



UNIVERSITY OF EDINBURGH
Business School

THE EMERGING BANKING LEADERS PROGRAMME

Supported by:

Chartered Banker



University of Edinburgh Business School (UEBS)

- The University of Edinburgh in Scotland is one of the world's oldest universities and was granted its royal charter in 1582
- Established in 1919 and is triple-crown accredited by AMBA, AACSB and EQUIS
- One of the top business schools in the UK and the world
- Ranked 15th in the 2023 QS World University Rankings
- Ranked 1st in the UK and 4th globally in the 2023 QS Sustainability Rankings
- Ranked 40th in the 2021 FT Finance MSc world rankings
- Ranked 55th in the QS Global MBA ranking for 2022

ABS in Edinburgh | Executive Education

THE EMERGING BANKING LEADERS PROGRAMME

Preparing Future Leaders for a
Digital World

4 - 8 SEPTEMBER 2023



WELCOME



I'm delighted to see the Asian Banking School and the University of Edinburgh coming together once again in Scotland, therefore - this year to help global banking leaders develop their understanding of technology and how this will continue to shape the future of banking and finance.



Scotland is the home of much of modern banking and finance, from Adam Smith ("The Wealth of Nations") and Henry Duncan (the founder of the Savings Bank Movement). We are also home to a thriving FinTech sector, supported and led by world-class academic institutions such as the University of Edinburgh, renowned for cutting-edge research in areas including artificial intelligence, data science and quantum computing.

It is also my home, and home to the Chartered Banker Institute. We are the oldest institute of bankers in the world, founded and headquartered in Edinburgh. I'm delighted to see the Asian Banking School and the University of Edinburgh coming together once again in Scotland, therefore – this year to help global banking leaders develop their understanding of technology and how this will continue to shape the future of banking and finance.

Alongside sustainability (re-shaping the purpose of banking and finance), technology (revolutionising how we deliver finance) is one of two global megatrends impacting every financial institution and our clients and customers. Despite continual advances in FinTech and digital finance, open banking and APIs, blockchain and cryptocurrencies, electronic trading and robo-advisors, however at the heart of banking remains the human capital that banking depends on just as much if not more than its financial and technological capital. There is no better place to develop human capital – your human capital – than here in Edinburgh via this innovative programme developed by the Asian Banking School and the University of Edinburgh, and supported by the Chartered Banker Institute.

Both personally, and on behalf of the Chartered Banker Institute, I would like to extend an invitation to join us in Edinburgh in September. I know you will have an extremely informative and enjoyable visit, and return with actionable insights to help your institutions develop and grow in our digital and technology-driven world.

Simon Thompson FCBI
Chief Executive
Chartered Banker Institute



UNIVERSITY OF EDINBURGH
Business School

ABS FLAGSHIP PROGRAMME

THE EMERGING BANKING LEADERS PROGRAMME

Preparing Future Leaders for a Digital World

Technological innovations allow us not only to change the way we do things but also to do things we could not do before. Historically, the banking industry has been one of the first sectors to adopt some of these innovations. The first mainframe built for commercial use, for instance, was bought by a bank.

In its essence, banking business remains the same but the environment around it has constantly evolved. Technology has affected the way customers engage with banks, investment opportunities, the risks faced by banks, and the relationship with employees. More and more people have had access to the financial system. New types of currencies have been created. The number of tech-based firms has got higher and higher, bringing novel digital functionalities that considerably affect how we perform tasks and interact with each other. Social awareness, ethical issues, and equality and diversity debates propelled by social media may affect banks' reputation and their ability to attract funding at reasonable costs. Applications of artificial intelligence and machine learning in finance and related areas take advantage of abundant data easily available to some players that can become new competitors to traditional banks.

The advances in technology have made us aware of new possibilities in the near future that we would not have considered otherwise. Simply keeping abreast of all these changes is not enough for banking leaders to deal with the multiple factors influencing the sector. Understanding them and acting accordingly is essential to identify business opportunities and avoid losses for their institutions.

Looking at the rapid growth of the applications of technology in banking over the past decade or so makes us wonder what is coming next. The future is uncertain but those better prepared for the potential impact of technological innovations will be at an advantage.

Designed specifically for high potential talent on a fast track to a leadership position from banking and finance-related institutions, **The Emerging Banking Leaders Programme** will cover topics such as the current digital landscape, regulatory issues in the context of technological innovation, the use of data science in banks, practical issues involving FinTech as well as discussions around how to inspire and enable change in a digital era.

Led by academics, practitioners and industry experts, the programme will include case studies, examples from the industry as well as ample opportunities for discussion and application in practice. **The Emerging Banking Leaders Programme** is organised by the Asian Banking School in collaboration with the University of Edinburgh Business School.

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PROGRAMME AT A GLANCE

Sunday 3 September	Monday 4 September	Tuesday 5 September	Wednesday 6 September	Thursday 7 September	Friday 8 September
Arrival in Edinburgh	Introduction and Programme Overview	Finance and Cyber Security: Emerging Threats, Challenges and Solutions	Ethics of AI	FinTech by Design	Inspiring and Enabling Change in a Digital World
	FinTech Revolution – Disruptions and Opportunities	Finance Regulation and Technology	Applications of AI in Banking	Successful Cases of Connections Between FinTech Firms and Traditional Banks	Case Studies on the Use of Financial Technology
Free Time	Lunch	Lunch	Lunch	Lunch	Lunch
Guided Tour of Edinburgh's Old Town, followed by Welcome Drinks at Glasshouse Hotel	Transforming Organisations in the Digital Era	Applications of AI in Regulatory Compliance	Company Visit to the Royal Bank of Scotland/Natwest Headquarters with a Talk on Data Science	The Use of Technology in the Engagement with Customers	Knowledge Sharing and Integration of Learnings
	Innovations in Payments	Blockchain Applications in Corporate Governance and Banking		Technology as an Enabler for Financial Inclusion and Wellbeing	Certificate Ceremony
Evening	Evening	Evening	Evening	Evening	Evening
Free Time	Welcome Dinner at the St Trinnean's Room, St Leonard's Hall	Free Time	Free Time	Farewell Dinner at the Royal College of Physicians with talk by the Chartered Banker Institute	Free Time

PROGRAMME FEES*

**MALAYSIAN
PARTICIPANTS**

MYR 40,000
per participant

**INTERNATIONAL
PARTICIPANTS**

GBP 7,500
per participant

* Fee includes all training activities and materials, company visits, lunches during training days, special dinners, social programme and accommodation (from 3-9 September 2023) in single occupancy rooms in a 4-star hotel.

