Foundation Program

Banking Operations and Forgery

3596-6

Blended/ (Virtual - e-Learning)

64 hours

EGP 18,000

Course Description:

The foundation program provides the basis for preparing new hires to work in the banking and financial sector. The knowledge provided by this program is a recommended milestone towards preparing our emerging and future leaders to sustain the production of efficient calibers in the banking sector. Moreover, it serves as the first step towards maintaining Continuous Professional Development (CPD) Programs, helping individuals stay competent with up-to-date knowledge and skills, and committed to lifelong learning. Also, operating banks could allow employment after new hires attend this program.

Target Audience:

The course is intended for Junior bankers across various banking functions.

Course Objectives:

- Explain the basic concepts of micro and macroeconomics.
- Determine the main functions of the banking system and types of regulations.
- Define main banking accounts, products and services.
- Describe retail banking operations.
- Explain foreign trade operations.
- Explain the different legal aspects of banking transactions.
- Identify the main accounting principles and the contents of published financial accounts.
- Identify credit concepts and methods of financial analysis.
- Explain how foreign exchange markets operate.
- Outline the best practices in corporate governance and compliance .
- Understand basic risk measurement calculations and how to relate these risk theory.
- Explain the different E-banking channels and its importance.
- Explain definitions and concepts of general etiquette and business etiquette.
- Develop business writing skills and explain the difference between various business documents.
- Define the basics of service standards and explain how to maintain customer loyalty.
- Develop selling skills by identifying customer profiles, needs, wants, and life cycle.
- Explain the nature of SMEs, characteristics of funding options, and identify reasons for banks to enter into SME banking.

Course Outline

Part One: Banking and Finance

Module One: Introduction to Economics

- The Basic Economic Problem.
- Economic systems.
- Microeconomics Vs. Macroeconomics & The circular flow.
- Microeconomics:
  - Market Forces of Supply And Demand.
  - Market Structure.
  - Anti-Competitive Practices.
  - Organizational Responses.
  - Multi/transnational Corporations.
  - Joint Ventures.
  - Outsourcing.
- Basic Concepts in Macroeconomics:
  - GDP.
  - Economic Growth.
  - Balance of Payments.
  - Public Borrowing.
  - Employment Analysis.
  - Inflation.
  - Foreign Exchange Rates.
  - International Trade.
  - Financial Crisis.

Module Two: Introduction to Banking System and Regulations (eLearning)

- The history of the banking system.
- The main functions of a bank and the importance of confidence in banking.
- International key principles of bank liquidity and funding.
- The main rationale and types of regulation (e.g. BASEL).
- Specific Egyptian regulations and best practice.

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Module Three: Banking Operations, Products and Services
- What Do Banks Actually Do?
- Front Office, Back Office & Support Functions.
- What Happens When a Customer Makes a Transfer?
- What Are Deposits?
- The Interbank Market.
- Deposit Insurance.
- KYC (Know Your Client) Basics.
- Introduction to Lending & Credit.
- Introduction to Payments & Digital Banking.
- Introduction to Fraud & Cybersecurity.

Module Four: Retail Banking Operations
- What is Retail Banking Today?
- What Is Customer Segmentation?
- Retail Products Overview.
- Why Customer Journeys Matter.
- Customer Lifetime Value (CLV).
- Branch Network: From Expansion to Optimization.

Module Five: Foreign Trade Operations
- Terms of Payment in Foreign Trade.
- ICC Publications.
- Payment Tools.
- Letters of Credit Definition.
- Documentary collections.
- Standby letter of credit, demand guarantees and bonds.
- Trade Transactions Documents.
- Letters of Guarantee (Different types of L/G's).
- Trade Risks.

الجزء السادس: الجوانب القانونية للمعاملات المصرفية eLearning
- مفهوم المصرف (البنك) ودوره في المنظومة التجارية والاقتصادية.
- حقوق وواجبات كل من البنك وعميله، وطبيعة العلاقة بينهما.
- البنك المركزي المصري من حيث: الشكل القانوني، الهدف من انشائه.
- المتطلبات الرئيسية للبنك المركزي المصري لتأسيس بنك، وتفعيل الخدمات البنكية.
- المبادئ الأساسية للجوانب القانونية للأعمال وللمعاملات المصرفيه.

Module Seven: Financial Statement and Accounting Concepts for Banking Operations (eLearning)
- The Purpose of Accounting.
- Accounting Equation.
- Key Accounting Principles.
- Users of Accounting Information.
- The main contents of the published Accounts.
- Reporting Regulations and Principles.
- Financial vs. Management Accounting.
- Applications and case studies.

