



# PRESENTS

## CARD & 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



E-Banking

### 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:** 15th August, 2015 (9:30am to 5:00pm)  
**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>9:30am to 11:00am (Session I)</p>	<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 &amp; Donts, Promotional Materials, Ticket size</p>
<p>11:00am to 11:15am</p>	<p style="text-align: center;">Tea Break</p>
<p>11:15am to 12:45pm (Session II)</p>	<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 <u>What is dispute?, Most common disputes, Recording disputes, Communicating to card center.</u> Stages of dispute management, Retrieval request, Charge back, Representation, Arbitration, Prearbitration, Arbitration</p> <p>VIII.)Purchase Vs. Cash Withdrawal</p>
<p>12:45pm to 1:30pm</p>	<p>Lunch Break</p>
<p>1:30pm to 3:00pm (session III)</p>	<p style="text-align: center;"><u>Products</u></p> <p>I.)Cards Debit &amp; 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>3:00pm to 3:15pm</p>	<p>Tea Break</p>
<p>3:15pm to 4:45pm (Session IV)</p>	<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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