CPD HOURS



MyCo ID:
201201039737



REGISTRATION

Please register online at
[www.asianbankingschool.com/our-programmes/
executive-education](http://www.asianbankingschool.com/our-programmes/executive-education)

Alternatively, you may email your completed
Registration Form to training@asianbankingschool.com
Terms and conditions apply. Please visit
www.asianbankingschool.com/terms-and-conditions

PAYMENT OPTIONS

- This programme is an approved **HRD Corp** claimable course and employers can claim 100% of the programme fee.
- The programme fee and roundtrip airfare is **STF credit** claimable by qualifying Malaysian banks.

ENQUIRIES

Tel: +603-2701 7822

Email: training@asianbankingschool.com

Note: All Information in this publication is correct at the time of printing but may be subject to change.

SUNDAY, 03 SEPTEMBER 2023

**Pre-Programme : Walking Tour of
Edinburgh & Welcome Drinks**

A guided walking tour in the afternoon will take you from your hotel around the city's old town. This will be followed by a Welcome Drinks Reception on the rooftop of the Glasshouse Hotel.



LEARNING OBJECTIVES

This programme aims at developing participants' ability to:

- Understand the opportunities, risks and ethical issues related to the use of technology in banking;
- Assess the impact of the advent of new technologies on financial institutions;
- Respond to the main challenges in the digital world affecting financial institutions;
- Anticipate the application of technological advances in the banking sector; and
- Lead and foster technology-based innovation in their organisations.

MONDAY, 4 SEPTEMBER 2023

Morning Session : **Introduction and Programme Overview**

Learning Objective : Understand the programme structure and to have a broad view of the key issues covered in the programme

In this session, we will welcome participants and will explain how the programme is organised. This will include information on the key topics to be discussed over the week and the activities we have prepared. The primary goal will be to set the scene for helping participants make the most of the programme.

Morning Session : **FinTech Revolution : Disruptions and Opportunities**

Learning Objective : Attain a critical understanding of how advanced technology reshapes the financial sector.

The world is currently witnessing a rapid explosion of FinTech applications, and thus, new business insights are being developed based on the intersection between Finance and technology. Using advanced technology (for example, AI and Blockchain) in businesses has substantial economic benefits; this session discusses these benefits. Notably, the "dark side" of FinTech applications is also explored. Finally, this session is designed to provide a comprehensive understanding of how the Covid-19 crisis reshapes FinTech advancements.

Afternoon Session : **Transforming Organisations in the Digital Era**

Learning Objective: Demonstrate a robust and critical understanding of digital transformation in organisational context.

Digital technologies are transforming the ways that corporations do business. This session is designed to help you rethink leadership in the digital era by developing an understanding of how digital technologies are leading to radical changes in the business models, business processes, value creation and growth strategies of organisations. The session will provide conceptual and methodological background for understanding digital business transformation and will offer insights into how to build, and capitalise on, new digital capabilities to achieve higher business opportunities.

Afternoon Session : **Innovations in Payments**

Learning Objective: Comprehend the role of banks in the context of digital payment technologies.

Digital payments have improved customer experience by increasing the speed of transactions, reducing their costs, and presenting alternative methods of payment that can be chosen by users according to their preference. While this brings new possibilities of fraud, the technology itself has provided solutions to improve fraud detection (e.g., biometric authentication). This session will discuss the importance of banks following these technological advances closely as their customers (e.g., depositors) are active users of modern payment systems.

Welcome Dinner

The dinner will be held at St Trinnean's Room in the stately nineteenth century mansion, St Leonard's Hall, Pollock estate. There will be a traditional Ceilidh dance workshop before dinner. A guest speaker will be talking about Banking and Leadership in a Digital Age.

Morning Session : **Finance and Cybersecurity : Emerging Threats, Challenges and Solutions**

Learning Objective : Learn how the cyber threat landscape is currently evolving, how this may impact the financial sector, and identify potential solutions.

Cybercrime and cyber threats are constantly evolving, with threat actors ranging from petty fraudsters, to organised cybercriminal gangs, terrorist groups, and hostile nation states. The finance sector and its customers may be targeted by these actors for a variety of reasons including financial gain, corporate espionage or geopolitical strategic purposes. Issues involved range from customer fraud, insider threats, regulatory compliance, reputational risk, ransomware, and weak encryption. This session will explore some emerging threats, organisational challenges, and possible future cyber security solutions.

Morning Session : **Financial Regulation and Technology**

Learning Objective : Develop awareness of the actions taken by regulations in response to the use of technology in the financial sector.

Regulation is one of the aspects impacted by technological innovations in the financial sector. This session will cover the responses of regulators to prevent negative effects of technological innovations on the customers of financial firms, providing examples related to the UK market. The trends in financial regulation given the advances in technology will also be discussed.

Afternoon Session : **Applications of AI in Regulatory Compliance**

Learning Objective: Be aware of the main applications of AI in regulatory compliance and their respective implications.

Banks are highly regulated and the requirements imposed on them change frequently. To keep abreast of the newest regulations, internal compliance teams spend considerable time reviewing documents issued by regulators and then monitoring the necessary adjustments in their institutions' processes. This session will show how deep learning and Natural Language Processing (AI tools) can help financial institutions with reading new requirements. These tools do not replace analysts working in the area but contribute to faster and more efficient compliance.

