



UTS
College

UNIVERSITY
OF TECHNOLOGY
SYDNEY

핀테크 분야 전망과 UTS 학과

핀테크?

FINTECH

FINANCIAL TECHNOLOGY

- 모바일 디바이스 사용 급증
- 비대면 금융서비스 수요 증가
- 핀테크 전문가의 수요 급격히 증가
- 암호화폐와 같은 디지털 결제와
블록체인을 위한 파이낸셜
테크놀로지(핀테크)의 수요 증가

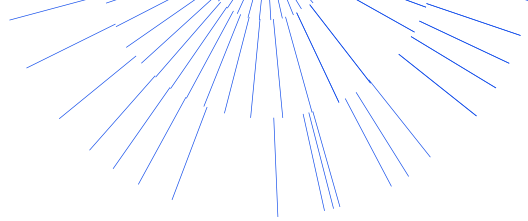


핀테크 서비스종류



구분	내용	세부내용
송금 / 결제	이용이 간편하면서도 수수료가 저렴한 지급결제 서비스를 제공함으로써 고객의 편의성을 제고	Infrastructure / Online Payments / Foreign Exchange
금융 데이터 분석	개인 또는 기업 고객과 관련된 다양한 데이터를 수집하여 분석함으로써 새로운 부가가치를 창출	Credit Reference / Capital Markets / Insurance
금융 소프트웨어	보다 진화된 스마트기술을 활용하여 기존 방식보다 효율적이고 혁신적인 금융업무 및 서비스 관련 SW 제공	Risk Management / Banking / Asset Management / Insurance / Acc
플랫폼	전 세계 기업과 고객들이 금융기관의 개입 없이 자유롭게 금융거래를 할 수 있는 다양한 거래기반을 제공	P2P Lending / Trading Platforms / Personal Wealth / Aggregators

필요한 기술



블록체인과 분산원장기술(Distributed Ledger Technology)



재정서비스 규제 및 준수



소프트웨어 엔지니어링 및 데이터 사이언스



사이버 보안



데이터 분석



인공지능



핀테크 기술 예: 모바일 결제기술

구분	구동 내용
NFC + TouchID	<ul style="list-style-type: none"> - 10cm 내의 근거리에서 단말기 간에 데이터 전송이 가능한 NFC(근거리이동통신)기술과 제제하는 방식 - 대표적으로 애플(Apple Inc.)에서 개발한 Apple Pay에 도입
ID/PW + Escrow + FDS	<ul style="list-style-type: none"> - 신용카드와 스마트폰 등 결제 수단을 등록해 PC나 모바일에서 ID/PW만을 입력하여 결제 - ID/PW의 약화된 보안을 위해 부정행위를 탐지하는 Fraud Detection System(FDS)를 도입 - 좌를 활용하는 에스크로(Escrow)방식을 적용
Barcode / QR 코드	<ul style="list-style-type: none"> - 카드정보를 등록하고 결제 시 바코드나 QR코드를 읽어 결제가 진행되는 방식 - 최근 우리나라에서 많이 늘어나고 있는 형태
Beacon	<ul style="list-style-type: none"> - 비콘을 통해 확보된 사용자의 위치를 이용하여 핸드폰을 꺼내지 않고 구입 의사를 표현 - 페이팔은 비콘을 이용해 고객이 매장을 방문했을 때 자동으로 고객 정보를 확인하고 비콘 서비스
모바일 신용카드	<ul style="list-style-type: none"> - 모바일 기기에 저장되거나 카드사에 접속하여 결제하는 서비스 - USIM형 방식과 APP형 방식이 존재

핀테크 기술 예: 대출을 위한 빅데이터

구분	내용
빅데이터 수집	<ul style="list-style-type: none"> - 정형 데이터: 전자상거래 사이트 내 거래량, 재구매율, 만족도 수집 - 비정형 데이터: 판매자와 구매자 간 이력, 후기 등 수집 - 외부 데이터: SNS, 포털 등의 데이터 수집 및 내부 데이터와 연동
빅데이터 분석/ 활용	<ul style="list-style-type: none"> - 빅데이터 분석 전문가의 데이터 분석과 빅데이터 알고리즘 적용 - 신청자의 대출 상환 능력과 의지를 정량적으로 도출

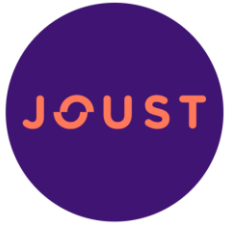
핀테크 전문가 국내 수요-은행 인력난

은행권 디지털·ICT 인력 채용 계획

신한은행	올해 디지털·ICT 신입·경력직 100명 이상 신규 채용 계획
우리·하나은행	전체 신규 채용 인원 중 디지털·ICT 인력 비중 40~50%까지 확대
KB국민은행	ICT·데이터 부문 신규 직원 200여 명을 뽑기 위한 상반기 채용 진행 중
NH농협은행	디지털·IT 우수 인력 선제 확보를 위해 채용연계형 인턴과정 실시

호주 핀테크 전문 기업

Parakeet



Wefund



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)<https://www.statista.com/topics/5580/fintec>
h-in-australia

