

CENTRAL BANK OF EGYPT  
Egyptian Banking Institute



البنك المركزي المصري  
المعهد المصرفي المصري



# Navigating Digital Banking, E-Payments, and Fraud Challenges

### **Course Description:**

This course is designed to equip bank employees with the knowledge and skills to navigate the rapidly evolving landscape of digital banking, including emerging trends, risks, and opportunities. Participants will gain a deep understanding of the latest developments in fraud, digital currency, e-payment, online banking, mobile wallets, artificial intelligence, and other innovative areas, enabling them to provide exceptional customer service and stay ahead of the competition.

### **Target Audience:**

- Bank employees, including customer service representatives, branch managers, Tellers, risks and fraud management professionals.
- Financial institution employees, including compliance officers, IT and non-IT.
- Anyone interested in staying up-to-date with the latest trends and innovations in digital banking.

### **Course Objectives:**

- Understand the latest trends and innovations in digital banking, including online banking, mobile wallets, and emerging payment technologies.
- Develop knowledge about different types of fraud in digital banking, such as phishing, smishing, vishing, and deepfake fraud, as well as strategies for fraud detection and prevention.
- Learn about digital currencies, including Bitcoin and Ethereum, and understand blockchain technology and its applications in the banking industry.
- Gain insights into various e-payment systems, including online banking, mobile payments, credit cards, and ATMs, as well as their security features, risks, and emerging trends.
- Develop skills in using online banking and mobile wallet applications, understanding their evolution, security features, risks, and best

practices for secure usage.

- Understand the role of artificial intelligence (AI) and machine learning (ML) in banking, including their applications in fraud detection, customer service, and risk management, as well as ethical considerations.
- Acquire knowledge about cybersecurity threats in digital banking and strategies for mitigating risks, such as encryption, two-factor authentication, incident response, and disaster recovery planning.
- Learn about regulatory frameworks and compliance requirements for digital banking services, such as PSD2, GDPR, and PCI-DSS, as well as best practices for regulatory compliance.
- Understand the importance of customer experience in digital banking and strategies for designing effective digital channels, enhancing customer engagement, and building loyalty.
- Explore the future of banking and emerging technologies, such as quantum computing and 5G networks, and develop strategies for staying ahead of the curve in a rapidly evolving industry.

### **Course Outlines:**

#### **Module 1: Introduction to Digital Banking**

- Overview of digital banking and its impact on the financial industry.
- Key drivers of digital transformation in banking.
- Benefits and challenges of digital banking.

### **Module 2: Emerging Trends in Fraud**

- Types of fraud in digital banking (e.g., phishing, smishing, vishing)
- Advanced fraud techniques (e.g., deepfake, AI-powered fraud)
- Fraud detection and prevention strategies

### **Module 3: Digital Currencies and Blockchain**

- Introduction to digital currencies (e.g., Bitcoin, Ethereum)
- Blockchain technology and its applications in banking
- Regulatory frameworks for digital currencies

### **Module 4: E-Payment Systems**

- Overview of e-payment systems (e.g., online banking, mobile payments, credit cards and ATMs)
- Security features and risks associated with e-payment systems
- Emerging trends in e-payment systems (e.g., electronic check, contactless payments, wearables)

### **Module 5: Online Banking and Mobile Wallets**

- Evolution of online banking and mobile wallets
- Security features and risks associated with online banking and mobile wallets
- Best practices for online banking and mobile wallet security

### **Module 6: Artificial Intelligence and Machine**

#### **Learning in Banking**

- Introduction to AI and ML in banking
- Applications of AI and ML in fraud detection, customer service, and risk management

- Ethical considerations and challenges of AI and ML in banking

### **Module 7: Cybersecurity in Digital Banking**

- Overview of cybersecurity threats in digital banking
- Strategies for mitigating cybersecurity risks (e.g., encryption, two-factor authentication)
- Incident response and disaster recovery planning

### **Module 8: Regulatory Frameworks and Compliance**

- Overview of regulatory frameworks for digital banking (e.g., PSD2, GDPR, PCI-DSS)
- Compliance requirements for digital banking services
- Best practices for regulatory compliance in digital banking

### **Module 9: Customer Experience and Digital Channels**

- Importance of customer experience in digital banking
- Designing effective digital channels (e.g., mobile apps, online platforms)
- Strategies for enhancing customer engagement and loyalty

### **Module 10: Future of Banking and Emerging Technologies (2 hours)**

- Emerging technologies in banking (e.g., quantum computing, 5G networks)
- Potential impact of emerging technologies on the banking industry
- Strategies for staying ahead of the curve in a rapidly evolving industry

**Assessment Strategy:**

Participants will be informally assessed on their interaction during sessions and their participation in exercises.

**Course Language:**

English

**Course Duration:**

16 Hours

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