

Banking Operations and Forgery



4592-7



In-Class



64 hours

Course Description:

The Associate International Retail Banker is run by the Egyptian Banking Institute in partnership with RBI and is designed for people who manage and lead change in the bank. This programme is designed for busy professionals, and is delivered over ten day-long in-class training sessions with our experienced local trainers. There is a short exam with each tutorial for continuous assessment. While technology always drives change in retail banking, it's only those banks that change their culture that will survive. Evolution is adaptation. Most retail banks spend 80 per cent of the budget 'running the bank', leaving 20 per cent or less to 'change the bank/build the bank', which is the critical business of bank transformation. This programme will help to train the professionals charged with doing this work. We show how to develop a 'fintech in the bank', and to turn your customer data into gold dust to enable deployment of AI, data, and analytics to better serve your customers. We have developed this programme over many years with insights gleaned from our global councils and experienced retail banking leaders. This programme can be taken over the course of three months, spending a few hours per week to cover reading, study, tutorials, and exams. Alongside the written material, there is a weekly one-hour video tutorial.

Target Audience:

Candidates who are entitled to attend this level must be in a managerial position, beginning as a supervisor, officer, or similar position with a minimum of 3 years in the Retail area. The candidate can be enrolled in level II directly.

Is this programme for you?

If you manage or aspire to manage a team, a branch, or a line of products or services, this programme is for you. Bank leaders who recognise the limits of product or channel-centered banks are putting in place bank transformation programmes to transform into modern, customer-centric, digital retail banks. It will be your job to put these changes in place.

You'll need to be clear-eyed about how to do this work. You'll need to understand the central role of technology in this process, but you'll also need to know and appreciate the role of changing to a customer-centered culture. You want to know how to maximise the potential of practical AI, but under human supervision.

You want to know why the changes are taking place, so you can bring your team with you. And you want to know how to connect customer management to data management in a way that improves services for your customers, from day-to-day banking to the big decisions in their lives.

Course Objectives:

- Change and transform the bank, from culture through to technology.
- Build and operate a customer-centered retail bank.
- How and where AI really functions best in a retail bank – and how to think of AI as a retail banker.
- Build and run a fintech.
- How the gold dust of retail banking can lie in MSMEs.
- Build and analyze customer data for a digital future, to deliver personalized services.
- Manage your teams and products to compete with the best fintechs.
- Transformation in customer data management enables better underwriting and lending.
- Customer-centricity improves collections and recoveries.
- Improve lending with behavioral scoring, technology, data and analytics.

Course Outline:

The Associate International Retail Banker program covers:

Customer Management Ii - Building

Customer Management Capabilities

Operating in a Customer-Centric Way, Customer Data, Turning Customer Data into an Asset, Customer Relationship Management, A Single View of the Customer, Segmentation and Targeting Customers, Measuring and Improving Performance.

Operations And It Ii - Change The Bank

The Target Operating Model, Building for a Digital Future, Building a Data-Driven Bank, Customer Data Management, Managing Programmes and Projects, Measuring and Improving Performance, Building a Modern Retail Bank.

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Understanding Msmes To Help Them Succeed And Grow

Understanding MSMEs, MSME Contributions to Employment and the Economy, MSME Risks, and Reasons for High Failure Rates, Five Stages of the Business Life Cycle, Banks' Role in Supporting MSMEs, Practical Skills for Engaging MSMEs, the MSME Gold Dust.

Fintech Journeys

Fintech Drivers, Banking Fintech, Regulatory Changes, Targeting Banking Sector Pain Points, Types of Banking Fintech, Banking Fintech Service Models, Insurtech, Wealth tech, The Impact on Financial Services.

Fintech Revolution

What is a Fintech?, Fintechs & Digital Banks, Building a Fintech, Important Aspects in Building, Launch and Growth, Performance Management, Risk & Operations, Delivering Customer Centricity, Types of Fintechs, White Labelling.

Sales Management:

Lessons include: Sales Dynamics, Data and Technology, Improving Sales Efficiency, Profiles of Salespeople, Hiring, Inspiring and Managing a Sales Team, Motivating a Sales Team, Setting Targets, Rewarding Salespeople, Case Studies.

People Management

Managing People in a Retail Bank, The Five Important Aspects of People Management, Training, Motivation and Job Rotation, Managing by Objectives, Exiting an Employee, Steps in the Exiting of a Professional.

Product Management

Product Development, Important Stages of Development, Managing Products & Services, Objectives, Delivering the Promise, Setting Goals, Data for Tracking Performance, and Why Less is More.

Collections & Recovery

Lessons include: The Underwriting Process, The Impact of Delinquency, the Collections and Recover Framework, Collection Ruler, Policies, Negotiation and Approach, Technology and Tools, Data & Analytics, Trends & Innovations, Using an Agency, Selling the Debt, Bad Dept Provisions.

Retail Credit Risk Management II

Retail Credit Risk Strategy, Managing Credit Risk, Consumer Default Models, SME Default Models, NPL Default Impact on a Bank, Credit Scoring, Criteria Based Lending, Judgmental Scoring, Behavioral Scoring, Technology, Data and Analytics in Credit Risk Assessment, Loan Fraud Detection and Technology, Risk Weighted Assets, Pricing Risk, or Risk-Based Pricing, Provisions: Calculations and Reporting, Strategies for Improving Credit Risk Management.

To bypass level two

(The Associate International Retail Banker), you must be qualified as a manager and above, with a minimum of 5 years as a manager in the Retail area.

Assessment Strategy:

No final evaluation is required, as the participants will be directly examined through the RBI, and the pass rate is 60%.

Course Language:

English

Prerequisites:

Candidates who are entitled to attend this level must be in a managerial position, beginning as a supervisor, officer, or similar position with a minimum of 3 years in the Retail area.