Drive IQ Technology

Unhedged



2021년 호주 핀테크 산업추세

FINTECH INVESTMENT VALUE IN AUSTRALIA IN Q2
2021

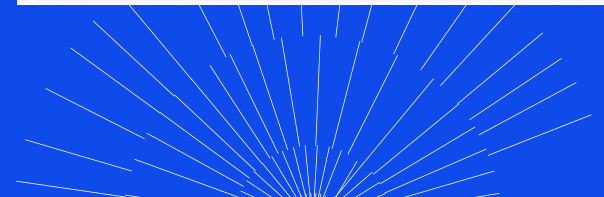
562.9m USD

FINTECH ADOPTION RATE IN AUSTRALIA 2019

58%

LEADING FINTECH START-UP IN AUSTRALIA IN TERMS
OF FUNDING IN 2021

Brighte



호주 핀테크 키워드 구인 (평균연봉 8만~12만)

Business Analyst | Loans / Lending | Fintech | \$150k

2d ago

Charterhouse

Sydney > CBD, Inner West & Eastern Suburbs

\$140k - \$150k + Bonus

Information & Communication Technology > Business/Systems Analysts

- Business Analyst – Home Loans / Lending
- Fintech
- \$140k-\$150k + Bonus

This leading Fintech are looking for a tech savvy BA with strong interpersonal and Agile skills to join their team to work within their Loans team

☆ Save



Finance Analyst / FP & A | ASX listed Fintech | CBD based

18h ago

Talent Web Recruitment

Sydney > CBD, Inner West & Eastern Suburbs

Accounting > Management Accounting & Budgeting

Highly autonomous role in a great ASX listed Fintech. Great technology to work with and alot of ad hoc work to go with BAU - CBD c\$130k

☆ Save

Finance Analyst / FP & A | ASX listed Fintech | CBD based

18h ago

Talent Web Recruitment

Sydney > CBD, Inner West & Eastern Suburbs

Accounting > Management Accounting & Budgeting

Highly autonomous role in a great ASX listed Fintech. Great technology to work with and alot of ad hoc work to go with BAU - CBD c\$130k

☆ Save

Business Analyst | Fintech StartUp

9d ago

Tardis Group

Sydney > CBD, Inner West & Eastern Suburbs

Information & Communication Technology > Business/Systems Analysts

Are you looking for a great opportunity to join a company with great financial backing that is about to take off in the market?

☆ Save

Data & Accounting Analyst - Fintech Sector

7d ago

Mane Consulting

Sydney > CBD, Inner West & Eastern Suburbs

Plus Bonus

Banking & Financial Services > Analysis & Reporting

- Excellent Salary Package & Career Development - Global Fintech Group
- Knowledge of Financial Products, Accounting & Analytical-Innovative mind req.
- Exp. in Data Reporting, Regulatory, VBA, Python & ESG Compliance Welcome

Leading Fintech Group in the Investment sector requires an innovative Data & Accounting Analyst with an understanding of Regulatory/Compliance rules.

☆ Save

Credit Manager - Fintech!

6d ago

B & K Consulting

Sydney > CBD, Inner West & Eastern Suburbs

\$100k - \$110k p.a.

Banking & Financial Services > Credit

- Growing fintech company
- Sydney CBD
- \$100 - 110K + super

Join a growing fintech company as a Credit Manager and see the direct impact of your contribution to the business.

☆ Save



Product Manager | Fintech

6d ago

Northbridge Recruitment

Melbourne > CBD & Inner Suburbs

150,000-170,000

Information & Communication Technology > Product Management & Development

Product Manager | FinTech | Portfolios | Demos | Roadmaps | Agile (Scrum) | SaaS | Melbourne | Permanent

☆ Save

Finance Analyst / FP & A | ASX listed Fintech | CBD based

18h ago

TalentWeb Consulting

Sydney > CBD, Inner West & Eastern Suburbs

Accounting > Analysis & Reporting

Highly autonomous role in a great ASX listed Fintech. Great technology to work with and alot of ad hoc work to go with BAU - CBD c\$130k

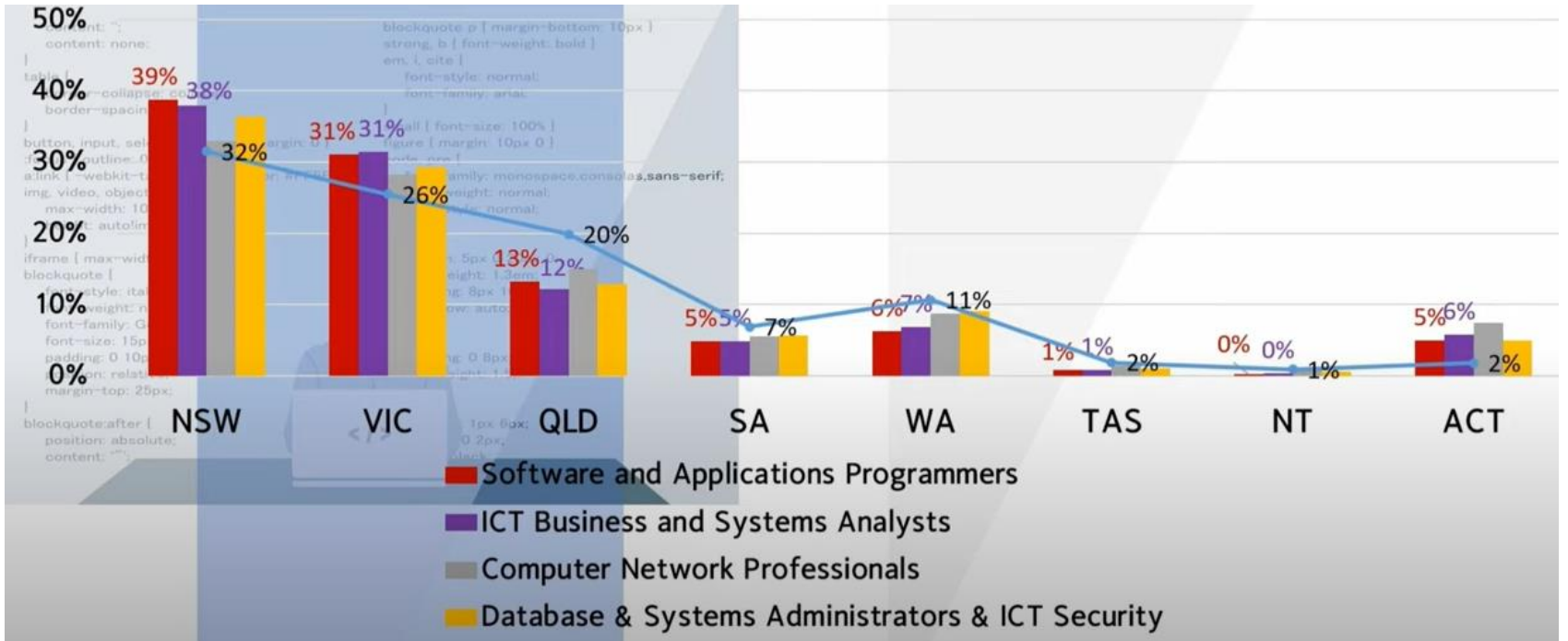
189기술직 영주권 IT직업군(MLTSSL)

