Hi [first name],

I’ve found an incredibly valuable FinTech compliance training called **FinTech Compliance Self-Starter** that I’m interested in taking. This program consists of the following 3 elements:

* 12 Compliance project implementation trainings
* Access to over 40+ compliance-related document samples, checklists, policies and disclosures templates (continuously updated by the service provider)
* FinTech Startup Compliance Pro Certification (accredited by the CPD agency[[1]](#footnote-1)).

The program is designed and led by Yana Afanasieva, the founder of Competitive Compliance[[2]](#footnote-2) one of the world-leading FinTech Compliance and regulatory experts. She has over a decade of experience in the fields of FinTech compliance, licensing, implementing regulatory changes, including her roles as the head of regional compliance for PayPal and Amazon in Europe, CCO of bitFlyer Europe and Lirium, as well as her role as a regulatory advisor for a number of very prominent FinTech and crypto startups.

While the program focuses on specific case studies related to the FinTech, payments and Crypto-assets services, the course instructor has assured me this material covers a broader and more general areas of financial institutions compliance such as AML, risk management, company governance, consumer protection, privacy, information security, FATCA, outsourcing, etc.

The FinTech Compliance Self-Starter will allow me to approach our work with greater competence as I learn to become a more intentional, pragmatic, ROI-focused compliance leader. I’m confident this will help me improve my business acumen, prioritization and communication skills — all of which I’ll bring back to the workplace, and which I can apply to our efforts to improve [compliance efficiency, stakeholder engagement, cross-team, collaboration…].

**Details:**

* All project management workshops and templates are instantly available and can be studied at my own pace.
* The Certification-specific workshops will run during [DATES] and are expected to require approximately 30 hours of time commitment, including the preparation of the final assignment that will be reviewed graded.
* Investment: EUR XXX (add the details of the payment option of your choice)

**ROI ANALYSIS**

This is an important investment, and the great news, it has an **ROI of over 3000 % over the next 12 months**

* By using this training, we can reduce the annual audit costs and audit issues remediation costs by **25,000 EUR** once our documentation is solid and well-structured, and once we implement the recommendations on how to handle the audit as “business as usual” as opposed to an emergency.
* We will be accelerating time to market by receiving faster sign-offs or approvals from partners or regulators, and avoid over-investing too soon into hiring and marketing, which can save us at least **25,000 EUR** a month.
* We won't need to pay for additional consultancy, training, or seminars/webinars: another possible **20,000 EUR** a year savings opportunity.
* We will not be overpaying for compliance tools and features within these tools that we don't need - it can generate additional savings of up to **50,000 EUR** a year and will also save us a payroll of at least one additional analyst.

Compared to these savings and benefits of at least **120,000 EUR**, an investment of **3,900 EUR (if you chose this option)** for the FinTech Self-Starter is a smart move.

The course is held online via Zoom and recorded, which means it won’t require travel expenses or interfere with my work schedule.

Would you kindly approve a full or partial reimbursement for this program?

Thank you for considering this request.

Regards,

[Your name]

**APPENDIX. FULL LIST OF RESOURCES AVAILABLE THROUGH THE FINTECH COMPLIANCE SELF-STARTER PROGRAM**

**Recorded project management workshops and video trainings that are instantly available:**

* Rise of the Business-Like CCO – training focused on compliance performance metrics
* Opening bank accounts and preparing for banking due diligence
* FinTech Licensing workshop and licensing planning
* FinTech Risk Assessment (methodology files included)
* Structuring White-Label Solutions in FinTech
* Onboarding of corporate customers
* Creating FinTech Privacy Policy and GDPR Compliance
* Preparing for and managing FinTech AML and operational audits
* Annual compliance reporting requirements for FinTech workshop (all mandatory reports templates included)
* Documenting your Outsourcing
* Compliance Performance and Resource Management
* End-to-end Crypto Compliance Workshop (including a separate dedicated training on how to comply with Apple and Appstore Guidelines for crypto services)
* FATCA and CRS training

**FinTech compliance templates:**

* **AML, KYC, PEPs, sanctions policies and SOPs,** onboarding flow setup guide (including policies, tools review, and guidance on admin and case management setup)
* **Privacy and GDPR module**, including privacy policy, GDPR compliance policy, binding corporate rules, and standard contractual closes or Data Transfer Appendix template (to be included in all your contracts with vendors and payments partners where data transfer is involved)
* **Outsourcing** framework setup, including outsourcing policy template and outsourcing assessment checklist
* **Consumer and Investor Protection**, including **Customer Protection and Complaints Handling Policy, Investor Protection Policy, and Customer Funds Safeguarding Procedure** (for fiat and crypto services)
* **Information Security, including InfoSec policy**, incident management, and business continuity policy
* Blockchain-specific regulations, including **Blockchain Operational compliance policy**
* **Corporate Governance** and Board of Directors set up, Code of Conduct, Segregation of Duties guidance, Anti-Bribery and Corruption procedure, and other relevant templates (e.g. gift policy, HR screening, etc.)
* **Business-wide risk assessment**and product risk assessment (with dedicated sections for AML, Product, VASPs, General Risks, Financial Risks, Startup Risks, and Regulatory Risks)
* **Risk Management, Assessment, and Fraud Prevention**, including relevant Risk Management policy and Risk Assessment and Risk Assessment methodology templates
* **Conflict of Interests and Insider Trading Policy**
* **Terms of Service, Affiliation and Loyalty Programs structuring** (including sample language for loyalty points or reward programs, beta testing provisions, and affiliation program templates)
* **Inter-Company Agreements and SLAs**
* **Detailed and comprehensive Annual Compliance Plan and sample Internal Audit Plan.**Compliance Assurance Framework (roles of FLOD, SLOD, audit)
* **FinTech Licensing** - including License Application Template, financial projections template, business plan template, FinTech licensing roadmap, first regulatory inquiry template
* **Token listing and token assessment criteria** (for cryptocurrency exchanges, custodians or wallets).
* **FATCA and CRS compliance policy**

**Below is the Certification-specific curriculum:**

**1. Goal-setting.** Our first group call is a workshop dedicated to determining specific deliverables or professional results each participant decides to set for themselves or their function.

**2. Manage regulatory change** workshop is dedicated to developing the skills needed to prepare and manage any regulatory change. We will use the example of MICA Regulation.

**3. Preparing compliance ROI.** We will have a special training where the participants will have to analyze key components of the compliance costs and the composition of the compliance budget. They will have to prepare a project analysis for a new compliance initiative using ROI method.

**4. Developing Annual Compliance Plan**training covers the following areas:

* Organizational structure
* Hiring and firing principles
* Setting revenue-generating objectives
* Making ROI-based resource estimates
* Defining KPIs for all key compliance areas: new products, AML, risk management, reporting, outsourcing, funds safeguarding, and governance.

**5. Behaviors that keep us stuck**. Everyone who was unable to take an agreed-upon action, feels “behind” or otherwise is unhappy with their progress, will have to assess what is preventing them from taking a different action and will get coaching and feedback on how to make the changes they desire to see.

**Final Assignment – where can you take more risks?** The participants will have to identify, prepare, and justify a case study about where their function or company should take more risks.

1. https://cpduk.co.uk/courses/competitive-compliance-fintech-compliance-self-starter-including-fintech-startup-compliance-pro-certification [↑](#footnote-ref-1)
2. www.competitivecompliance.co [↑](#footnote-ref-2)