



The Institute of Banking and Finance of Trinidad and Tobago

FinTech and Innovation Trends for Finance Professionals

One (1) Day Workshop Outline



Overview:

This workshop provides commercial and corporate banking professionals with a practical understanding of financial technology (FinTech) and key innovation trends reshaping the financial services industry. The focus is on real-world banking applications, strategic implications, risks, regulatory considerations, and opportunities for value creation within traditional banking models.

Learning Outcomes

- Understand core FinTech concepts and innovation drivers shaping modern banking.
- Evaluate key technologies including digital banking, payments, APIs, data analytics, AI, blockchain, and digital lending.
- Assess practical FinTech applications across commercial, corporate, and SME banking.
- Identify key risks, ethical issues, and regulatory expectations associated with FinTech adoption.
- Apply structured innovation strategies (build, buy, or partner) within regulated financial institutions.
- Translate global and Caribbean FinTech case studies into actionable business and risk insights.



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Course Topics

1. FinTech Foundations and Innovation Drivers

- Definition and evolution of FinTech
 - Key innovation drivers reshaping banking
 - Strategic relevance for commercial and corporate banks
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2. Digital Banking, Customer Experience, and Embedded Finance

- Digital and omnichannel banking models
 - Customer-centric design and personalization
 - Embedded finance and Banking-as-a-Service (BaaS) models
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3. Payments, APIs, and Open Banking

- Modern and real-time payment systems
 - APIs and open banking frameworks
 - Revenue, partnership, and platform implications for banks
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4. Data, Analytics, and Artificial Intelligence in Banking

- Big data and advanced analytics
 - AI and machine learning use cases (credit, fraud, pricing, insights)
 - Decision-making and ethical considerations
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5. Blockchain, Digital Assets, and Distributed Ledger Technology

- Blockchain and DLT fundamentals
 - Smart contracts, tokenization, and digital currencies
 - Applications in trade finance, settlement, and cross-border payments
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6. FinTech in Lending, Credit, and SME Finance

- Digital lending platforms and alternative credit models
 - Supply chain finance innovations
 - Impact on SME, corporate, and commercial lending
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7. RiskTech, RegTech, Cybersecurity, and Regulation

- Technology-enabled risk management
 - AML/KYC, regulatory reporting automation
 - Cybersecurity, data privacy, and operational resilience
 - Regulatory expectations and financial stability considerations
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8. Innovation Strategy, Governance, and Future Trends

- Build vs. buy vs. partner decisions
- Innovation governance, agile methods, and sandboxes
- Emerging technologies, Green FinTech, workforce skills
- Global and Caribbean case studies and lessons learned



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Target Audience

- Commercial, corporate, and SME banking professionals
- Treasury, finance, and payments practitioners
- Risk, compliance, audit, and cybersecurity professionals
- Digital, technology, and innovation leaders
- Senior managers, executives, regulators, and policy professionals
- Graduate and executive education participants in finance or business

Scope & Orientation:

Practical, applied, and risk-aware, with strong relevance to Caribbean and emerging-market financial services.



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FACILITATOR PROFILE

Ricardo K. Lewis, FCCA, EMBA, CertITM

Ricardo Lewis is a strategic finance leader with over 20 years' experience spanning group financial planning & analysis, treasury, enterprise risk management, budgeting, commercial finance partnering, capital structure, and audit/governance across the Caribbean energy and financial sectors. Ricardo is recognized for building high performing teams, optimizing liquidity and working capital, and leading change initiatives that strengthen financial performance and operational efficiency.

Ricardo currently serves as Senior Manager – Treasury & Risk Management at The National Gas Company of Trinidad & Tobago Limited (NGC), where he leads group budgeting, forecasting, and central treasury operations for a multi-entity, multi-currency organization. He has also served as Acting Vice President – Finance, Technology & Risk, providing executive leadership on strategy, performance reviews, and risk governance.

Ricardo's expertise includes developing KPI dashboards (Power BI), negotiating complex insurance and financing arrangements, and embedding enterprise risk management and business continuity frameworks.

Previously, Ricardo held senior roles at Atlantic LNG Company of Trinidad & Tobago, where he managed treasury, risk, and insurance portfolios, led refinancing and investment policy design, and reported quarterly to Board committees. His experience also includes roles at Development Finance Ltd and Republic Bank Ltd, driving portfolio analytics and customer-focused initiatives.

Ricardo holds an EMBA (Distinction) from UWI Arthur Lok Jack Graduate School of Business, is a Fellow of the Association of Chartered Certified Accountants (UK), and holds certifications in International Treasury Management (UK), Enterprise Risk Management, Data Analytics, AI Essentials for Business and Sustainability. He is an alumnus of Harvard Business School's CLIMB



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Experienced Leaders Program, and has completed advanced training in financial modeling, project finance, and Gen AI.

Ricardo is known for transparent communication, cross-functional teaming, and coaching talent to deliver with pace and accuracy. As a lecturer for the FinTech & Innovation Trends course, Ricardo brings deep practical expertise in digital banking, payments, riskTech, RegTech, and innovation strategies for banks. His teaching is grounded in real-world banking applications, strategic implications, regulatory considerations, and opportunities for value creation within traditional banking models.