- 분석프로그래머(Analyst Programmer)
- 디벨로퍼 프로그래머(Developer Programmer)
- 소프트웨어와 어플리케이션 프로그래머(Software and Applications Programmers)
- 소프트웨어 엔지니어(Software Engineer)
- 컴퓨터 네트워크와 시스템 엔지니어(Computer Network and System Engineer)
- ICT비즈니스 분석가(ICT Business Analyst)
- 멀티미디어 전문가(Multimedia Specialist)

호주 IT전문가 고용 데이터

	전체평균	소프트웨어& 어플리케이션 프로그래머	ICT비즈니스와 시스템분석
평균임금	\$1,460	\$2,003	\$2,274
풀타임비율	66%	90%	90%
	전체평균	컴퓨터 네트워크 전문가	데이터베이스&시스템 행정&ICT보안
평균임금	\$1,460	\$2,021	\$1,932
풀타임비율	66%	92%	89%

주별 IT직종 숫자 비율

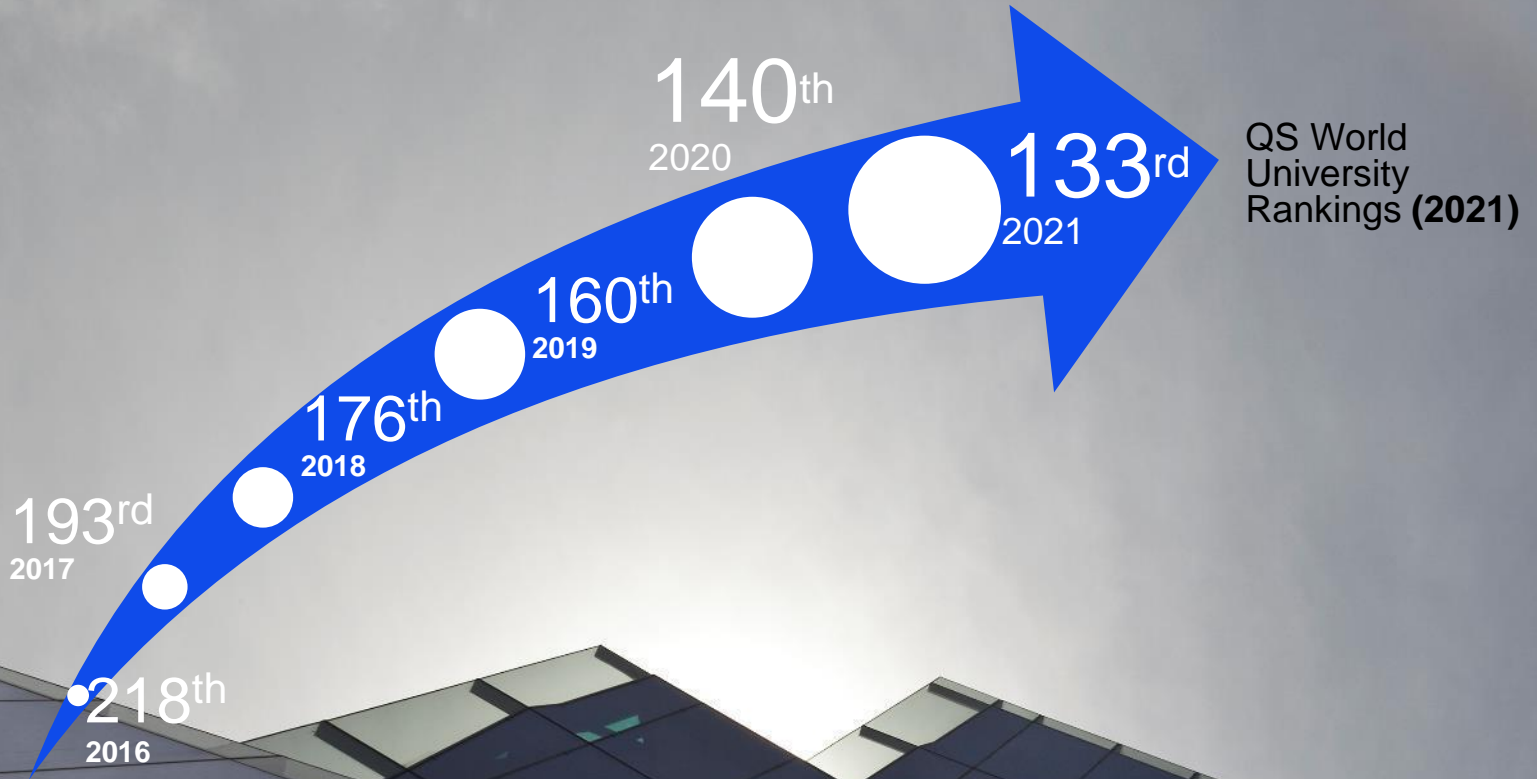




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SYDNEY

4.1.2 Rankings



We have consistently climbed all major rankings

UTS Rankings

No.

1

in Australia for universities under 50 years of age in the QS World University Rankings® Top 50 under 50 2020

No.

1

in Australia for universities under 50 years of age in the Times Higher University Rankings 2021

No.

11

in the world for universities under 50 years of age in the QS World Rankings® Top 50 under 50 2021

No.

9

in the world for universities under 50 years of age in the Times Higher Education Young University Rankings 2021

No.

69

in the world and 7th in Australia for graduate employability in the QS Employability Rankings 2020

Top

160

universities in the world in the Times Higher Education Rankings 2021

No.

133

in the world in the QS World University Rankings® 2021

Rated Five Stars



in the international QS Stars University Ratings™ 2018-2021

UTS 핀테크관련 과목 랭킹

No.

1

Computing Science
& Engineering

in Australia in Academic Ranking
of World Universities 2020

70th

Accounting
& Finance

in QS World University Rankings
2021

120th

Engineering
& Technology

in QS World University Rankings
2021

127th

Business
& Management

in QS World University Rankings
2021

UTS의 핀테크 학과



엔지니어링