Afternoon Session : **Blockchain Applications in Corporate Governance and Banking**

Learning Objective: Understand the potential of blockchain technology in enhancing corporate governance practices within the banking sector.

Blockchain technology has emerged as a disruptive force in the financial industry, offering the ability to validate information automatically while maintaining the confidentiality of data. Key stakeholders in the financial industry, including regulators and central banks, are actively investing in this innovative technology. This session aims to provide a comprehensive overview of the role and implications of blockchain within the context of banking and finance. Participants will be introduced to the essential technical concepts of blockchain and their real-world applications. The session will further explore the potential impact of blockchain on the existing framework of financial services, corporate governance structures, and regulatory environments.

WEDNESDAY, 6 SEPTEMBER 2023

Morning Session : **Ethics of AI**

Learning Objective: Understand foundational issues in design and deployment of AI systems in automated decision making.

AI systems are increasingly used to aid decision making. AI decision-making systems offer opportunities for greater efficiency, accuracy, and reduction in human-based cognitive biases. However, these systems also raise serious worries: their outputs are not always easy to understand or justify, they can fail to be accurate in ways that are hard to anticipate, and they may systematically introduce discriminatory considerations into decision making. In this session, we will consider some of the challenges facing the design and deployment of AI systems in decision making and the difficulties of rendering future decision making fair and transparent.

Morning Session : **Applications of AI in Banking**

Learning Objective: Describe the main applications of AI in banking.

This session will present a high-level overview of Artificial Intelligence (AI) tools applied in different banking areas. The talk will also cover the advantages of these techniques, their main limitations, trends, and the challenges faced by banks when using them. Practical examples of such applications will be provided, including chatbots, automated trading, and machine learning for credit risk assessment.

Afternoon Session : **Visit to the Royal Bank of Scotland / Natwest Headquarters**

Talks on the "Applications of Data Analytics in Banking" and network session with data scientists from NatWest/Royal Bank of Scotland.

THURSDAY, 7 SEPTEMBER 2023

Morning Session : **FinTech by Design**

Learning Objective: Learn how design thinking approaches are providing visions toward possible and preferable futures for banking.

New Open Banking regulation and block chain technology have brought about a rare opportunity to rethink how we associate values with the representation of value. As the primary representation of value shifts from money and toward data, the concept of smart data allows us to attach digital 'strings' to transactions and allow us to design products and services that connect consumers directly with social and environmental issues. This session will introduce some of the design methods that allow the co-creation of new products and services.

Morning Session : **Successful Cases of Connections between FinTech Firms and Traditional Banks**

Learning Objective: Understand how FinTech firms and incumbent banks can benefit from collaborating with each other.

Traditional financial institutions have dealt with FinTech firms in different ways: competing with them, acquiring them or collaborating with them. This talk will explore the potential benefits and challenges of collaborations between FinTech and banks. Examples of successful collaborations will be given.

Afternoon Session : **The Use of Technology in the Engagement with Customers**

Learning Objective: Build awareness of applications of technology to strengthen customer relationships.

More and more customers have interacted with financial institutions by means of digital tools. These interactions include not only financial transactions but also requests for information and comments on the quality of the services provided. This scenario has created opportunities for personalised and quick services, which have become core customer expectation. In this session, we will introduce and discuss some of the key tools that can strengthen the connection between banks and their customers while allowing the former to better understand the needs of the latter.

Afternoon Session : **Technology as an Enabler for Financial Inclusion and Wellbeing**

Learning Objective: Identify technology tools that can contribute to financial inclusion and well-being.

An increase in the number of people engaged with financial institutions can lead to the development of banking systems. Access to financial services can also help improve quality of life. New technologies have made it possible to achieve these objectives. This session will present an overview of technology tools used for promoting financial inclusion and well-being in different countries. Participants will be invited to reflect on how incumbent banks can take part in this process.

Farewell Dinner

Before the programme ends, there will be a Farewell Dinner at the beautiful historical Royal College of Physicians, located in the centre of Edinburgh's New Town. A guest speaker will be talking about New Technologies and Careers in Banking.

FRIDAY, 8 SEPTEMBER 2023

Morning Session : **Inspiring and Enabling Change in a Digital World**

Learning Objective: To enable participants to promote successful changes in their organisations.

This session will explore ways to stimulate changes that can benefit organisations. Considering the key aspects of the digital world, drivers of innovative changes and strategies for taking advantage of new technologies will be discussed. Examples of successful changes in financial institutions will be presented.

Afternoon Session : **Case Studies on the Use of Financial Technology**

Learning Objective: Enhance participants' ability to evaluate actions taken by institutions and decide whether such actions could be applied to their own organisations.

This session will make use of case studies to stimulate discussions among participants and personal reflections about challenging situations faced by financial institutions in the context of the previous sessions in the programme. At first, the participants will discuss the cases in groups. Then, the facilitator will present the solutions adopted by the institutions described in the cases. Next, the whole class and the facilitator will discuss the pros and cons of possible solutions to the cases. To conclude, the participants will be asked to build a link between the cases analysed and specific challenges faced by them in their own institutions.

Afternoon Session : **Knowledge Sharing and Integration of Learnings**

Learning Objective: Make connections between the topics seen in different sessions of the programme and identify their applications in participants' jobs.

This session will be focused on facilitated group discussions to share reflections of the participants based on the topics seen in the programme. This will allow participants to review the knowledge acquired over the week and connect pieces of information even when they do not seem to be related to each other. We will also consider possible scenarios and changes brought about by new technologies that may affect the banking industry.

The University of Edinburgh Business School enjoys a long tradition of teaching and research, opening the doors to its first cohort of students in October 1919. The School offers undergraduate, postgraduate, and executive education programmes in business and management and provides a platform for research, discussion, and debate on a wide range of business issues.



