



PRESENTS  
**CARDS & E-BANKING  
MANAGEMENT**

**Background:**

Traditionally banking activities related with card and ebanking products are considered to be head office functions as a result training on such products is limited to staff of IT Department of Card & eBanking Department. On the other hand, staff at branches who are directly responsible for show casing the product to the customers, selling them and support customers when they face problem are deprived of such training. This training provides ample opportunity to the staff at branches, specifically staff handling Customer Service Desk and Operations In charge of the branch, to acquire in-depth knowledge of card and ebanking products.

**Program Take Away:**

- In depth knowledge of different kinds of alternate delivery channel products
  - o Debit and credit card
  - o Different kinds of virtual wallets
  - o Mobile banking
  - o Internet banking
  - o Branchless banking
- Finding out target customers
- Selling cards & ebanking products effectively
- Streamlining process for customer support at branch
- Operational risk mitigation techniques
- Techniques of dispute management
- ATM cash management
- ATM cash reconciliation, managing cash over/short
- Security of cash, atm and devices



**Contents**

- Know your product
- Card: Debit/Credit card
- E Banking: Mobile Banking, Internet Banking
- Wallets: card wallet, mobile wallet, e wallet
- Branchless banking: POS based, Mobile based
- Effective selling of card & e banking products
- ATM, Functions of ATM, ATM operations management, backing up important data,



**Program Details**

- Duration** : 1 day  
**Date & Time** : 18th February 2017 (9:30am to 5pm)  
**Program Delivery** : Lecture, Discussion/interaction, case -studies.  
**Level** : Low/Medium  
**Location** : NBI Hall, Kathmandu

**Trainer's Profile**

Suresh Raj Maharjan, Head – Payment Solutions of Siddhartha Bank Ltd. has exposure in Card Payment Business for about 17 years. Has worked since early days of payment card business in Nepalese banking sector and have had practical experience in managing different types of card products through legacy system to present systems. Has lead projects on Visa Debit Card Issuance, ATM transactions acquiring, POS transactions acquiring, Prepaid card management and co-branded card management. Possesses expertise in reconciliation and dispute management.

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# Course Outline

<p>(Session I) 9:30am to 11:00am</p>	<p><b>1.Know Your Products:</b></p> <ul style="list-style-type: none"> <li>· In depth knowledge of             <ul style="list-style-type: none"> <li>o Debit and credit card</li> <li>o Different kinds of virtual wallets</li> <li>o Mobile banking</li> <li>o Internet banking</li> <li>o Branchless banking</li> </ul> </li> <li>· Understanding fees and charges</li> <li>· Understanding interest calculation method in credit card</li> <li>· Billing and payment collection of credit card</li> <li>· Travel cards, its utility and profitability</li> </ul>
Tea Break (15 minutes)	
<p>(Session II) 11:15pm to 12:45pm</p>	<p><b>2.Selling it Right:</b></p> <ul style="list-style-type: none"> <li>· Customer segmentation</li> <li>· Finding out right customers</li> <li>· Selling process and effective closure</li> <li>· Help desk management</li> <li>· Promotion of products</li> <li>· Enclosures</li> </ul>
Lunch Break (45 minutes)	
<p>(session III) 1:30pm to 3:00pm</p>	<p><b>3.After Sales Customer Support:</b></p> <ul style="list-style-type: none"> <li>· Card Activation</li> <li>· Reissuance, replacement, renewal and pin management</li> <li>· Change request management</li> <li>· Complaint management</li> <li>· Operations risk management</li> <li>· Dispute management and dispute resolution process</li> <li>o Retrieval request</li> <li>o Chargeback</li> <li>o Arbitration/compliance</li> </ul>
Tea Break (15 minutes)	
<p>(Session IV) 3:15pm to 5:00pm</p>	<p><b>4. ATM Operations:</b></p> <ul style="list-style-type: none"> <li>· ATM specification ad its functions</li> <li>· ATM transaction workflow</li> <li>· Cash replenishment management</li> <li>· ATM cash reconciliation</li> <li>· Best practices of ATM cash management</li> <li>· Securing ATM, its premises and transactions</li> <li>· Backup and Archival of essential logs, CCTV footage</li> </ul>

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