



# Electronic Banking—New Business Opportunities

A 2-day intensive course on e-Banking in emerging economies & the Business Opportunities they present

## Why you should attend

### Who Should Attend

The course has been specifically designed for all bank staff involved with;

- Electronic Banking
- Payment Systems and Money Transfers
- Mobile Payments
- Payment Strategy
- Micro Finance
- Retail Banking Services
- Banking Product Development

### Central Bankers involved with;

- Payment Systems
- Payment Strategy & Policy
- Innovation in the payments arena
- Payment System Regulation & Oversight



Rapid technological changes in recent years have revolutionised the way banking services and products are delivered to consumers, small businesses and corporates alike. We are all familiar with how the Internet, the Mobile -phone, Smartcards have changed our lives.



These new innovations hold great promise for banking and bank operations in emerging economies. To innovative, progressive, go-ahead banks these changes, known collectively as e-Banking hold great promise to change the way banking operations are carried out.

On the positive side these changes present huge business opportunities for banks while on the flipside they have dramatically modified and in some cases increased many of the traditional risks associated with banking activities.

This course provides a clear introduction to the world of e-Banking and shows how e-Banking may be harnessed to the benefit of bank and customer alike. This course has been specifically tailored to the development of e-Banking in emerging economies.

Electronic banking carries its own unique characteristics, which sometimes increases and modifies some of the traditional risks associated with banking activities. These characteristics include:

- Extraordinary speed of change related to technological and customer service innovation,
- Universal and global nature of open electronic networks,
- Integration of electronic banking applications with legacy computer systems,
- Increasing dependence of banks on third parties that provide the necessary information technology on which electronic banking depends.



# What is the curriculum focus?

## Why you should attend

This two-day course exposes participants to how technology is changing the face of banking and how it is altering its risk profile. However this technology when harnessed for good has major positive implications for banking in emerging economies -for banks and their customers alike.



## What is the curriculum focus?

Citadel Advantage offers an intensive 2-day course taught by experienced practitioners with extensive experience in payments and technology. The course provides a comprehensive insight into all aspects of e-Banking and the development and marketing of e-Banking products.

The course curriculum provides for training in a



neutral and unbiased manner covering a variety of topics which will provide participants with a clear understanding of all the remittance issues.

## What is included?

This course takes place on a non-residential basis at a superior venue in Johannesburg's "Sandton" precinct. The non-residential course fees include training facilities, documentation, lunches and refreshments during the course. . The breaks and lunches offer an excellent opportunity to network with your colleagues. Delegates are responsible for arranging their own accommodation.

## How this course will benefit you and your staff

- Define e-Banking in terms of the current global best practice
- Gain a deeper insight into the how e-banking operates, and the size and potential of these new channels.
- Discuss the many challenges facing the banks in emerging markets in introducing a viable e-Banking system.
- Gain a better understanding of how national payment system policy interacts with the requirements of e-Banking and its users.
- Gain a greater understanding of the costs and the potential revenue streams that may be tapped.
- What are the real and hidden costs? What is the financial payback?
- Appraise how e-Banking is "governed" in terms of international standards and guidelines.
- Explore the many innovations and business opportunities presented to banks and other financial institutions by the huge demand for banking services.



# Course Outline

## The face of e-Banking

- We commence with a case study in which we examine how a world class international bank provides e-services to small & medium enterprises (SME's)
- This case study includes issues like;
  - Market segmentation.
  - Challenges for banks and businesses.
  - SME solutions and opportunities.
  - Online banking.
  - Business value chain.
  - E-Loans.

## e-Banking Defined

- Definition of e-Banking.
- Informational websites.
- Transactional websites.
- e-Banking components.

## e-Banking Trends & Directions

- Retail payment trends.
- The global payments landscape.
- Emerging products & technologies.
- Future developments.
- The transition from traditional to electronic banking.
- e-Banking transition in an emerging economy – a Case Study.



## Operating Strategies & Management Models

- Customer needs & choices.
- Technology & channel access.
- Changing needs of bank customers.
- Organisational structure.

For further details please contact

**Citadel Advantage**

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**If you live outside one of these four areas, please call the region located closest to you.**



# Course Outline

## Innovation in e-Banking - Information Technology & Future Trends

- Model based development of Web services.
- Emerging e-Products.
- e-Products initiation.
- Key themes in e-payments.
- Mobile commerce.
- Is there a “Killer” mobile application?
- Innovation examples.
- Product development lifecycle.



## Two e-Banking Case Studies

- Mobile banking in Africa.
- How another major bank develops its e-Banking products.

## Risk Management in e-Banking

- What is risk?
- Risk and its management.
- The risk galaxy – Market, Operations, Credit, Liquidity, Interest Rate, Price, Compliance/Legal Risk, Strategic, Reputational.
- Money laundering & terrorism.
- Managing risk in e-Banking activities.
- e-Banking controls.
- Risk in new and emerging e-Banking payments.

## Marketing & Service Support for e-Banking

- Stages in the Product Life Cycle.
- Trends & best practices - Marketing, support & products.
- Marketing & sales.



## The Future of e-Banking

- Worldwide retail payment trends.
- What are the emerging products & technologies?
- Critical issues in e-Banking Development.
- Who will win – who will lose?

## Relevant e-Banking Case Studies

This course is jam-packed with e-banking case studies. We list below just a small selection;

- *Transition to e-Banking*
- *Contactless Cards*
- *Trends & Best Practices in Marketing, Support & Products.*
- *E-Product development at a major US bank.*
- *Developing e-Banking services at a world-class bank.*