



PRESENTS PLASTIC MONEY & E-BANKING MANAGEMENT

Program Takeaways

- Knowledge of Card & e Banking Products
- Enhancement of skill in selling Card & e Banking products
- Comprehensive knowledge of ATM and its Operations
- Enhancement in knowledge of after sales support, risk mitigation tools and dispute management



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, ways to ensure optimum uptime, ATM booth management
- handling customer requests, query and com-



Program Details

Duration	: 1 day
Date & Time	: 28th Nov, 2015 (7:30am to 2:30pm)
Program Delivery	: Lecture, Discussion/interaction, case -studies.
Level	: Low/Medium
Location	: Hotel Siddhartha Cottage Butwal.

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

(Session I)	<p style="text-align: center;"><u>ATM Operation</u></p> <p>I.)What Is ATM Cash Dispenser, Full-fledged ATM</p> <p>II.)Functions of ATM Balance inquiry, Cash withdrawal, Fast cash, Withdrawal, Mini statement, Utility Payment, Requests, Cheque Book Request, Statement Request</p> <p>III.)Different parts of ATM</p> <p>IV.)How ATM works Loading and unloading cash, Cash sorting, Cash Reconciliation</p> <p>V.)How to manage cash</p> <p>VI.)Backup Logs, Pictures, Footage</p> <p>VII.)Preventive maintenance</p> <p>VIII.)Things to be considered for maintenance Up keeping power, Cleanliness, Displaying, Products, Do's & Donts, Promotional Materials, Ticket size</p>
	<p style="text-align: center;">Tea Break</p>
(Session II)	<p style="text-align: center;"><u>After Sales Services</u></p> <p>I.)Service Requests Activation, Lost/stolen cards, Replacement vs Reissuance, Resetting PIN Vs. New pin requests Changing account no, Changing address and contact information</p> <p>II.)Complains My card does not work at all, My card works sometime but does not work other times</p> <p>III.)Risk Management Dual custody, Dual control, Delivery of cards/pin mailers against mandates</p> <p>IV.)Limits Transactional limits, Per transaction limit, Velocity</p> <p>V.)Periodic Limits Daily, Monthly</p> <p>VI.)Managing uncollected cards/pin mailers Exhibits Periodic destructions</p> <p>VII.)Dispute Management What is dispute?, Most common disputes, Recording disputes, Communicating to card center. Stages of dispute management, Retrival request, Charge back, Representation, Arbitration, Prearbitration, Arbitration</p> <p>VIII.)Purchase Vs. Cash Withdrawal</p>
	<p>Lunch Break</p>
(session III)	<p style="text-align: center;"><u>Products</u></p> <p>I.)Cards Debit & Credit Cards</p> <p>II.)ATM</p> <p>III.)Mobile Banking App Based, Text Based</p> <p>IV.)Internet Banking</p> <p>V.)Wallet Card Wallet, Mobile Wallet, E-wallet</p> <p>VI.)Branchless banking POS Based, Mobile Based</p>
	<p>Tea Break</p>
(Session IV)	<p style="text-align: center;"><u>Selling</u></p> <p>I.)Why electronic banking came into picture?</p> <p>II.)Comparison between conventional banking and electronic banking</p> <p>III.)Finding Out target customers</p> <p>IV.)Initiating sales process Persuading, Arguments, Closing sales, Hand holding support, Information kit, Displaying Information, Help Desk, Getting Feedback</p>

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