IT



비즈니스



사이언스

미래 직장에서 필요로 하는 스킬



디지털 기술



문제해결 능력



타분야 동료들과의 협업능력



대인관계 기술

UTS 비즈니스학과

- **Bachelor of Business**의 회계학과는 파이낸스의 기초를 배울 수 있습니다. 하지만 핀테크 관련 직종은 그뿐만 아니라, IT, 네트워킹, 분석, 데이터핸들링 기술도 요합니다.
- **Bachelor of Business**와 **Bachelor Creative Intelligence and Innovation**의 복수전공은 비즈니스와, 이노베이션, 그리고 핀테크를 아우르는 학문입니다.
- **UTS Business** 학교는 전세계 몇 안되는 **Association of Advance Collegiate Schools of Business**의 최고 수준의 학교로 인증된 곳입니다.

***UTS Bachelor of Business**로 가는 패스웨이에는 **UTS College**의 비즈니스 디플로마와 파운데이션 학과가 있습니다.



UTS IT학과

- Bachelor of Information Technology 혹은 컴퓨터사이언스(Computer Science)학과는 핀테크로 가는 최적의 학과입니다. 데이터분석 및 인공지능 기술을 고루 배울 수 있습니다.
- Bachelor of Science in Information Technology의 네트워킹이나 사이버시큐리티 전공은 사이버보안 진로를 원하는 학생들의 최적의 학과입니다.

*UTS College의 IT 디플로마는 48학점을 인정받고 UTS 2학년으로 편입할 수 있습니다.

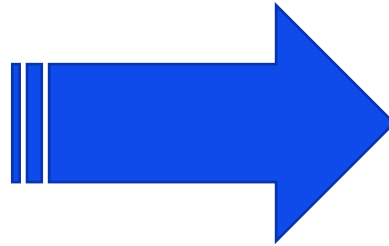




컴퓨터사이언스 학과 전공

Bachelor of Computing Science (Honours) Majors

- Business Information Systems Management
- Artificial Intelligence and Data Analytics
- Enterprise Systems Development
- Interaction Design
- Networking and Cybersecurity
- Cybersecurity and Privacy
- Mathematical Analysis
- Operations Analysis
- Statistics
- **NEW FOR 2020** Quantum Information Science(양자정보과학)



졸업 후 진로

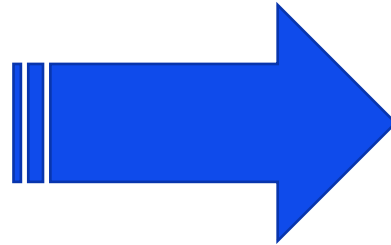
데이터 사이언스
 AI 전문가
 머신러닝전문가
 보안 오퍼레이션
 네트워킹 매니저
 컴퓨팅 사이언스 전문 연구원



IT 전공과목

Bachelor of Science in IT Majors

- Business Information Systems Management
- Data Analytics
- Enterprise Systems Development
- Interaction Design
- Networking and Cybersecurity



졸업 후 진로

비즈니스 분석가
클라우드 전문가
데이터베이스 매니저
시스템분석
IT 프로젝트 매니저
소프트웨어 개발자

UTS 엔지니어링 학과

- A Bachelor of Engineering (Honours)의 소프트웨어 엔지니어링과 데이터 엔지니어링 학과는 졸업생들이 엔지니어링이나 데이터 사이언스 분야로 진출할 수 있는 학과입니다.
- UTS Bachelor of Engineering으로 가는 패스웨이에는 UTS College의 엔지니어링 디플로마와 파운데이션 학과가 있습니다.



