

## Name of the program: Payment Card Issuance and Acquiring Business Overview

<b>Level (Low/Mid/Senior/High)</b>	<b>Low/Mid</b>
<b>Duration (in Days)</b>	1 day
<b>Target Audience</b>	Clerical/Supervisor Level Staff directly involved in processing card business/Staff involved in selling card products
<b>Program Takeaways</b>	<ul style="list-style-type: none"> <li>- Concept of payment card</li> <li>- Issuance &amp; Acquiring business modality</li> <li>- Card operational activities</li> <li>- ATM Management</li> <li>- Credit card operational procedures</li> <li>- Dispute resolution</li> <li>- Fraud detection</li> <li>- EMV trend</li> </ul>
<b>Contents</b>	- General introduction of different types of payment cards
	- History of payment card and its evolution in Nepal
	- Advantage of payment card to different parties involved
	- Transaction life cycle, Base I and Base II
	- Cardholder best practices, Merchant best practices
	- Card issuance process, personalization, packing, dispatch and delivery
	- Security measures
	- Clearing and settlement
	- ATM Management
	- Credit card customer enrollment, point scoring, interest calculation mechanism, collection and ageing
	- Dispute management
	- Fraud detection and mitigation
	- EMV trends
<b>Program delivery</b>	Lecture, Discussion/interaction, case-studies
	Flash back with objective type questions with 5 questions each during the session in regular interval to gain concentration of the participants.
<b>Date (tentative)</b>	Saturday, 13 <sup>th</sup> Sept 2014
<b>Time</b>	10:00am to 5:00pm
<b>Facilitator/s</b>	<p><b>Details of Facilitator/s</b></p> <p><b>Suresh Raj Maharjan</b>, Chief Operating Officer of Global IME Bank Ltd. has exposure in Card Payment Business for about 16 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.</p>

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## Program Session Plan

Time	Details
<b>Session I</b>  <b>10:00am to 11:30am</b>	<u><b>Card types, transaction, authorization &amp; settlement process</b></u> <ul style="list-style-type: none"> <li>▪ Definition and function of Cards</li> <li>▪ History of Bank Cards</li> <li>▪ Global Payment Agencies (Associations) in existence &amp; Membership types</li> <li>▪ Standard security features of VISA &amp; MASTERCARD</li> <li>▪ Acquiring &amp; issuance</li> <li>▪ Card transaction overview (ATM &amp; POS) &amp; parties involved</li> <li>▪ Authorization Process and Settlement</li> <li>▪ Advantages to parties involved</li> </ul>
Tea Break 15 minutes	
<b>Session II</b>  <b>11:45am to 1:15pm</b>	<ul style="list-style-type: none"> <li>▪ Card Management Systems</li> <li>▪ Standard security features of VISA &amp; MASTERCARD</li> <li>▪ Card Issuance Process</li> <li>▪ Card Personalization Process</li> <li>▪ PIN Generation Process</li> <li>▪ Packing and Delivery</li> <li>▪ Security measures to be taken from issuance of cards until delivery</li> <li>▪ Accounting entries related to – Debit card &amp; prepaid card transactions</li> <li>▪ Clearing &amp; Settlement</li> <li>▪ ATM Management</li> </ul>
<b>Lunch Break 45 minutes</b>	
<b>Session III</b>  <b>2:00pm to 3:30pm</b>	<ul style="list-style-type: none"> <li>▪ Card Application Processing</li> <li>▪ Evaluation and Credit Scoring</li> <li>▪ Transaction Monitoring</li> <li>▪ Interest calculation mechanism</li> <li>▪ Billing and Collection</li> <li>▪ Accounting entries pertaining to credit card transactions</li> <li>▪ Card Due Ageing</li> <li>▪ Recovery</li> </ul>
Tea Break 15 minutes	
<b>Session IV</b>  <b>3:45pm to 5:15pm</b>	<ul style="list-style-type: none"> <li>▪ Reasons for dispute</li> <li>▪ VISA &amp; Master dispute resolution procedures</li> <li>▪ Types card frauds</li> <li>▪ Techniques of Fraud Detection and Preventions</li> <li>▪ Fraud trend in Global and Nepalese Scenario</li> <li>▪ Chip Cards - Advantage and challenges</li> </ul>

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