Dr Fernando Moreira

Programme Director, The Emerging Banking Leaders Programme

Senior Lecturer (Associate Professor) in Banking and Risk Management and Co-Director of the Centre for Service Excellence (CenSE), UEBS



Fernando has acted as the director of the MSc in Banking and Risk from 2015 to 2017. He sits on the Quality and Standards Committee of the Chartered Banker Institute. His research interests are related to the impact of government interventions (including financial regulation) on a number of issues (e.g., financial stability and banks' risk-taking) and to methodological approaches to assess causality. He teaches risk management focused on financial institutions and is an Associate Editor of the Journal of Financial Innovation. Fernando has published in peer-reviewed journals and presented papers at several conferences. He holds a PhD in Management Science and Business Economics from the University of Edinburgh and has previously worked at Keele University (UK) as a Lecturer in Finance and at the Central Bank of Brazil (Supervision Department).

Professor Wendy Loretto

Professor of Organisational Behaviour and Dean, University of Edinburgh Business School (UEBS)



Wendy has previously held several leadership roles in the School, including Director of Research and Director of Undergraduate Programmes. Her main research field is age and employment, with a particular focus on changes in employees' and employers' attitudes and practices in extended working lives. She is especially interested in the ways in which gender, age and health interact to affect work and retirement experiences amongst older men and women across Europe. Her work has received funding from research councils, industry partners, government and EU and is published widely in leading academic journals. She is currently leading a major 3-year project investigation how best to support healthy ageing at work. She was a member of the UKRI Equality, Diversity and Inclusion external Advisory

Group, and is on the Boards of abrdn Financial Fairness Trust and Society for the Advancement of Management Studies. From October 2023 she will be Chair of the Association of MBAs and Business Graduates Association (AMBA & BGA).

Dr Khaladdin Rzayev

Lecturer in Finance, UEBS



Dr Rzayev is a Lecturer in Finance at the University of Edinburgh and a Research Associate at the Systemic Risk Centre of the London School of Economics. Dr Rzayev received his PhD from the University of Edinburgh and completed his PostDoc at the London School of Economics. Dr Rzayev's research agenda is focused on market microstructure, Financial Technology (FinTech), and financial econometrics. Dr Rzayev has published in various leading journals, for example, the Journal of Financial Markets.

Dr Hajar Mozaffar

Senior Lecturer in Innovation and Programme Director for MSc Entrepreneurship & Innovation, University of Edinburgh Business School (UEBS)



Hajar Mozaffar is a Senior Lecturer in Innovation at the University of Edinburgh Business School. She has a decade of professional experience, prior to her academic career, in management and consultancy roles in large organisational IT implementation projects. Her interdisciplinary research interests have a focus on digital transformation of organisations and digital innovation.

Hajar has been Principal Investigator and Co-Investigator in many interdisciplinary research projects including The Evaluation of NHS England's flagship Global Digital Exemplar (GDE) Programme, The Development and Evaluation of a Complex ePrescribing-based Antimicrobial Stewardship (ePAMS+) intervention for hospitals,

Exploratory study of future Artificial Intelligent-based Decision Support Systems, and The Evaluation of Project Iris: Designed for Aging.

Dr Mozaffar holds a PhD in Innovation and Information Systems from the University of Edinburgh Business School (2013). She also holds a BSc and an MSc in Software Engineering (2005). Hajar is currently the Programme Director of MSc Entrepreneurship and Innovation programme in the University of Edinburgh Business School and has many years of experience in teaching digital transformation across different sectors.

Dr Richard Jones

Senior Lecturer in Criminology, School of Law, University of Edinburgh



Dr Richard Jones is a Senior Lecturer in Criminology at the School of Law, University of Edinburgh. He is an expert in topics including cybercrime, cyber security, surveillance and crime prevention. He obtained his PhD in Criminology from the University of Cambridge, has been a Visiting Academic at the University of Oxford, and has served as a member of the Editorial Boards both of the British Journal of Criminology and the European Journal of Criminology. He is an Expert Fellow of the UK's Security, Privacy, Identity and Trust in the Digital Economy network, and is currently involved in cyber security projects researching new ways of keeping vulnerable users safe online and scoping potential cyber risks introduced by smart products.

Dr Mark Sprevak

Senior Lecturer (Associate Professor) in Philosophy at the School of Philosophy, Psychology and Language Sciences (PPLS), University of Edinburgh



Mark Sprevak is a Senior Lecturer in Philosophy at the School of Philosophy, Psychology and Language Sciences at the University of Edinburgh. His primary research interests are in philosophy of mind, philosophy of science, and artificial intelligence. He has published on the foundations of computational models of human cognition, distributed cognition, as well as on the history of computational models.

Professor Chris Speed

Chair of Design Informatics, Edinburgh College of Art, University of Edinburgh



Chris collaborates with a wide variety of partners to explore how design provides methods to adapt and create products and services within a networked society. He is Director for the Edinburgh Futures Institute, an interdisciplinary hub combining education, research and innovation to support collaboration with industry, governments and communities to build a challenge-led, data-rich portfolio of activity that has demonstrable ethical, social, cultural, economic and environmental impacts. Chris has been involved in over 40 research projects since joining the University of Edinburgh, leading on 19 worth a total of £9.9mil and Co-Investigator on 22 projects worth in excess of £55mil. Chris is Director of the £6mil (£5.5Mil AHRC & £0.5Mil SFC) Creative Informatics R&D Partnership, and is Co-I to the Next Stage Digital Economy Centre DECaDE. Chris was made a Fellow of the Royal Society of Edinburgh in 2020.

