

Banking Operations and Forgery



4646-3



In-Class



56 hours

Course Description:

The Affiliate International Retail Banker programme is run by the Egyptian Banking Institute in partnership with RBI and is the foundation programme in retail banking. It is designed for people who run the bank on a day-to-day basis. 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.

Target Audience:

(Must have at least two years of retail experience.) This course is suitable for aspiring or early-career professionals. On completion of the Affiliate International Retail Banker program, successful candidates can progress to the second level, which trains candidates in how to manage people and deliver services.

Is this programme for you?

If you are in the early stages of your career in retail banking, this programme is ideally suited for you. Retail banking, which deals with large numbers of customers, requires people who have a deep understanding of customer service and a customer-centred culture, and how this is supported by an excellent operational culture. The programme is designed to build your skills and knowledge across these inter-related areas of retail banking. It will help you learn how to run a customer-centred, modern profitable retail banking.

Course Objectives:

- On completion of the programme, you will have learned how a modern digital customer-centric retail bank operates.
- Be more confident in your dealing with customers and other employees across the retail bank.
- Understand the central place of ethics in building customer trust and long-term relationships with customers.
- Appreciate the importance of a customer-centred culture and the central place of operations and highquality customer management in retail banking.

- Know how customer data drives excellence in marketing, sales, and customer relationships.
- Gain a comprehensive understanding of the risks in retail banking, and how to minimise them.

Course Outline:

The CIRB consists of three levels:

- Level I: Affiliate International Retail Banker.
- Level II: Associate International Retail Banker.
- Level III: Certified International Retail Banker.

The 10 modules covered in this Level 1: Affiliate International Retail Banker

program are: Introduction To Modern Retail Banking:

Lessons include: Why the Retail Bank is Important, How Personal Deposits Fund a Bank, Net Interest Margins, How Loans Are Funded, What a Bank Does For its Customers, Innovation in Retail Banking, Banking for Consumers, SMEs & HNWIs, Technology for Retail Bankers, The Structure of a Bank, A Regulated Industry, and Case Studies.

Ethics And Customer Trust:

Lessons include: Business Ethics, Creating an Ethical Culture, the Customer-Centred Business Model, Customer Trust Strategies, Tools and Technologies for Trust and Ethics, Practical Implementation, Trust Challenges, Case Studies.

Customer Management:

Lessons include: The Bank, its People and its Customers, Understanding Customers, Strategies to Deliver Experiences Customers Value, Defining Characteristics of Customer Centricity, Customer Segmentation, Optimizing Satisfaction, Trust and Loyalty, Net Promoter Scores, Case Studies.

Marketing For Retail Banks:

Lessons include: The Brand in Financial Services, Marketing Structure, Building Marketing and Sales Plans, The Power of Digital Marketing, The Brand Promise, Customer Journeys, and Case Studies.

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Sales Techniques & Relationship Building:

Lessons include: Introduction to Modern Retail Banking, Ethics and Customer Trust, Customer Management, Marketing, Sales Techniques and Building Relationships, Profitable Propositions, Retail Banking Payments, Operations and IT, Risk Management –Foundation, Retail Credit Risks.

Profitable Propositions:

Lessons include: Which Bank Gets the Job Done, Why Propositions are Important, Looking Outward at the Customer vs Looking Inward, Solving Customer Problems, Competitive Alternatives, Digital Optimisation vs Digital Transformation, Why New Digital Banks Have Higher Customer Satisfaction Scores, Case Studies.

Payments:

Lessons include: Domestic payments and Settlement; International Payments and Settlement; Debit Cards; Credit Cards; Card Issuing; Card Acquiring; Domestic and International Schemes; Instant Payments; Mobile Wallets; Cybersecurity; AI in Payments; Case Studies.

Operations & IT:

Lessons include: What Operations and IT does for Customers, Project Management, Managing Change Risk, Digital Transformation, Banks' Technology Challenge, Culture and Transformation, 'Change This First', Case Studies.

Risk Management - Foundation:

Lessons include: Risk, Governance and Process, Operational Risks, Regulatory Risks, Technological Risks, Strategic Risks, Economic Risks, Reputational Risks, Workforce Risks, ESG Risks, Tools and Techniques for Risk Management.

Retail Credit Risk:

Lessons include: Good Credit Risk Management, Tools and Techniques for Credit Risk Management, Credit Risk Mitigation, Credit Risk Assessment, Understanding Standardized Credit Scoring, Portfolio Management, Early Warning Signs, Case Studies.

To bypass the first level

(The Affiliate International Retail Banker), you must be qualified as a supervisor, officer, or similar position with a minimum of 3 years in the Retail area.

And 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:

Must have at least two years of retail experience