UTS 사이언스학과

- Bachelor of Science의 통계 혹은 수학과는 블록체인과 분산원장기술(Distributed Ledger Technology)을 이해할 수 있는 학과입니다.
- UTS Bachelor of Science로 가는 패스웨이에는 UTS College의 사이언스 디플로마(24학점 인정)와 파운데이션 학과가 있습니다.



UTS로 가는 지름길 UTS College

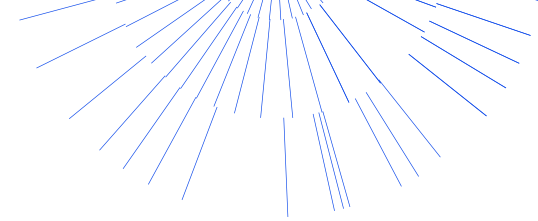


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UTS College는 UTS 핀테크 관력학과로 자동편입학할 수 있는 패스웨이



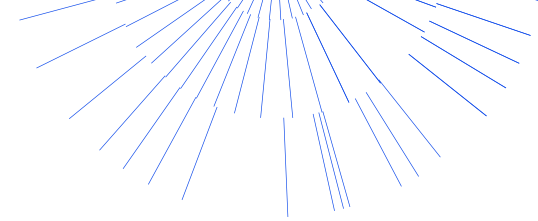
UTS FEIT and Science Undergraduate programs



Fintech related skills, knowledge and career perspective	STAGE 1: UTS College pathway	STAGE 2: Articulating to UTS Program	Pathway credit recognition
Major: Blockchain/Quantum Computing			
Blockchain and distributed ledger technology	Diploma of Science	Bachelor of Science in Statistics; or Bachelor of Science in Mathematics	24 credit points (equivalent to 4 subjects)
Quantum technology	Diploma of IT	Bachelor of Computing Science (Honours) in Quantum Information Science	48 credit points (equivalent to 1 year)

UTS FEIT

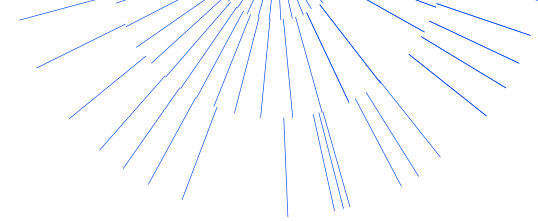
Postgraduate programs



Fintech related skills, knowledge and career perspective	STAGE 1: UTS College pathway	STAGE 2: Articulating to UTS Program	Pathway credit recognition
Major: Data Science			
Data analyst, data-driven policy expert	Graduate Certificate in Technology Practice	Master of Data Science and Innovation	24 credit points (equivalent to 4 subjects)

UTS Business School

Undergraduate programs



Fintech related skills, knowledge and career perspective	STAGE 1: UTS College pathway	STAGE 2: Articulating to UTS Program	Pathway credit recognition
Major: Business/Finance			
Fundamentals of Finance	Diploma of Business	Bachelor of Business in Finance	48 credit points (equivalent to 1 year)
Builds skills across business, innovation and fintech	Diploma of Business	Bachelor of Business in Creative Intelligence and Innovation (Combined degree)	48 credit points (equivalent to 1 year)



Question time



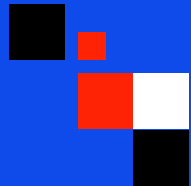
UTS Business School





Accreditation & recognition

- Accredited by AACSB International (Association to Advance Collegiate Schools of Business)
- And many other **professional bodies**
- **Recognised** by leading Australian and international professional organisations





Morgan Stanley



Our industry



UTS Bachelor of Business

Business
School



Build your dream business degree



8 majors to choose

Accounting,
Economics,
Finance,
HRM, IB,
Mgmt, Mktg,
Adv & Mktg Com



Industry connection

Develop your professional capabilities and network through internships and industry engagement

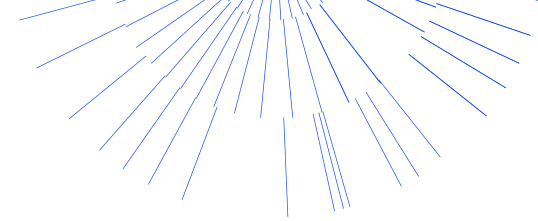


Go worldwide

Expand your horizons and create global possibilities with international mobility options



UTS Business School Postgraduate programs



Fintech related skills, knowledge and career perspective	STAGE 1: UTS College pathway	STAGE 2: Articulating to UTS Program	Pathway credit recognition
Major: Finance			
Management-level positions in Banking and Finance sector	Graduate Certificate in Accounting and Finance	Master of Finance (Extension)	24 credit points (equivalent to 4 subjects)