Dr Ben Marder

Senior Lecturer in Marketing and Director of PGR Programmes



Ben Marder is a Senior Lecturer in Marketing and Director of Postgraduate Research Programmes at the University of Edinburgh Business School. His research interest surrounds social and commercial consumer behaviour linked to the use of digital technologies (social media). Since 2015 he has had 35+ articles accepted at well-known journals, such as the Journal of Retailing, Journal of Advertising Research, European Journal of Marketing, Industrial Marketing Management, International Marketing Review, Computers in Human Behaviour, Journal of Travel Research, New Technology, Work and Employment, Journal of Health Psychology, and the Journal of Business Research. This work has received quite a lot of media attention, including The New York Times, Cosmopolitan, Harvard Business Review and the BBC.

Professor Tina Harrison

Personal Chair of Financial Services Marketing and Consumption, Head of Marketing



Tina Harrison is Professor of Financial Services Marketing and Consumption and also has a University role as Assistant Principal with overall responsibility for the University's academic standards and quality assurance arrangements. Tina's research interests are in the area of financial services marketing, specifically financial wellbeing, analyses of consumer use and understanding of financial services and the use of technology in enabling and empowering effective financial management and decision-making. She has led several large funded research projects and industry sponsored research. Her research has been presented widely at conferences and in academic journals. She is co-editor of The Routledge Companion to Financial Services Marketing, author of Financial Services Marketing (Prentice-Hall) and served as Editor-in-Chief of the Journal of Financial Services Marketing for 17 years (until 2019).

Simon Thompson

Chief Executive, Chartered Banker Institute



Simon Thompson is Chief Executive of the Chartered Banker Institute. Under his leadership, the Institute has grown to become the largest professional body for bankers in the UK, with nearly 35,000 members and students in more than 100 countries. In 2022, the Institute launched the Principles for Responsible Banking Academy in partnership with UNEP FI to support the alignment of banks' strategies, operations and activities with the objectives of the UN Sustainable Development Goals and the Paris Agreement. Simon is the author of *Green & Sustainable Finance: Principles and Practice*, published by Kogan Page. He chairs the UK's Green Finance Education Charter on behalf of the Department for Net Zero and Energy Security and is a Board member of the UK's Financial Services Skills Commission (FSSC) and

Green Jobs Delivery Group. Simon is a former Vice President of the European Bank Training Network. Simon is a Fellow of the Chartered Banker Institute and a Member of the Chartered Institute of Personnel and Development. He has an MBA from the University of Edinburgh and was awarded Honorary Doctorates by Bangor University (2022) and BPP University (2015) for his contribution to banking, business and education.

James Varga

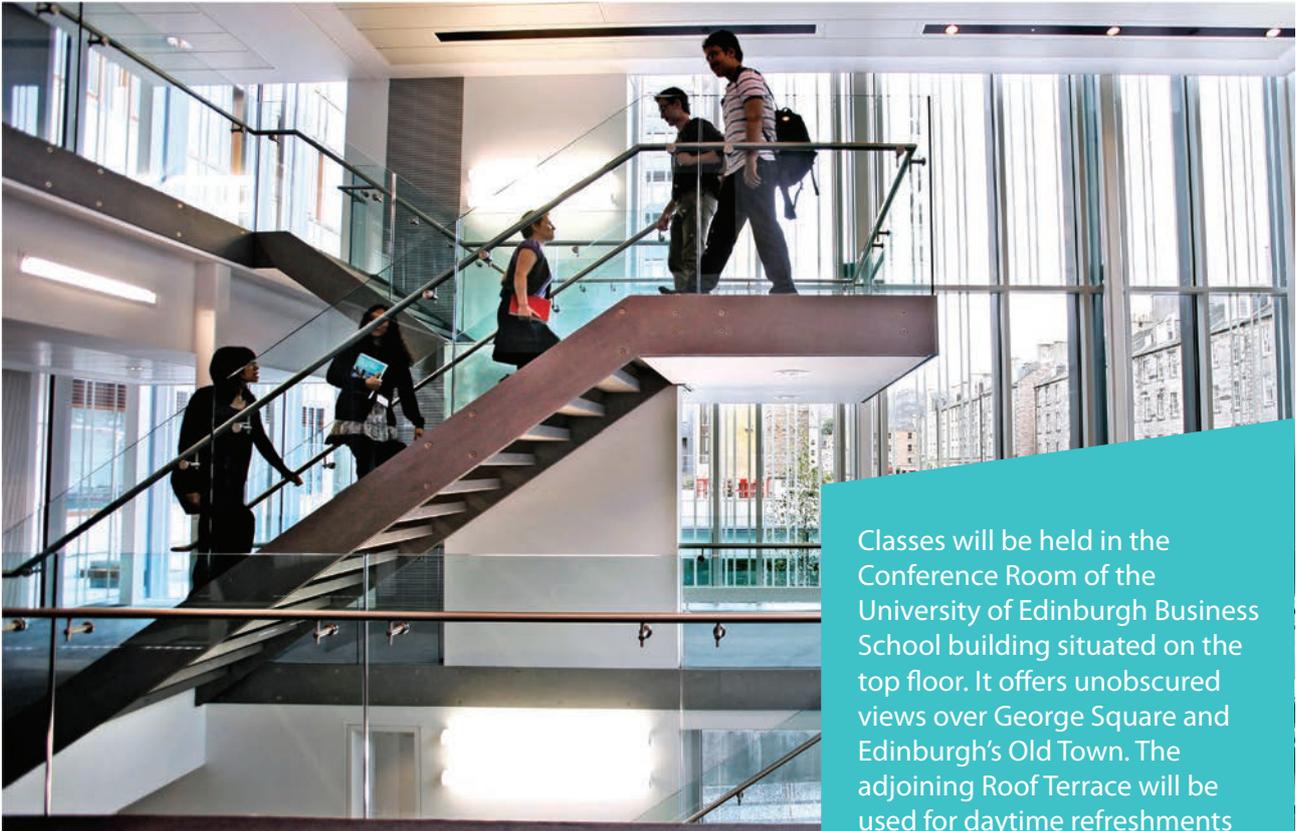
CEO & Founder, DirectID



James founded The ID Co. in 2011 with a mission to create financial inclusion globally by leveraging the identity and data users have with their bank accounts to give them access or products and services conveniently and let them prove their identity, financial health and credit risk in seconds anywhere in the world. DirectID, its global credit and risk platform, provides intelligent insights based on bank data that help its customers understand their customers and make better credit and risk decisions. It delivers easy and immediate access to the most accurate, relevant and valuable insights and operates throughout the customer lifecycle from origination to portfolio management through to collections and recoveries. James is active in local and global efforts to help people do more online, including board positions

