## Let's "Disrupt Digital Divide" ADFIMI TRAINING PROGRAMME FINTECH FOR BANKS AND DEVELOPMENT FINANCE INSTITUTIONS

In collaboration with İstanbul Şehir University & IRTI İstanbul, 17-18-19 June 2019

| DAY 1 – 17.06.2019 |   |  |  |  |
|--------------------|---|--|--|--|
| 08.00 - 09.00      |   |  |  |  |
| 09.00 - 09.10      | Inaugurating remarks by Metin Özdemir, ADFIMI Chairman  |  |  |  |
| 09.10 – 09.40      | Keynote lecture: Digitalisation; A key component of Development, Governance and Sustainable Management - Prof. Omneya Abdelsalam, FHEA, BSc, MSc, PhD Professor of Accounting &Islamic Finance in the Business School, University of Durham, UK |  |  |  |
| 09.40 – 10.10      | Digitalisation: Threats and Opportunities for DFIs  - Dr. Mohammed Obaidullah, Lead Research Economist and Manager of IRTI Research Division, Islamic Development Bank  |  |  |  |
| 10.10 – 10.20      | Q&A   |  |  |  |
| 10.20 – 10.50      | Networking break  |  |  |  |
|                    | Introduction to Blockchain Technology   |  |  |  |
|                    | by Mr. Reza İsmail, Founder, CEO, SycCode SDN Bhd, Malaysia   |  |  |  |
| 10.50 – 11:50      | Blockchain Technology:  1) Blockchain Overview  |  |  |  |
|                    | 2) Blockchain as a Cryptocurrency   |  |  |  |
|                    | <ul><li>3) Understanding Blockchain Transaction Structure</li><li>4) Blockchain in Finance and beyond</li></ul>   |  |  |  |
| 11.50 – 12.00      | Q&A, Summary  |  |  |  |
| 12.00 - 13.00      | Lunch Break   |  |  |  |
|                    | Crowdfunding; Principles and Practices  |  |  |  |
|                    | by Mr. Omar Munshi, CEO Ethis Ventures, Malaysia  |  |  |  |
| 13.00-14.00        | - Overview of Crowdfunding and current landscape  |  |  |  |
| 13.00-14.00        | - Key opportunities and applications of Crowdfunding  |  |  |  |
|                    | - The impact of crowdfunding on finance   |  |  |  |
|                    | - The role of platforms   |  |  |  |
|                    | - Case studies  |  |  |  |
| 14.00 – 14.20      | Q&A, Summary  |  |  |  |
| 14.20-14.50        | Networking Break  |  |  |  |
| 14.50-15.20        | Keynote lecture: Creating a FinTech Ecosystem   |  |  |  |
|                    | by Prof Dr. Selim Yazıcı, Founder, FinTech Istanbul - Financial Technologies – General Overview   |  |  |  |

|                    | - The Economics of FinTech - The Importance of FinTech in Country Economies  o Financial Inclusion   |  |  |  |
|--------------------|--|--|--|--|
| 15.20-15.30        | <ul> <li>Investment</li> <li>Know-how Transfer</li> <li>Key Players in a FinTech Ecosystem</li> <li>Turkish FinTech Ecosystem</li> </ul>   |  |  |  |
|                    | Q&A, Summary   |  |  |  |
| 15.30- 16.30       | Cryptocurrencies   |  |  |  |
|                    | by Prof. Ahmet Faruk Aysan   |  |  |  |
|                    | <ul> <li>Background</li> <li>ICO (Initial Coin Offering)/Tokens</li> <li>Prominent cryptocurrencies (cryptocurrencies share in world transactions)</li> <li>Future?</li> <li>Sharia compliance issues</li> </ul>   |  |  |  |
| 16.30–16.50        | Q&A, Summary   |  |  |  |
| DAY 2 – 18.06.2019 |  |  |  |  |
| 09:00 -10.00       | Big data, data analytics, AI and Machine Learning: Implications for DFIs.  |  |  |  |
|                    | <ul> <li>by Dr. Masoud Shahmanzari, Asst. Prof. İstanbul Şehir University, Turkey</li> <li>Application of analytical techniques in banks</li> <li>Best-known practices in machine learning</li> <li>Case studies on applications of AI, Big Data</li> </ul>                      |  |  |  |
| 10.00 - 10.15      | Q&A, Summary   |  |  |  |
| 10.15 – 10.45      | Networking Break   |  |  |  |
|                    | Principles and Applications of Cloud Technology in Development Finance   |  |  |  |
| 10.45 – 11.45      | by Mr. Reza İsmail, Founder, CEO, SycCode SDN Bhd, Malaysia Cloud Technology:  1) Cloud Computing Overview 2) Cloud Platforms and Virtualization Technology 3) Technologies in Cloud Computing 4) Cloud Computing in Banking and Finance   |  |  |  |
| 11.45 – 12.00      | Q&A, Summary   |  |  |  |
| 12.00 – 13:00      | Lunch Break  |  |  |  |
| 13.00 – 14.00      | Regulatory framework: Sandboxes, Compliance issues, Regtech, including regulations for start-ups by Ms. Elçin Karatay, Managing Partner, Solak & Partners, Turkey  |  |  |  |
|                    | <ol> <li>Regulatory sandboxes and the best practices         <ul> <li>Definition of a regulatory sandboxes</li> <li>Best practice examples from the world</li> <li>The benefits of regulatory sandboxes</li> </ul> </li> <li>Compliance issues for banks and fintechs</li> </ol> |  |  |  |

