



CENTRAL BANK OF EGYPT
Egyptian Banking Institute



RETAIL BANKING INSTITUTE
Professional education and training for bankers worldwide



Certified International **Retail Banker**



The **Certified International Retail Banker** is RBI's complete programme in retail banking.

The CIRB programme is made up of the foundation programme Affiliate International Retail Banker, the management level programme Associate International Retail Banker, and the leadership level programme Certified International Retail Banker.

AFFILIATE INTERNATIONAL RETAIL BANKER

The **Affiliate International Retail Banker** programme is a comprehensive introduction to retail banking and covers the major opportunities and challenges facing this vast industry – including digital transformation, competition, and partnership with fintechs and Big Tech, sales management and credit risk management.

As befits an industry developing at speed, our programme content is right up to date as of early 2022. Our programme first grounds candidates in the history of the industry and the relatively recent rise of retail banking, providing financial services to people and SMEs previously ignored by banks.

The programme emphasises the critical role of ethics and compliance in banking. It trains candidates to understand the business models of retail banking, and to identify product, channel, and customer-centred models. We introduce the principles and business models of fintech operations, and the transformational role of digital banking and digital payments.

Candidates learn the fundamental importance of customer-centred banking and customer management, and then gain a comprehensive insight into the products and services offered by retail banks. Finally, candidates learn about crucial roles of operations and risk management in running a sustainable and profitable bank.

This foundation programme covers:

- Introduction to Modern Retail Banking
- Ethics and Compliance
- Retail Banking Business Models
- Customer Management
- Sales Management I
- Marketing
- Retail Banking Services and Products
- Operations I
- Retail Credit Risk Management I

Successful candidates will be awarded the Affiliate International Retail Banker

qualification from Retail Banking Institute. This course is suitable for aspiring or early-career professionals. On completion of the Affiliate International Retail Banker programme, successful candidates can progress to the second level, which trains candidates in how to manage people and services.

The Affiliate International Retail Banker

Passing rate exam : 55%

Target audience :

must have at least two years of retail experience

ASSOCIATE INTERNATIONAL RETAIL BANKER

The **Associate International Retail Banker** programme introduces candidates to the management functions of retail banks, and how to operate a retail bank in challenging environments. This level builds on the knowledge gained in the Affiliate International Retail Banker programme. On completing the programme, candidates will be able to understand the principles of managing risk, finances, people, and portfolios, along with the functions of recovery and collections. In this level candidates will also learn the business models of fintech businesses, and the partnership ecosystem.

The Associate International Retail Banker programme covers:

- Payments, Transactions, and Settlement
- Accounting and Finance
- Customer Management II
- Recovery and Collections
- Fintech I – Drivers, Models & Profitability
- Fintech II – Partnerships
- Managing the Product Portfolio
- People Management

- Operations II
- Retail Credit Risk Management II

Successful candidates will be awarded the Associate International Retail Banker qualification from Retail Banking Institute.

The Associate International Retail Banker

Passing rate exam : 55%

CERTIFIED INTERNATIONAL RETAIL BANKER

The **Certified International Retail Banker** programme is the top and final level of our Certified International Retail Banker education programme. Candidates at this level will most likely be the bank's next generation of or those showing the potential to be senior and executive management. The content is designed for management and leadership positions across the different types of retail banking services including SMEs, private banking, and wealth management.

The modules covered in this leadership level programme are:

- Asset and Liability Management
- ESG/Sustainability and Climate Change
- Bank Governance
- Leadership of a Retail Bank (including Strategy)
- Building a Modern Customer-Centric Retail Bank (Fintech III)

- Risk Management III
- Brand Management

The Certified International Retail Banker

Passing rate exam : 65%

To bypass first level (The Affiliate International Retail Banker) if you are qualified as beginning as a supervisor, officer, or similar position with a minimum of 3 years in the Retail area

And to bypass level two (The Associated International Retail Banker) if you are qualified as starting at the manager and above with a minimum of 5 years as a Manager in the Retail area



RETAIL BANKING INSTITUTE

The Retail Banking Institute delivers independent professional education for companies and individuals across the areas of retail banking and payments.

Our principal qualification is the **Certified International Retail Banker**. We also offer the Certificate in Digital Payments and the Certificate in Customer Management.

Our faculty draws on decades of experience in banking and education around the world and the latest research on banking and payments from Lafferty Group. Most of our classes are delivered digitally and are self-paced to suit candidates who are already working in full-time positions. We also offer in person training at executive level. As big technology players, fintechs, telcos, and a range of non-bank players push into digital banking and finance, there's never been a more exciting time to join the world of retail banking.

Retail Banking Institute is part of Lafferty Group.

RBI HISTORY

Retail Banking Institute has its roots in the early 1980s, when Lafferty Group launched a newsletter to inform and educate banks about global developments in what was then an emerging field. At that time, retail bankers were hardly identifiable within banks' management structures, while the credit card and the ATM were barely 20 years old. Corporate bankers became bank CEOs.

Little was published about retail banking but Lafferty Group filled this knowledge gap with its newsletters, management reports, research services, conferences, and workshops. In the 1990s Lafferty Group launched its Councils where senior bankers came together to share best practices in confidential sessions hosted around the world.

By then retail banking was emerging as the main source of profits for many banks, and more and more heads of retail were becoming bank CEOs. Investors had come to value retail profits far more highly than those from any other field of banking.

With the arrival of the Global Financial Crisis of 2007-08, illegal and improper practices of all kinds were soon exposed, and the bad behaviour sometimes extended to retail banking. Inevitably, the absence of structured education and qualifications for retail bankers came to the fore, especially when the findings of government enquiries into the causes of the crisis were published, several years after being established.

After much research and consultation with clients Lafferty Group decided that it should seek official recognition for its work in retail banking education and training. This led it to apply for Institute status to the Registrar of Companies in the Department for Business, Enterprise and Regulatory Reform of the United Kingdom. Success depended on the regulators being satisfied that the company had been engaged in retail banking research, training and education at the highest level for several decades and was in effect already functioning as an Institute. The regulators agreed.

Permission to operate in the name of the Retail Banking Institute was granted in September 2020.

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One number to better serve you!

Headquarters – Nasr City

22 A, Dr. Anwar El Mofty St., Tiba 2000
P.O.Box 8164 Nasr City, Cairo, Egypt
Tel.: (+2) 02 24054472
Fax: (+2) 02 24054471

Working hours: 9:00 am - 5:00 pm
www.ebi.gov.eg



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