



392-P26-VE-1



Virtual



8 hours

Course Description:

The training course "How Digital Banking and Fintech is Changing" is meticulously designed to equip bank staff with the essential knowledge and skills needed in the rapidly evolving financial landscape. The ultimate goal is to foster an understanding of digital banking transformation, emphasizing customer-centricity, integration, and inclusivity. Participants will explore strategies for delivering enhanced customer experience, driving efficiency, and generating business value through innovation. The course will delve into the role of central banks in this transformation, drawing insights from the Egyptian experience. Bank staff will be enlightened by the challenges current banks face amidst competition with fintech companies and learn about Europe's experiences with blockchain and cryptocurrencies. Emphasis will be placed on innovative methods for successful digital transformation and addressing modern customer problems effectively. Security and safety factors in digital transformation will also be a focal point, highlighting the significant roles played by information technology companies across various fields.

Target Audience:

This course is designed for the non-technical employees in the departments below for all level juniors, seniors, and managers:

- Branches employees and branch support.
- Remittance, chqs. for collection, loan processing, IT, ATM, POS, Credit cards issuance, financial inclusion team, Risk, and compliance team.
- Risk and compliance.

Course Objectives:

By the end of the program, participants will be able to:

- Explain bank digitalization.
- Define what is Fintech.
- Explain global cases

Course Outline:

Module 1: What is Bank Digitalization?

Session 1: What is Bank Digitalization?

- Bank major challenges in 2019.
- A fast-evolving paradigm.
- The tech promise: time-intensity/ acceleration.
- Time in a new perspective.
- The objective of digital transformation in retail banking.
- Digital bank.
- Digital: transformation program.
- Infrastructure and security.
- Digital banking disruption.
- Quiz.

Module 2: What is Fintech?

Session 1: What is a Fintech?

- Fintech universe.
- Types of fintech.
- Why are financial institutions so wary?
- The banks' reaction to fintech.
- Bank uberisation / Jobs in transformation.
- The evolution of links between functions: the fintech ecosystem.
- Insurtech.
- A perception of digital innovation in insurance.
- Insurers and the pressure of innovation.
- The drivers behind the increasing number of Insurtech companies.
- Innovation in data management and analysis: enhancing data quality and reliability.
- Artificial Intelligence in Fintech.
- Main actors in different fields, by CB Insights.
- Blockchain: definitions/categories.
- Quiz.



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Module 3: Global Cases

Session 1: Global Cases

- Retail banking.
- Payment.
- Export Financing & Factoring.
- Exchange-listed bonds and equities.
- Non-listed securities settlement on a blockchain.
- The future of fintech.
- Quiz

Assessment Strategy

- 80% Quizzes between sessions.
- 20% Participation.
- Cut off score is 60% of total grade which is "100."

Course completion will grant participants:

0.75 CEUs.

Course Language:

English.

Prerequisites:

Intermediate level of English Language.