|               | o The regulatory risks that banks and financial institutions face   |  |  |  |
|---------------|---|--|--|--|
|               | while working with fintechs  The high entry harriers for fintechs   |  |  |  |
|               | o The high entry barriers for fintechs  |  |  |  |
|               | <ul> <li>API integration processes and legal practices</li> <li>Regtech</li> <li>Definition of regtech</li> <li>The need and solution for regtech</li> <li>Regulations for start-ups that work in payment services or prov</li> </ul> |  |  |  |
|               |   |  |  |  |
|               |   |  |  |  |
|               |   |  |  |  |
|               | alternative capital market instruments  O A general outlook of payment service regulations in Turkey  |  |  |  |
|               |   |  |  |  |
|               | <ul> <li>A general outlook of capital market regulations in Turkey</li> </ul>   |  |  |  |
|               | <ul> <li>Entry barriers for finch start-ups</li> </ul>  |  |  |  |
|               |   |  |  |  |
| 14.00 – 14.10 | Q&A, Summary  |  |  |  |
| 14.10 – 14.30 | Networking Break  |  |  |  |
|               | Internet of Things (IoT),   |  |  |  |
|               | by Dr. Mazlan Abbas, Co-Founder   CEO – FAVORIOT, Malaysia  |  |  |  |
|               | - IoT Core Concepts   |  |  |  |
|               | The core concepts of IoT – Sensors, Connectivity, and Applications  |  |  |  |
|               | - How to take your first steps in your IoT journey  |  |  |  |
|               | - The Types of Problems IoT Solves.   |  |  |  |
| 14.30 -15.30  | IoT might make things smarter and easier, but what real-world   |  |  |  |
|               | problem can IoT potentially solve? And what issues can it solve   |  |  |  |
|               | right now?  |  |  |  |
|               | - How to Spot IoT Opportunities   |  |  |  |
|               | How to train users across your organization – including business  |  |  |  |
|               | leaders – to spot IoT opportunities.  |  |  |  |
|               | - How to Overcome Possible Challenges   |  |  |  |
|               | The possible issues and problems companies and individuals may  |  |  |  |
|               | face when getting started with IoT  |  |  |  |
|               | - How organizations can benefit from new revenue streams generated by   |  |  |  |
|               | new business models and services.   |  |  |  |
|               | - Moving from technology-based to outcome-based business model  |  |  |  |
| 15.30 - 15.50 | Q&A, Summary  |  |  |  |
|               |   |  |  |  |
| 15.50-16.50   | Use of Fintech in Islamic Finance   |  |  |  |
|               | By: Dr. Mohmoud Pakri, Passagrah Faonamist, Islamia Passagrah & Training  |  |  |  |
|               | Dr. Mahmoud Bekri, Research Economist, Islamic Research & Training Institute (IRTI), IsDB   |  |  |  |
|               | Institute (IK11), ISDB  |  |  |  |
|               | Session Description   |  |  |  |
|               | - Islamic Fintech compared to Conventional Fintech  |  |  |  |
|               | - Development oriented Fintech compared to Commercial Fintech   |  |  |  |
|               | Products  |  |  |  |
|               | - Potential Islamic Fintech Products employed for Development   |  |  |  |
|               | - Designing and Developing an Islamic Fintech Product for   |  |  |  |
| 16.50 – 17.10 | Development   |  |  |  |
|               | Q&A, Summary  |  |  |  |
| 17 10 17 40   | Review of the program to be Moderated by Prof. Aysan:   |  |  |  |
| 17.10-17.40   | - Evaluation & Recommendations for the next training programme  |  |  |  |
|               | - Certificate ceremony  |  |  |  |

| DAY 3 – 19.06.2019 (Optional) |                                  |  |  |  |
|-------------------------------|----------------------------------|--|--|--|
| 09.00 – 16.00                 | Visits to - Turkcell - Al Baraka | -Vakıfbank<br>-Ziraat Participation Bank |  |  |
| END OF PROGRAMME              |                                  |  |  |  |