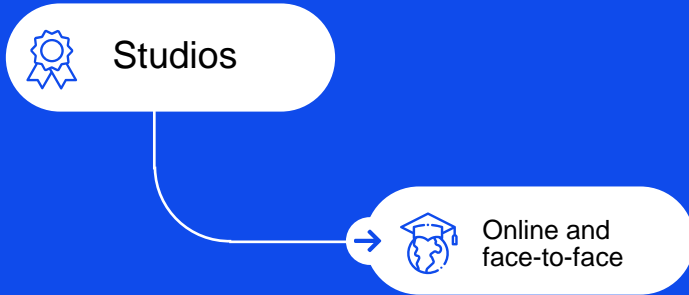


UTS Master of Business Analytics

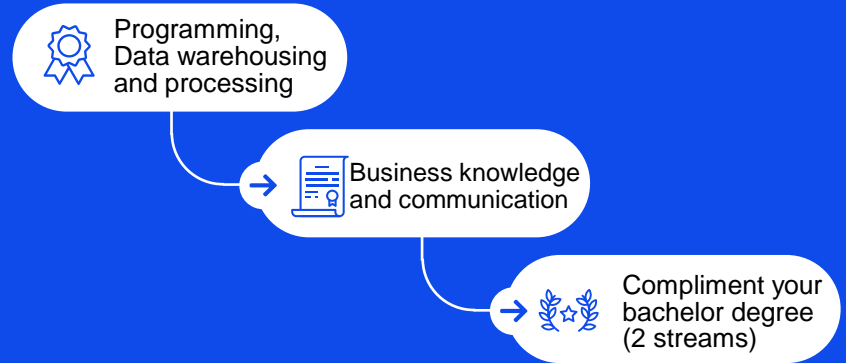
Why UTS Business Analytics



How you will study



Diagnostic, predictive, and prescriptive skills



Career opportunities



- 01 Data Scientist
- 02 Quantitative Analyst
- 03 Business Development Manager
- 04 Campaign Analyst
- 05 Innovation Consultant
- 06 Data Visualizer
- 07 Marketing Analyst
- 08 Management Consultant



UTS Master of Finance

UTS Master of Finance

Professionally Recognised

- Programs address a significant percentage of the Chartered Financial Analyst Institute (CFA) Program.
- Graduates meet the education requirements for affiliate membership with Financial Services Institute of Australasia (FINSIA).

Contemporary Subjects

- *Personal Wealth Management* and *Financial Institution Management* subjects provide expertise for future of financial careers.
- *Ethics and Sustainability in Finance* and *Finance for Entrepreneurs* prepare students for the changing landscape of finance and business

Career Options

- Investment banking
- Futures or commodity trader
- International investment
- M&A consulting
- Mortgage broker



UTS
Master of
Financial
Analysis

UTS Master of Financial Analysis

Combining Finance and Accounting

- Develop detailed financial and accounting knowledge.
- Broad business skills and capabilities.

Professionally Accredited

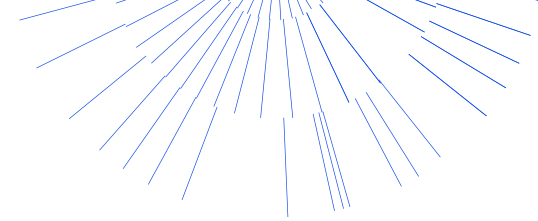
- Meets the education component for affiliate membership of Financial Services Institute of Australasia (FINSIA).

Career Options

- Financial Services
- Retail and investment banking
- Tax advisory

UTS FEIT

Undergraduate programs



Fintech related skills, knowledge and career perspective	STAGE 1: UTS College pathway	STAGE 2: Articulating to UTS Program	Pathway credit recognition
Major: Data Analytics/AI			
Artificial Intelligence	Diploma of IT	Bachelor of Computing Science (Honours) in Data Analytics and AI	48 credit points (equivalent to 1 year)
Major: Cybersecurity			
Cybersecurity	Diploma of IT	Bachelor of Science in Information Technology in Networking and Cybersecurity	48 credit points (equivalent to 1 year)



UTS Faculty of Engineering and IT



IT and engineering: Excellent career prospects



Top industries for job growth in Australia by 2023 includes Professional, Scientific and Technical Services, including:

- Computer network professionals
- Database & systems managers
- ICT security
- ICT support and test engineers
- Software and apps programmers

(from JobOutlook AU 2019)

Need for advanced IT and programming skills – could grow as much as 90% between 2019 and 2030

(McKinsey Institute 2018)

Demand for higher cognitive skills: creativity, critical thinking, decision making, complex information processing

(McKinsey Institute, 2018)

Top jobs that have emerged over the last 5 years and are continuing to have strong demand

- Data scientist
- AI specialist
- Cybersecurity Specialist
- Robotics Engineer
- Site reliability engineer
- Service Designer

& the future jobs rely on professionals that can bridge the gap between digital innovation and customers

(from LinkedIn Australia 2020 emerging jobs report)

IT undergraduate programs

- Bachelor of Computing Science (Honours)
- Bachelor of Science in Information Technology
- Bachelor of Science in Games Development

New from 2020

- Bachelor of Information Systems
3 years full time
Option to combine with a Bachelor of Business - 4 years

Bachelor of Computing Science (Honours)



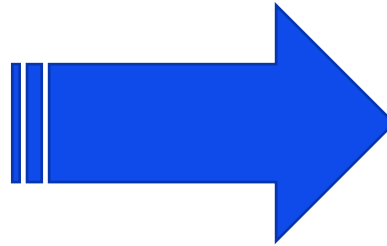
- Duration: 4 years full time
- Includes an Honours research project in final year
- Major choice ranges from technical to mathematics based
- Designed to lead to careers as researchers or data scientists

Graduates are eligible to apply for professional-level membership of the Australian Computer Society