with Fintech Scotland, the Ministerial Trade Board for Scotland and Trust In Digital Life (TDL); involvement with Fintech Delivery Panel (FDP), FDATA, Open Banking Excellence, Holland Fintech, EIT Digital; and is the Fintech Export Champion for Scotland on behalf of the Department of Industry and Trade.

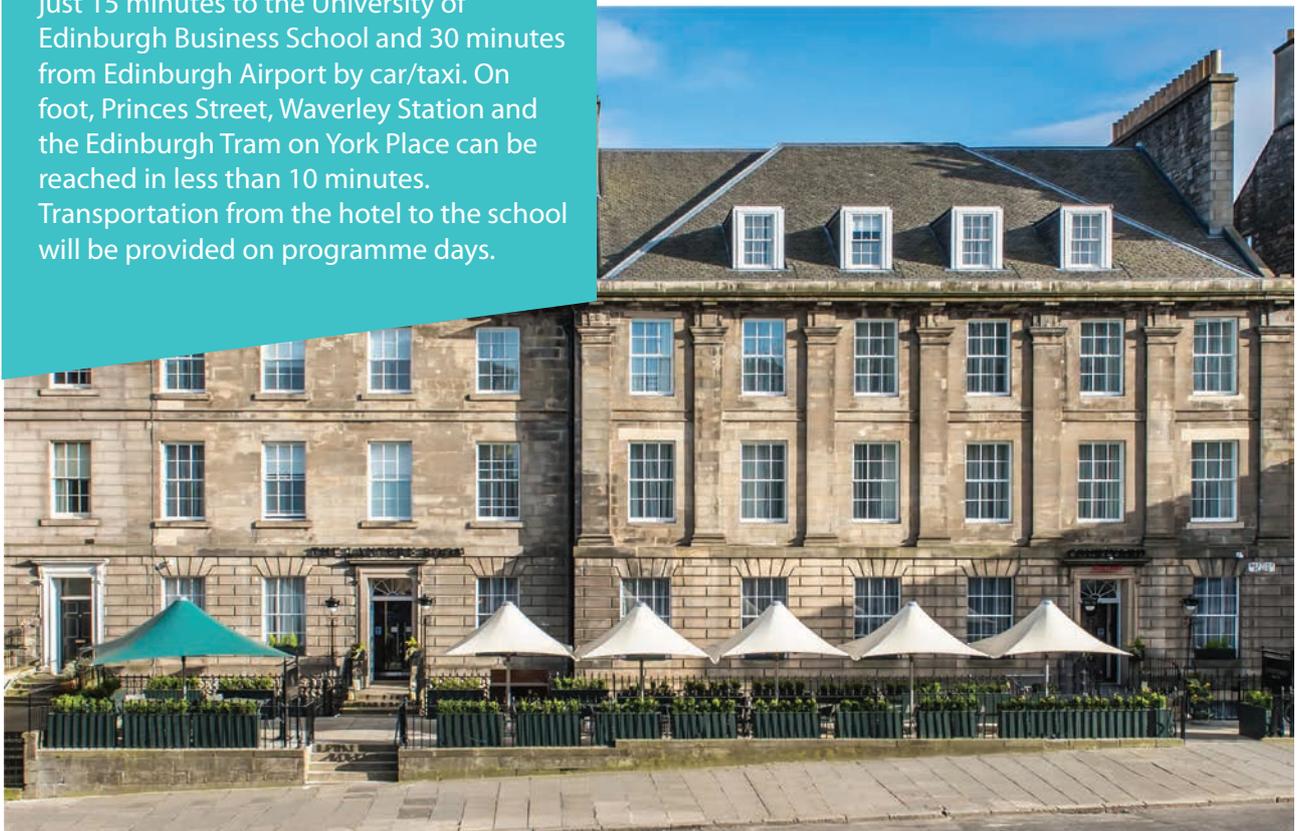
PROGRAMME VENUE



Classes will be held in the Conference Room of the University of Edinburgh Business School building situated on the top floor. It offers unobscured views over George Square and Edinburgh's Old Town. The adjoining Roof Terrace will be used for daytime refreshments and lunch breaks.

Accommodation will be provided in single occupancy rooms from 3 - 9 September 2023 at the 4-star Courtyard by Marriott Edinburgh Hotel. The hotel is well located just 15 minutes to the University of Edinburgh Business School and 30 minutes from Edinburgh Airport by car/taxi. On foot, Princes Street, Waverley Station and the Edinburgh Tram on York Place can be reached in less than 10 minutes. Transportation from the hotel to the school will be provided on programme days.

ACCOMMODATION



WELCOME DRINKS RECEPTION SUNDAY, 3 SEPT 2023

This will be held at the Calton Suite of the **Glasshouse Hotel**. Situated atop the hotel's two-acre roof-top garden, participants will be able to enjoy a stunning view of Edinburgh's Calton Hill. Built from a former chapel constructed in 1846, the Glasshouse is part of the YTL Luxury Hotels collection - the hospitality arm of one of Malaysia's most dynamic conglomerates, YTL Corporation Berhad.



