



Rep. Decree n° 6153 Prot. n° 156668  
Date 29/06/2022  
Title III Class V  
UOR SEMFC

HAVING REGARD to the Statute of Politecnico di Milano;  
HAVING REGARD to Directorial Decree of 3.11.1999, n.509;  
HAVING REGARD to Directorial Decree of 22.10.2004, n. 270;  
HAVING REGARD to the Educational Rules of University;  
HAVING REGARD to the University Master's Regulation of Politecnico di Milano enacted with Rectoral Decree n. 2235 of 05.08.2013;  
HAVING ACQUIRED the favourable opinion of the Academic Senate in its meeting of 20.06.2022, regarding the organization and activation of Specializing Masters, among which the 1<sup>st</sup> level Specializing Master “INTERNATIONAL MASTER IN FINTECH - FINANCE & DIGITAL INNOVATION”

#### HEREBY DECREES

That the 1<sup>st</sup> level Specializing Master “INTERNATIONAL MASTER IN FINTECH - FINANCE & DIGITAL INNOVATION” is set up and activated for the year 2023/2024.

#### **ARTICLE 1** **Master features**

At the Department of Mathematics (DMAT), the 1<sup>st</sup> level Specializing Master “INTERNATIONAL MASTER IN FINTECH - FINANCE & DIGITAL INNOVATION” is set up and activated.

The Academic programme is provided by POLIMI Graduate School of Management (MIP Politecnico di Milano Graduate School of Business) joint-stock consortium company. The reference school is the School of Industrial and Information Engineering.

The Head of the Specializing Master is prof. Emilio Barucci.

The Specializing Master Programme Commission is made up by:

- Prof. MARCO GIORGINO - POLITECNICO DI MILANO
- Prof.ssa LAURA GRASSI - POLITECNICO DI MILANO
- Prof.ssa ANTONELLA MARIA MORETTO - POLITECNICO DI MILANO
- Prof. ROCCO ROBERTO MOSCONI - POLITECNICO DI MILANO
- Prof. DANIELE MARAZZINA - POLITECNICO DI MILANO
- Prof. FRANCESCO BRUSCHI - POLITECNICO DI MILANO
- Prof. GIANCARLO GIUDICI - POLITECNICO DI MILANO

#### **ARTICLE 2** **Educational objective and job opportunities**

The programme targets young graduates who want to specialize in the Fintech area by deepening their knowledge of digital technologies and their application in the financial world, e.g. banks, insurance companies, asset management. The aim is to train professionals who are able to understand/manage the digital transformation building on different skills and capabilities: knowledge of the financial system and of financial intermediation, information technology skills, quantitative methods applied to finance. The programme builds on close collaborations with the financial world to mix up theoretical competencies on methods and technologies with the expertise of the financial world and fintech applications/opportunities. The course, held entirely in English, is delivered in Milan and lasts twelve months, included the final project work.

The master fits well graduates who wish to develop and advance their career in the area of Finance employing digital technologies either in a traditional or in a startup environment. At the end of the master candidates will be able to target roles such as: Commercial Manager; Product Manager; Fintech consultant; CRM specialist; Digital finance specialist; IT Manager; Business analytics specialist; Quantitative finance specialist.

**The course will be provided in English.**

### ARTICLE 3 Content and organization of training activities

The Specializing Master will start in **October 2023** and will end in **November 2024**.

The programme is made up of three building blocks. First, combining theory with practice, the programme provides a strong basis on finance (corporate finance, financial intermediation, capital markets), information technology, computer programming and quantitative finance (asset management, risk management, derivative evaluation). The second building block covers the technologies of digital innovation that play a preeminent role in Fintech: big data management, cybersecurity, distributed ledger technologies, smart contracts, blockchain, machine learning, natural language processing, data visualization. Then the programme enters into the Fintech domain analyzing how it can transform the classical intermediation activity (banking, insurance, asset management) and how it can disintermediate traditional players in a peer to peer perspective (cryptocurrencies, smart payments, peer to peer lending, crowd funding). Attention will be devoted to how artificial intelligence may change some aspects of the finance activity (big data, risk management, algorithmic trading, customer relationship, systemic risk, etc.) and to the development of a business ideas in the fintech environment.