Year 1		Year 2		Year 3		Year 4	
Session 1	Session 2	Session 3	Session 4	Session 5	Session 6	Session 7	Session 8
Mathematics (Core)		IT (Core)		IT (Major)	Honours Project Preparation	Honours Project	
IT (Core)		IT (Major)		IT (Major)		Honours Project	IT (Major)
IT (Core)		Comp. Sci. Studio	IT (Major)	Comp. Sci. Studio	Elective	IT (Core)	IT (Major)
IT (Core)		IT (Major)		Elective		Elective	

Bachelor of Computing Science (Honours) Majors

- Business Information Systems Management
- Artificial Intelligence and Data Analytics
- Enterprise Systems Development
- Interaction Design
- Networking and Cybersecurity
- Cybersecurity and Privacy
- Mathematical Analysis
- Operations Analysis
- Statistics
- **NEW FOR 2020** Quantum Information Science



Careers

Data Scientist
AI expert
Machine Learning specialist
Security operations
Network manager
Professional computing science researcher



Bachelor of Science in Information Technology



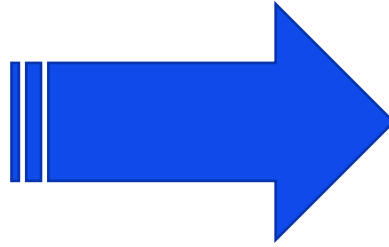
- 3 years full time
- 144 credit points – 24 subjects
- Gain skills in technical IT as well as business analysis, problem solving and teamwork

Graduates are eligible to apply for professional-level membership of the Australian Computer Society

8 core IT subjects	1 IT major (8 subjects)	8 electives
<ul style="list-style-type: none"> - Communication for IT Professionals - Introduction to Information Systems - Programming Fundamentals - Web Systems - Business Requirements Modelling - Database Fundamentals - Project Management and the Professional - Networking Essentials; or Network Fundamentals 	<p>Choose one IT major from the following:</p> <ul style="list-style-type: none"> - Business Information Systems Management - Data Analytics - Enterprise Systems Development - Interaction Design - Networking and Cybersecurity 	<p>Choose:</p> <ul style="list-style-type: none"> - a second IT major <p>OR</p> <ul style="list-style-type: none"> - 2 sub-majors (IT or from another faculty) <p>OR</p> <ul style="list-style-type: none"> - 1 sub-major and 4 electives <p>OR</p> <ul style="list-style-type: none"> - 8 electives <p>Students may also undertake a global exchange overseas.</p>

Bachelor of Science in IT Majors

- Business Information Systems Management
- Data Analytics
- Enterprise Systems Development
- Interaction Design
- Networking and Cybersecurity

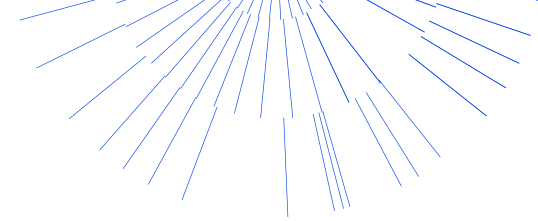


Careers

Business Analyst
Cloud Specialist
Database Manager
Systems Analyst
IT project manager
Software developer



UTS FEIT and Science Undergraduate programs

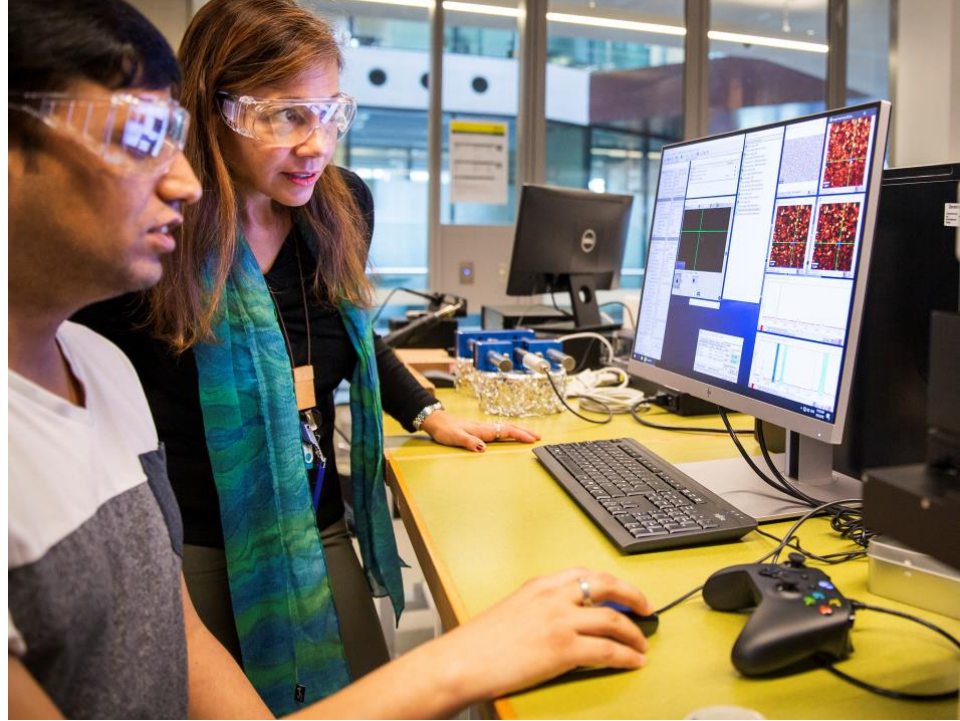


Fintech related skills, knowledge and career perspective	STAGE 1: UTS College pathway	STAGE 2: Articulating to UTS Program	Pathway credit recognition
Major: Data/Software Engineering			
Data Network Engineer	Diploma of Engineering	Bachelor of Engineering (Honours) in Data Engineering	48 credit points (equivalent to 1 year)
Chief Technology Officer, DevOps Manager, Enterprise Architect	Diploma of Engineering	Bachelor of Engineering (Honours) in Software Engineering	48 credit points (equivalent to 1 year)

