

## Banking Operations and Forgery



388-P26-VE-1



Virtual



16 hours

### Course Description:

This course is designed to provide knowledge and skills to staff working in customer service and card centers, enabling them to understand the complexities of payment card systems, analyze industry players and their roles, manage credit effectively, assess risks, and ensure compliance with regulations. Through a combination of theoretical learning, case studies, and practical exercises, participants will gain a deep understanding of various aspects of payment systems and develop the competencies required to excel in their roles..

### Target Audience:

All staff working in customer service and card center.

### Course Objectives:

- Identify and categorize different types of payment cards.
- Analyze key players in the credit card industry and their roles.
- Evaluate credit card management techniques, including debt management and limit expansion.
- Assess risks and efficiency in retail payment systems.
- Analyze case studies related to retail payment systems, such as “The Adventures of Contactless Charlie.”
- Explain arrangements for cross-border payments, including correspondent banking and SWIFT messages.
- Discuss factors influencing infrastructure arrangements in payment systems.
- Evaluate compliance measures and regulations governing payment methods, including anti-money laundering, operational risks, and fraud detection.

### Course Outline:

#### Module One: Organization of Clearing and Settlement

##### Session One: Organization of Clearing and Settlement

- Typology of cards.
- Main Payment Methods.

- General principles.
- Credit Cards Types.
- Assignment.

#### Module Two: Credit cards Eligibility

##### Session One: Credit cards Eligibility

- The Bank Cards.
- Minimum Terms of Acceptance for VISA & MasterCard.
- Income Requirements.
- Documents Required.
- Excess days.
- Negative list.
- Legal Action.
- Bank Policy Regarding Granting of Credit Facilities to Delinquent Customers in Light of CBE New Regulations.
- Allocation of Initial Credit Limit.
- Assignment.

#### Module Three: Credit Card Mastery (Managing Debt & Expanding Limits)

##### Session One: Credit Card Mastery (Managing Debt & Expanding Limits)

- Debt Burden (DBR).
- Supplementary Credit Cards.
- Secured Credit Cards.
- Limit Increase.
- Card Manufacturing.
- Assignment.

#### Module Four: Risks and Efficiency in Retail Payment Systems

##### Session One: Risks and Efficiency in Retail Payment Systems

- Risk in retail payments.
- Finance Charges.
- Risk management in retail payment systems.
- Efficiency.
- Assignment.



CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

# Cards Operations and Settlement – Introductory

ACCREDITED BY



A Partnership for Quality

## Banking Operations and Forgery



388-P26-VE-1



Virtual



16 hours

### Module Five: Case Study

#### Session One: Case Study

- Case Study: The Adventures of Contactless Charlie.
- Assignment.

### Module Six: Arrangements for Cards usage settlement

#### Session One: Arrangements for Cards usage settlement

- Correspondent Banking.
- SWIFT message example: MT 103 payment configuration.
- SWIFT Net solution examples.
- Assignment.

### Module Seven: Factors Influencing Infrastructure Arrangements

#### Session One: Factors Influencing Infrastructure Arrangements

- Discrepancies in Existing Payment Card Networks.
- How Domestic Payment Card Networks Can Be Successful?
- Assignment.

### Module Eight: Compliance

#### Session One: Compliance

- Risks related to the activity payment methods and their regulation.
- Anti-money laundering and anti-terrorist financing.
- The operation risks Basel II (The three pillars).
- Diversity of possible frauds.
- Detection methods for identity frauds.
- Proof of residence verifications.
- Operational Risks.
- Assignment

### Assessment Strategy:

- 70 % Assignments.
- 30% participation.
- 60% Cutoff score.

### Course completion will grant participants:

1.5 CEUs.

### Course Language:

English.

### Prerequisites:

None