



10554



E-Learning



45 minutes



EGP 400

### Course Description:

This course is designed for entry-level banking professionals, junior compliance officers, and individuals seeking to deepen their understanding of banking systems and operations. By the end of the course, participants will be able to explain the structure and functions of central banks, including the Central Bank of Egypt, and apply their knowledge of core banking operations such as account types, foreign exchange, commercial papers, and SWIFT messaging. They will also be able to be aware of retail banking products and credit management practices. Through scenario-based questions, case studies, and practical exercises, participants will develop and demonstrate a comprehensive understanding of key banking concepts.

### Target Audience:

- New bank employees in retail banking, operations, or credit management roles.
- New hires or junior staff seeking foundational knowledge of banking systems.

### Course Objectives:

- Explain the structure and role of the banking system, including central banks and their impact on the economy.
- Describe core banking services, including accounts, cash transactions, foreign exchange, and payment systems.
- Explain other banking functions, including credit assessment, treasury, and support functions.
- Identify the main retail banking products and services and their basic purposes.

### Course Outline

#### Module 1: Introduction to the Banking System

- What Is the Banking System?
- The Role of Banks in Economic Development
- What Is a Central Bank?
- The Central Bank of Egypt (CBE)
- Types of Banks — Ownership Perspective
- Types of Banks — Function Perspective

#### Module 2: Core Branch & Service Operations

- Front Office & Back Office
- How Banks Reach Their Customers: Delivery Channels
- Customer Service Department
- Types of Bank Accounts
- Account Types Account Opening
- Branch Services
- Cash Operations
- Foreign Exchange (FX)
- Commercial Papers
- Cheque Types, Crossing, Endorsement & Payment Rules
- Cheque Collection & the Clearing House
- Money Transfers & SWIFT

#### Module 3: Other Banking Functions

- The Credit Department
- How Banks Assess Creditworthiness
- Treasury & Capital Markets
- Support Departments — The Bank's Operational Foundation
- Other Lines of Business

#### Module 4: Retail Banking Operations

- What is Retail Banking?
- Why Retail Banking Matters
- Liability Products
- Asset Products
- Plastic Cards — Four Types Explained
- How the Four Card Types Compare
- Point of Sale (POS)
- What is Retail Credit Risk?
- Credit Scoring — I-Score and the Bank's Own Model
- Digital Banking Channels
- InstaPay



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### Module 5: Trade Finance

- What is International Trade?
- Why Trade Finance Exists
- The Payment Risk Spectrum
- The Six Parties in a Documentary Credit
- UCP 600 — The Rulebook Every LC Banker Must Know
- How a Documentary Credit Works
- LC Types — Category A: By Guarantee Level
- LC Types — Category B: By Payment Method
- Specialist LC Types
- Advance Payment (Cash in Advance)
- Documentary Collection
- Open Account
- Who Bears the Risk? — A Comparison
- What is a Letter of Guarantee?
- What Every Letter of Guarantee Must Contain
- Types of Letters of Guarantee
- The LG Lifecycle
- Counter Guarantees

### Module 6: Combating Money Laundering

- Definition — and Why It Matters to You
- History of Money Laundering
- The Three Stages of Money Laundering
- What is Terrorism Financing?
- ML vs. Terrorism Financing — Key Differences
- Egyptian Law No. 80 of 2002 — What It Means for You
- The Risk-Based Approach (RBA)
- FATF — The Financial Action Task Force
- Egmont Group · United Nations · Basel Committee
- Alarming Activity Red Flags — Part 1
- Alarming Activity Red Flags — Part 2
- The Risk-Based Approach (RBA)
- Transaction Monitoring and STR Filing
- Completing the AML Framework

### Assessment Strategy

Participants will be assessed through an exam at the end of the course.

### Course completion will grant participants:

0.13 CEUs.

### Course Language:

English.

### Prerequisites:

None.