

Banking Training Certificate

Moving Forward With
confidence ...

Certificate Code: 02090

Certificates

Certificate Hours:

110 hrs

Target Audience:

This certificate is intended for new graduates aiming to join the banking field.

Certificate Description:

The course provides participants with an overview of banking with an introduction to the financial and banking sector through an explanation of the roles and services provided by banks; also they will get the knowledge about the code of ethics which affects the banking sector. In the meantime, the program will provide participants with some basic skills in sales and customer services. Finally, the participant will learn how to write professional curriculum vitae.

Certificate Objectives:

- Explain the development of the banking sector
- List the concept and definitions of the customer service
- List the different bank accounts and types of deposits
- Discuss the legal aspects of commercial paper and the clearing settlements
- Apply the analysis of credit and finance
- Describe the treasury department and explain the various treasury operations
- Explain foreign trade operations
- List the various operations of retail banking
- Explain the Code of Ethics.

Certificate Outline:

Module 1: Development of the Banking Sector

- The evolution of the Egyptian banking system and types of banks

- The role of the Central Bank of Egypt
- Prototype bank structure
 - Main functions:
 - Treasury
 - Letters of guarantee
 - Credit and credit risk
 - Retail
 - Investment trust
 - Support Functions:
 - Accounting
 - Bills
 - Customer service
 - Checks and transfer
 - Treasury
 - Information department
 - Legal affairs
 - Human resources
 - Internal audit
 - Compliance
 - Credit administration
 - Financial control

Module 2: Introduction to Customer Service Concepts and Definitions

- Definition of quality customer service
- Why do organizations care about customer service?
- Statistics on customer service
- The customer service department structure
- Service quality measures
- The attitude and quality of customer service representative

- The positive and negative points when contacting with customers

Module 3: Bank Accounts and Deposits

- The importance of bank deposits
- Types of bank accounts.
 - Current accounts
 - Savings
 - Time deposits
 - Demand accounts
- Bank transfers
 - Correspondent relationships
 - Foreign exchange
 - Foreign exchange – buying and selling
 - Incoming and outgoing transfers
 - Bank drafts and traveler's checks

Module 4: The Legal Aspects of Commercial Paper and Clearing Settlements

- Definition of commercial papers
- Types of commercial papers
- The bill of exchange
- Checks (according to the trade law)
- Promissory notes
- Data necessary for commercial paper
- Methods for trading commercial paper
 - Handling
 - Endorsement
- Testing non-payment
- Portfolio of commercial paper
- The basic principles for dealing with commercial paper

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- Stages of collecting commercial paper
- Credit guaranteed by commercial paper
- Defining the clearinghouse
- Electronic clearing
- Development of the clearing house located in the Central Bank of Egypt

Module 5: Retail Banking Operations

- What is retail banking?
- Retail banking products
- Definition of electronic banking operations
- New retail products and services
- Electronic payment methods
- Banking by phone

Module 6: The 15 Minute Cycle for Retail Selling

- The retail selling adventure
- Effortless closing and handling objections techniques

Module 7: Credit and Financial Analysis

- Role of banks
- Financial statements
- Elements affecting credit
- Overview of loans and credit facilities
- Types of loans and credit facilities
- Types of collateral
- Steps to credit implementation
- Evaluating projects and feasibility studies

Module 8: Treasury and Investment Operations

- The treasury department

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- Components of the treasury department
- The role of the dealing room
- Desks in the dealing room
- Support functions of the treasury department
- The foreign exchange desk:
 - How it starts in the branch
 - Historical background
 - Quotations
 - How to predict market movements
 - Exchange rate regimes
 - Case studies
- The money market and the central bank desk:
 - The money market
 - Participants in the money market
 - The objectives of central banks
 - Money market products
 - A look at world markets
- The capital markets:
 - What is the capital market?
 - Bonds
 - Stocks

Module 9: Foreign Trade Finance Operations

- Definition of terms of payment in foreign trade
- Letters of credit (L/Cs)
 - Definition
 - Types of letters of credit
- Letters of guarantee (L/Gs)
- Foreign trade instruments

Module 10: Professional Writing through CV and

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Interview skills

- Writing a Professional CV
- Managing Your Career through a Successful Interview

Module 11: Code of Ethics

- Equity and Justice
 - Equity of Access to Employment and Programs
- Respect for People
 - Confidentiality
 - Complaints
 - Intellectual Property
- Personal and Professional Responsibility
 - Fraud and Corruption
 - Public Interest Disclosure
 - Conflicts of Interest

Assessment Strategy:

Assessment is performed both informally and formally. Participants will be assessed on their class participation and there will be a final test.

Upon Successful Completion of this Course, participants will obtain:

7 Quarter Credit Hours

Certificate Language:

English

Prerequisites:

- Meet the requirements of the personal interview
- Good command of English

This Certificate entitles you to attend:

None