WELCOME DINNER

MONDAY, 4 SEPT 2023

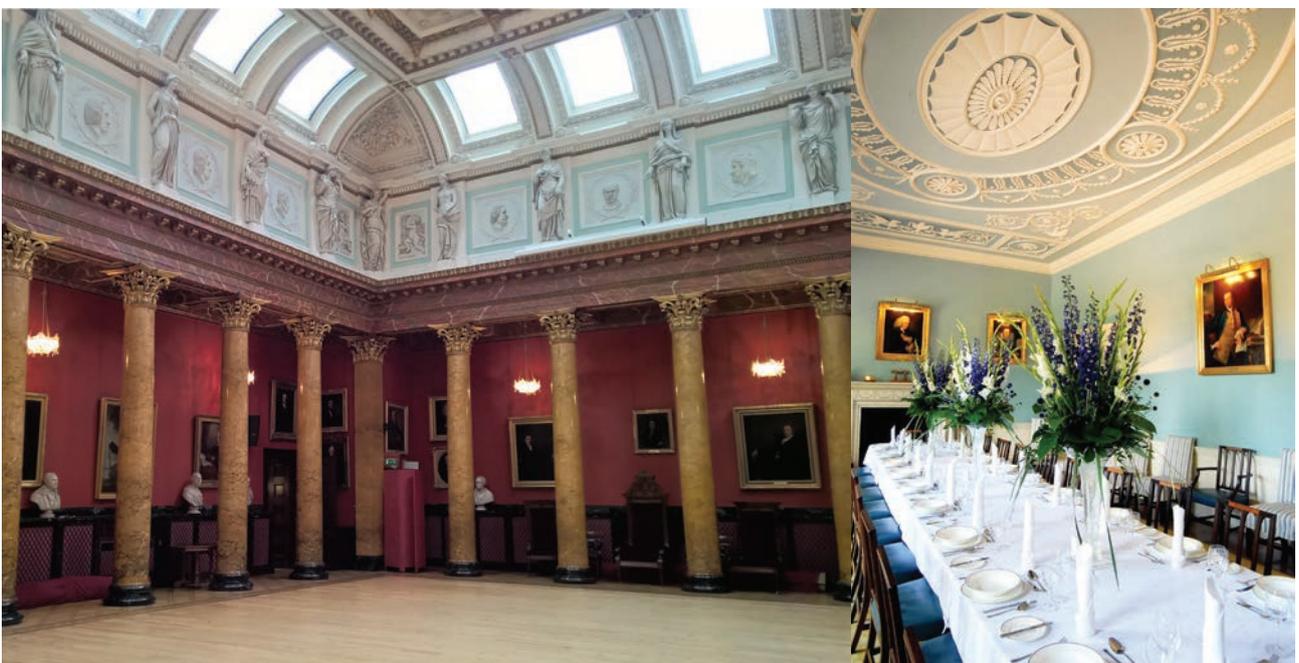
St Leonard's Hall is a stately nineteenth-century mansion within the grounds of the Pollock Estate and with the iconic Arthur's Seat as its backdrop. It will be the venue of the Welcome Dinner as well as a special activity where prior to dinner, participants will be led through the traditional Scottish group dance called Ceilidh by an experienced Highland dancer and an accordion player.



FAREWELL DINNER

THURSDAY, 7 SEPT 2023

Set in a stunning city centre location, in the heart of Edinburgh's New Town, the Cullen Suite at the **Royal College of Physicians of Edinburgh** will be the venue for the Farewell Dinner. It has a rich heritage which spans over 300 years and has stunning views across the rooftops of Edinburgh's New Town out to the Firth of Forth.



ABOUT EDINBURGH

Recognised as the capital of Scotland since at least the 15th century, Edinburgh is the seat of the Scottish Government, the Scottish Parliament and the highest courts in Scotland. The city's Palace of Holyroodhouse is the official residence of the British monarchy in Scotland.

Edinburgh has consistently been known as a powerhouse of the Scottish economy, as well as the wider UK. It is the second-largest financial centre in the UK behind London, and was ranked the 13th largest financial centre internationally and the 4th largest in Europe in 2020. It also boasts the world's first Green Investment Bank that was established in 2012 as a result of a government-funded initiative aimed at encouraging investment in low-carbon projects around the UK.

The city's historical and cultural attractions also have made it the UK's second-most visited tourist destination. It is home to national cultural institutions such as the National Museum of Scotland, the National Library of Scotland and the Scottish National Gallery. The city is also known for the Edinburgh International Festival and the Fringe, the latter being the world's largest annual international arts festival.

The city is also recognised as a centre of education, particularly in the fields of medicine, Scottish law, literature, philosophy, the sciences, and engineering. Back then, education, government and law spawned a massive printing and publishing industry which first started over 500 years ago in the city, with some of the greatest publications of its period - notably the Encyclopaedia Britannica - being first produced in Edinburgh.

GETTING TO EDINBURGH

Getting to Edinburgh and the University is easy no matter where you are coming from or how you choose to travel.

By air:

Edinburgh International Airport receives daily flights from more than 20 UK and 40 European airports, as well as daily transatlantic flights. Flights from international destinations are also scheduled throughout the week.

The airport is about 12km from the city centre. The 30-minute journey can be easily made using the frequent airport bus or tram services, or by taxi.

By rail:

Edinburgh has excellent rail links throughout the UK.

The East Coast mainline, which links Edinburgh and London King's Cross, is the UK's fastest intercity railway: you can travel between the cities in around 4 hours.

Or, if you prefer to travel overnight, a sleeper service runs between London Euston and Edinburgh Waverley 6 nights a week.

There are great links to other cities too. The journey to Glasgow only takes 45 minutes, while York, Newcastle, Inverness or Aberdeen can be reached in about 2 hours.

All trains arrive at Waverley Station in the centre of the city, although some trains also stop at Haymarket, which is a smaller station in the West End.

