions.

***NOTES AND PREREQUISITES***

There are no prerequisites for attending the course.

*Place and time of office hours*

Marco Bodellini meets with students as published in his webpage.