Module Eight: Credit Concepts and Methods of Financial Analysis
- Main Definitions of Accounting.
- Outputs of the Accounting System.
- Statement of Financial Position.
- Income Statement.
- Cash Flow Statement.
- Statement of Changes in Equity.
- General Rules of Accounting.
- General principles governing the presentation of financial statements.
- Applications of Time Value of Money in Banks.

Module Nine: Bank Treasury and Investment Operations
- Banks purpose and how a bank makes money.
- Typical Bank Treasury Structure.
- The Financial Markets.
- Treasury Risk.
- Market Risk.
- Credit Risk.
- Operational Risk.
- Other Risks.
- Money Market.

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- Islamic Money Market Products & Sukuk.
- Introduction to the Bond Market.
- Equity Market.
- Foreign Exchange.
- Derivatives Instruments.

Module Ten: Compliance and Corporate Governance (eLearning)
- Money laundering and Compliance Risk.
- Best practice of the compliance function.
- Stakeholders Management.
- Relationship with internal players.
- What is Corporate Governance?
- Other Corporate Governance Best Practices.
- Board of directors best practice.

Module Eleven: Risk Management
- Risk & Uncertainty.
- Risk Identification.
- Different Attitudes To Risk.
- Risk Management Framework.
- Risk Measurement.
- What Is A Correlation Coefficient?
- Market Risk.
- Credit Risk.
- Operational Risk.
- Reputational Risk.
- Legal Risk.
- Liquidity Risk.
- Basel III.
- Key factors to consider in making a lending decision to individuals.
- Overview for Egyptian credit regulations.

Module Twelve: Digital Banking
- Overview of Traditional Banking Model.
- A fast-evolving paradigm.
- AI in banking.
- Digital Onboarding process.
- The objective of digital transformation in retail banking.
- Digital banking disruption.
- Customer service in the age of ChatGPT.
- How banks deploy AI to monitor customer relations.

Part Two: Performance Management

Module One: Business Etiquette (eLearning)
- Definitions and concepts of etiquette.
- Importance of etiquette in business.
- The role of good manners in business.
- Factors of success.
- Components of greeting people.
- Greeting components.
- Effective communication.
- 3Vs applying etiquette.
- First impression.
- Perception.
- Business Style and Professional Image.
- Don'ts for ladies and men.
- Proper business attire:
- For women.
- For men.

Module Two: Business Writing (eLearning)
- Characteristics of effective writing.
- Principles of Good Writing.
- Applying the 4 C's of Writing.
- Writing correspondence (letters, memorandums, and e-mails).

Module Three: Customer Care Mindset (eLearning)
- The fundamentals of service standards.
- Different ways of monitoring service standards.
- Management and service standards.
- Complains to opportunities.
- Communicate effectively and build an effective conversation.
- Telephone etiquette.

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- Customer identification.
- Customer loyalty.
- The influence of employee loyalty.
- Memorable service and solving customer problems.

Module Four: Sales Journey (eLearning)

- Customer Needs and Wants.
- Different Product Requirements for Different Ages.
- Important values of customer lifetime value.
- The objectives as an answer to customer needs.
- Policies regarding customer service, sales, and cross-selling.
- Collecting Data Using Marketing.
- Purchase Decision Making.
- Loyalty and Retention.
- Meaning of Win Back.
- Benefits of upselling and cross-selling at the organization.
- Major mistakes made during the selling process.
- Right Time for Upselling and Cross-Selling.
- Important Techniques in Cross-Selling.
- Important Techniques in Upselling.

Part Three: Financing SME (eLearning)

الجزء الأول: مقدمة في تمويل المشروعات الصغيرة والمتوسطة

- اهمية المشروعات الصغيرة والمتوسطة.
- المؤشرات الاقتصادية الداعمة لأهمية دور المشروعات الصغيرة والمتوسطة .
- معايير تصنيف المشروعات الصغيرة والمتوسطة.
- تعريف البنك المركزي المصري الموحد للمشروعات الصغيرة والمتوسطة.
- سمات المشروعات الصغيرة والمتوسطة، وملامح الاختلاف بينها وبين المشروعات الكبيرة.
- جاذبية سوق المشروعات الصغيرة والمتوسطة للبنوك.
- التنوع في الخدمات المصرفية للمشروعات الصغيرة والمتوسطة ومدى ربحية البنوك.
- مفهوم الائتمان المصرفي وخصائصه.
- القواعد العامة لتمويل المشروعات الصغيرة والمتوسطة.
- أركان الدراسة الائتمانية.
- أدوات التمويل البنكية.
- أدوات التمويل غير البنكية.

Assessment Strategy:

Participants will be assessed on the completion of the assignments following the sessions in addition to formal end-of-course test.

Course completion will grant participants:

5.4 CEUs.

Course Language:

Arabic / English.

Prerequisites:

None.