SSD	teaching	Total hours of activity	ECTS
ING-IND/35 e SECS-P09	Corporate Finance, Financial Markets and Governance of Financial Institutions	150	6
SECS-S/01 e SECS-S/06	Quantitative Methods and Finance and Business Analytics	75	3
SECS-S/01 e SECS-S/06	Quantitative Methods and Finance	75	3
ING-IND/35	Fintech in Banking, Insurance and Asset Management	100	4
ING-IND/35	Leadership and Managerial Skills	100	4
ING-IND/17	Shaping a better future for all	25	1
ING-INF/05	Information Technology in Finance	100	4
ING-INF/05	Big Data Management and Cybersecurity	75	3
ING-INF/05 e SECS-S/06	Distributed Ledger Technology, Cryptography, Smart Contracts	75	3
ING-IND/35	High Tech Entrepreneurship	100	4
ING-INF/05	Machine Learning and Text Mining	100	4
ING-INF/05 e ICAR/13	Application Programming Interface, Data Visualization	75	3
ING-IND/35 e SECS-S/06	Peer to peer platforms, smart payments, cryptocurrencies	100	4
SECS-S/06	Big Data and Artificial Intelligence in Finance	75	3
SECS-S/06	Fintech Customer Journey	75	3
Non assegnato SSD	Professional Experience	75	3
Non assegnato SSD	International Study Tour	50	2
Non assegnato SSD	Project Work	150	6
	<b>Total</b>	<b>1.575</b>	<b>63</b>

## **ARTICLE 4**

### **Requirements for participation**

This Master program is designed for candidates with a university diploma or a Bachelor or a Master of Science in Engineering, Business, Economics or other scientific disciplines, with an excellent knowledge of the English language (TOEFL, TOEIC or equivalent for non-native speakers). For the candidates who have graduated abroad, equivalent study titles in the respective educational institutions will be considered.  
The selection is made by the Commission.

## **ARTICLE 5**

### **Formal fulfilment**

The **admission application** must be presented in one day from the day after the date of this Decree and **within:**

- **May 31, 2023** for candidates with non-E.U. citizenship
- **June 30, 2023** for candidates with E.U. citizenship

#### **\* Italian/foreign citizens with educational qualifications obtained in Italy**

- Self-certification concerning personal identity (surname and name, date and place of birth, nationality and residence)
- copy of the identity document
- copy of the Diploma Supplement or photocopy of the laurea qualification and certificate with the list of exams taken for graduate students of the Old Educational System

#### **\* Italian/E.U. citizens with a qualification obtained abroad**

- Self-certification concerning personal identity (surname and name, date and place of birth, nationality and residence)
- copy of the identity document
- Photocopy of the academic qualification obtained, with a certificate showing the scores obtained in each exam or Diploma Supplement (**upon enrolment**, the on-site **Value Declaration issued by the Italian Representation abroad competent for the territory or certification issued by the Enic/Naric Centres**)

The admission application must show the declaration. "I authorize this University, pursuant to EU Regulation n. 2016/679 regarding the protection of personal data, the personal data processing for the sole purposes related to the admission, enrolment and management of the master, and in any case, I allow to disclose personal information to third parties and in particular:

- to public and private Bodies for possible recruitments;
- to training programme providers; to the Bank Treasurer of Politecnico for services connected to taxes;
- to bodies managing honor loans, accommodation, flexible employment contracts, cultural, recreational and/or sport activities.
- It also authorizes the use of data for statistical purposes in compliance with the procedures and authorizations required by the aforementioned legislation.

The whole information on data processing and rights of the interested party is available on the web site [www.polimi.it/privacy](http://www.polimi.it/privacy)

The documentation is available electronically at: <https://www.applyformasters.net/>

The documents must be sent to:

#### **POLIMI Graduate School of Management**

Via Lambruschini, 4C - Building 26/A - 20156 MILANO (MI)

Phone: +39 0223992820

Fax: +39 0223992844

email: [infomasters@gsom.polimi.it](mailto:infomasters@gsom.polimi.it)

Pursuant to Article 75 of Presidential Decree 445/2000, if the Administration finds, on the basis of appropriate checks, an untruthful content on declarations provided by the candidate, the declarant does not have the benefits eventually obtained by the provision issued on the basis of the untruthful declaration.

**\* Non-E.U. citizens with a qualification obtained abroad**

Non-EU foreign citizens must submit to the Institution:

- **copy of qualification** in original language and the related translation into Italian/English/French or Spanish
- **copy of transcripts** with the list of exams in original language and the related translation into Italian/English/French or Spanish or **Diploma Supplement**
- **copy of valid passport**

At least 30 days before the enrolment closing date as indicated in this article.