For more information on travelling to and from the University, you can visit <https://www.ed.ac.uk/transport/travelling-here>

ABOUT ASIAN BANKING SCHOOL

The **ASIAN BANKING SCHOOL (ABS)** is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

As the industry's preferred partner in learning and development, ABS offers customised and open enrolment training programmes that cover a comprehensive list of banking areas developed by its Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. This includes its Executive Education programmes with Bayes Business School (formerly Cass) in London, the University of Cambridge Judge Business School, Frankfurt School of Finance and Management, INSEAD, University of Edinburgh Business School, Bologna Business School, Bangor Business School and ESSEC Business School.

ABS also works closely with the Asian Institute of Chartered Bankers in raising competency standards for the industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body; and is the exclusive training partner for the Chartered Banker Institute in the UK. It plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP) and Graduate Training programmes; and is also responsible for designing, developing and delivering the industry-wide Ethics and AML/CFT programmes.

ABOUT CHARTERED BANKER INSTITUTE

The **CHARTERED BANKER INSTITUTE** is the largest professional body for bankers in the UK, with more than 30,000 members. Their impact and influence continues to grow, with members and students in 87 countries worldwide.

They are the oldest banking institute in the world, and proud to be the only organisation in the world approved by the UK's Privy Council to award the "Chartered Banker" designation to qualified members. Founded in 1875, to serve the public interest by enhancing and sustaining the highest standards of customer-focused, ethical professionalism in banking, their work today is as important as it was over 140 years ago.

The Chartered Banker Institute is also in partnership with the Chartered Banker MBA, a unique dual award high-level and intensive learning experience aimed at senior individuals in banks and other financial services firms, or those seeking to join the industry, who wish to extend their knowledge and understanding and to acquire the skills to cope with the change in the ever-evolving financial services industry. The Asian Banking School is the exclusive partner to offer this programme in Malaysia.

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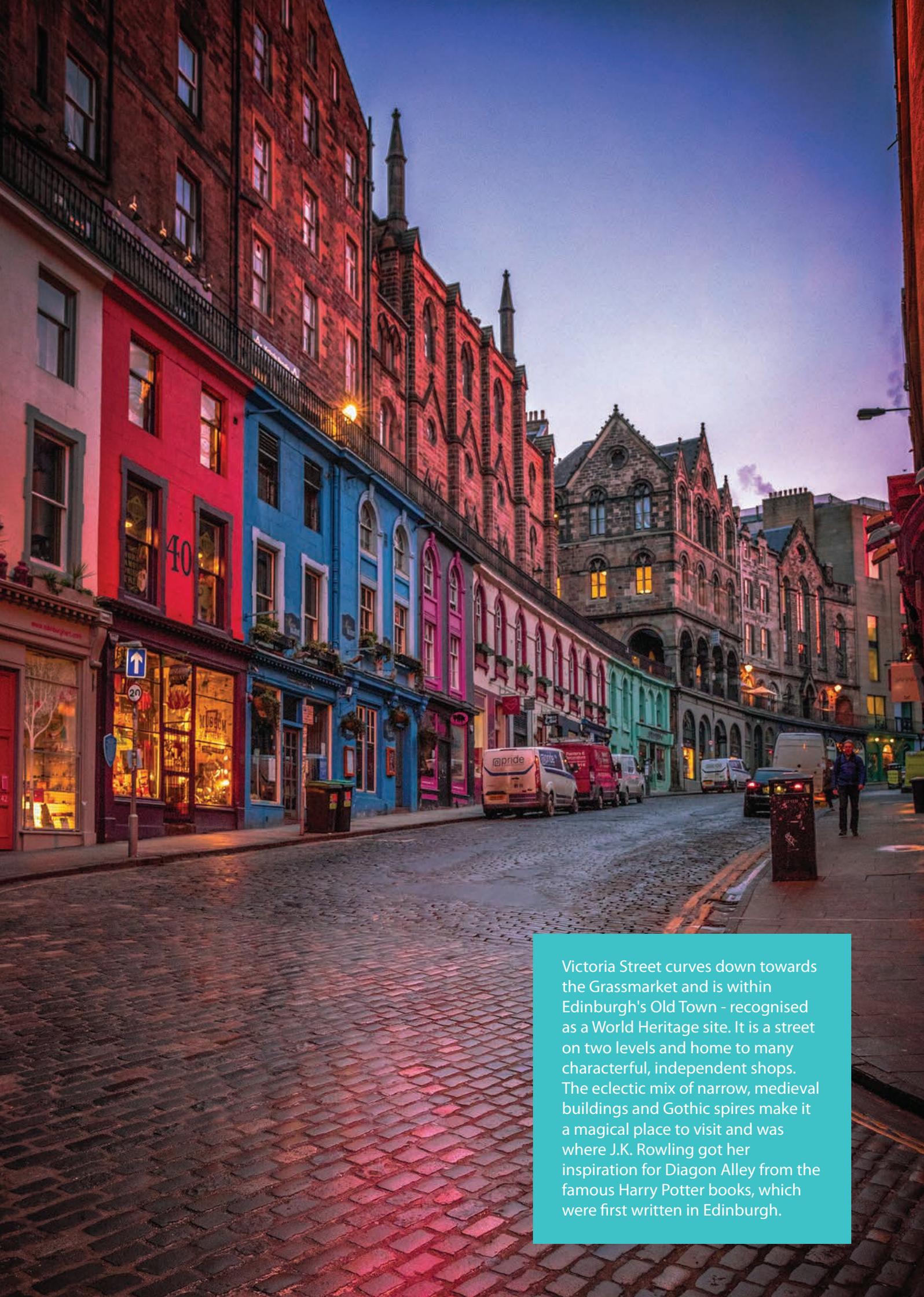
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Victoria Street curves down towards the Grassmarket and is within Edinburgh's Old Town - recognised as a World Heritage site. It is a street on two levels and home to many characterful, independent shops. The eclectic mix of narrow, medieval buildings and Gothic spires make it a magical place to visit and was where J.K. Rowling got her inspiration for Diagon Alley from the famous Harry Potter books, which were first written in Edinburgh.