Engineering Undergraduate Programs

- Bachelor of Engineering (Honours)
4 years full time
- Bachelor of Engineering (Honours)
Diploma in Professional Engineering
Practice
5 years full time
- Bachelor of Engineering Science
3 years full time

Combined degrees: Laws/ Arts in International Studies/
Business/Creative Intelligence and Innovation/Medical Science/Science

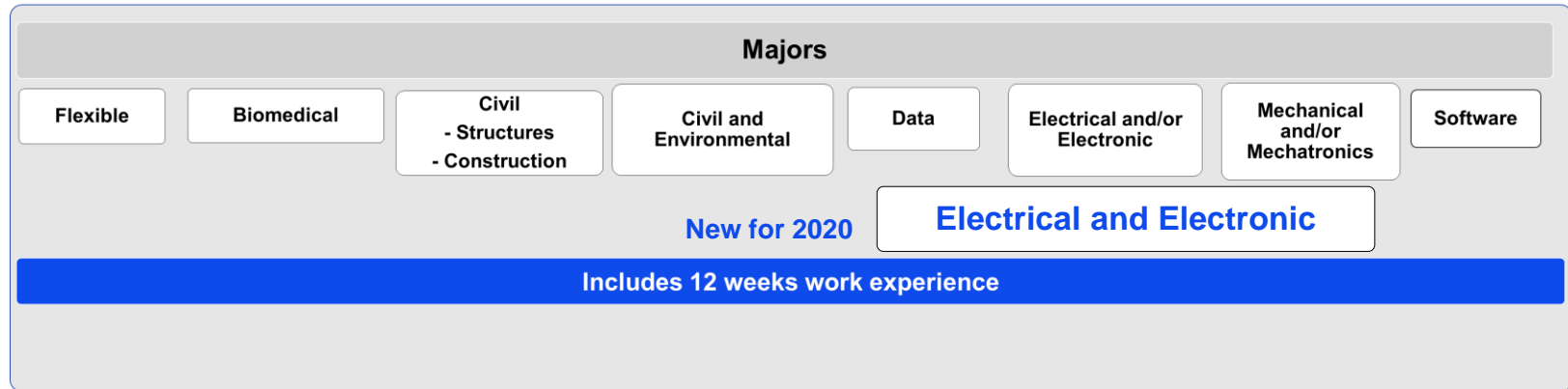


Bachelor of Engineering (Honours)

The Bachelor of Engineering (Honours) is accredited by Engineers Australia at the Graduate Professional Engineer level.



- Duration: 4 years full time
- Accredited by Engineers Australia and recognised world wide
- Content includes a mix of core subjects, field of practice subjects, honours project and work integrated learning



CRICOS CODE 084098A

For current information visit: handbook.uts.edu.au/courses/c09066.html

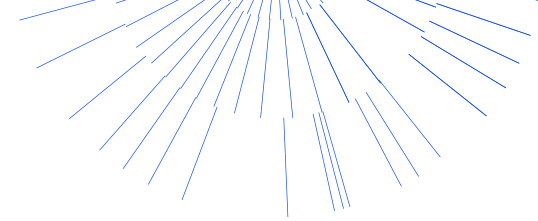
Bachelor of Engineering (Honours)

Majors



- **New for 2020** Electrical & Electronic Engineering
- Biomedical Engineering
- Civil Engineering
- Civil and Environmental Engineering
- Data Engineering
- Electrical Engineering
- Electronic Engineering
- Mechanical Engineering
- Mechanical and Mechatronic Engineering
- Mechatronic Engineering
- Software Engineering
- Flexible major

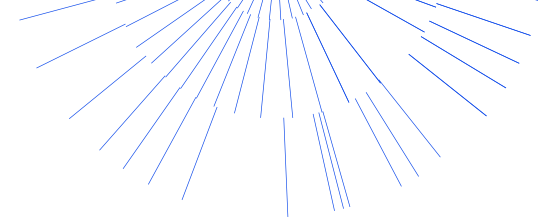
UTS FEIT and Science Undergraduate programs



Fintech related skills, knowledge and career perspective	STAGE 1: UTS College pathway	STAGE 2: Articulating to UTS Program	Pathway credit recognition
Major: Blockchain/Quantum Computing			
Blockchain and distributed ledger technology	Diploma of Science	Bachelor of Science in Statistics; or Bachelor of Science in Mathematics	24 credit points (equivalent to 4 subjects)
Quantum technology	Diploma of IT	Bachelor of Computing Science (Honours) in Quantum Information Science	48 credit points (equivalent to 1 year)

UTS FEIT

Postgraduate programs



Fintech related skills, knowledge and career perspective	STAGE 1: UTS College pathway	STAGE 2: Articulating to UTS Program	Pathway credit recognition
Major: Data Science			
Data analyst, data-driven policy expert	Graduate Certificate in Technology Practice	Master of Data Science and Innovation	24 credit points (equivalent to 4 subjects)

Thank you