The Managing Authority sends all documentation listed above for the evaluation of the qualifications, for the purposes of participating in Politecnico di Milano's Specialising Master's, to the **Master's and Lifelong Learning Service by the closing date of this call**, in accordance with the MIUR/MAE note "Procedures for entry, stay and enrolment of students applying for visas in higher education programmes in Italy for the 2021/22 academic year"

**Following acceptance by the University, and only after confirming the participation to the Managing Authority of the Programme by the methods envisaged by it, the student must register on the Ministerial portal <https://www.universitaly.it> communicating to the Managing Authority that the registration has been completed in order for the application to be sent to the Representative responsible for issuing the entry visa.**

**ENROLMENT METHOD:**

Students admitted to the Master's programme must create access credentials to Politecnico di Milano's online services using the following website [www.polimi.it](http://www.polimi.it) They must then enter their data and create a person code, attaching a valid identity document (passport for non-EU citizens), and communicate their person code to the Master's programme Manager. Registered students will have to update their personal data, if it is obsolete.

**Keep portal access credentials for later access to Politecnico di Milano services.** Lost access credentials can be autonomously restored or with ticket OTRS.

Politecnico creates a temporary student identification number to allow the student to pay the enrolment stamp online.

An Italian degree is self-certified by completing the appropriate form provided by the Managing Authority. A degree obtained abroad must be documented by presenting a **declaration of value (DOV)** issued by the Italian Representations abroad (Italian Embassy or Consulate) on letterhead complete with its original stamp **or a certificate issued by the Enic/Naric Centres.**

In addition to the above documentation, **non-EU citizens, must upload a copy of a valid residence permit on their online services personal data record.**

## **ARTICLE 6**

### **Qualification and recognitions**

#### **CERTIFICATION ISSUED**

At the end of the programme, after passing the final exam, the 1<sup>st</sup> level Specializing Master diploma in “International Master in FINTECH - Finance & Digital Innovation” will be issued, in English.

Students admitted to the final exam of the Master will pay the stamp through the online services of Politecnico di Milano, in order to take the exam.

#### **OBLIGATIONS OF STUDENTS**

Attendance to the activities of the Master is compulsory for at least 75% of the programme activities.

The renunciation to study must be submitted in writing. The training period cannot be suspended for any reason. It is not possible to enrol, at the same time, in a Specializing Master and in another study programme activated by an Italian University.

#### **METHOD OF VERIFICATION**

The final exam will consist in presentation of a Project Work defense.

## **ARTICLE 7**

### **Tuition fees and contributions**

The total cost of the course is equal to € **18,500.00**. The cost is split into:

- enrolment at Politecnico di Milano - € **500.00** for student
- Master tuition fees - € **18,000.00** for student

Share reduced to € **9,500.00** (including € 500.00 of registration fee to Politecnico di Milano) for **Master's graduates of POLITECNICO DI MILANO** who achieved the degree not before 3 years from the time of registration to the Master's.

**The fee for enrolment at Politecnico di Milano will not be refunded under any circumstances.**

Scholarships are available to partially cover the participation fee, as well as subsidized interest rate loans and loans of honor offered by affiliated credit institutions.

Payments may be made by bank transfer to BANCA POPOLARE DI SONDRIO - AGENZIA N.21 - VIA E. BONARDI N. 4 c/o POLITECNICO DI MILANO - CIN L - ABI 05696 - CAB 01620 - C/C 000010025X55 - account (C/C) made out to MIP Politecnico di Milano - Graduate School of Business- International bank codes: IBAN IT02 L056 9601 6200 0001 0025 X55

Specify: **ID 2420 MU1 FINTECH - Finance & Digital Innovation** as the reason for the bank transfer.

## **ARTICLE 8**

### **Data Treatment**

The University, pursuant to EU Regulation n. 2016/679 regarding the protection of personal data, uses the personal data processing for the sole purposes related to the admission, enrolment and management of the master, and in any case, I allow to disclose personal information to third parties and in particular:

- to public and private Bodies for possible recruitments;
- to training programme providers; to the Bank Treasurer of Politecnico for services connected to taxes;
- to bodies managing honor loans, accommodation, flexible employment contracts, cultural, recreational and/or sport activities.
- It also authorizes the use of data for statistical purposes in compliance with the procedures and authorizations required by the aforementioned legislation.

The whole information on data processing and rights of the interested party is available on the web site [www.polimi.it/privacy](http://www.polimi.it/privacy)

**ARTICLE 9**  
**Advertisement**

This Decree is published on the Politecnico di Milano website at the page <https://www.polimi.it/corsi/master-universitari-e-corsi-post-laurea/>

**FOR INFORMATION ON THE UNIVERSITY MASTER:**

**Dott.ssa Anna Bacigalupi**

Via Lambruschini 4C, Building 26/A

20156 MILANO (MI)

Telefono: +39 0223992820

Fax: +39 0223992844

[infomasters@gsom.polimi.it](mailto:infomasters@gsom.polimi.it)

<http://www.som.polimi.it>

The Rector  
(Prof. Ferruccio Resta)  
*Signed Ferruccio Resta*