


E-Learning Training Program

# Consumer Banking & Payments

(On Demand)




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## **Program Overview**

This course covers a practical understanding of key retail and consumer banking products, services, customer management, digital transformation, and risk management. Participants will learn how banks deliver credit, payments, savings, investment, and insurance solutions while adapting to changing customer needs and new technologies.

## **Program Objectives**

**Upon the completion of the program participants will be able to:**

- Understand retail credit products such as mortgages, loans, credit cards, and overdrafts.
- Explain payment systems, methods, cards, and merchant services.
- Identify key retail banking products including accounts, savings, investments, insurance, and pensions.
- Explore digital banking trends such as open banking, BaaS, and embedded finance.

## **Program Contents**

**This program will cover 33 tutorials spread to 6 topics as the following:**

- Topic 1: Retail Credit
- Topic 2: Payments
- Topic 3: Other Retail Banking Products
- Topic 4: Digital Transformations in Banking
- Topic 5: Retail Banking Consumer Management
- Topic 6: Retail Banking Risk Management

### **Topic 1: Retail Credit**

- Mortgages – An Introduction
- Mortgage Interest & Repayments
- Mortgages in Practice
- Installment Loans
- Credit Cards
- Overdrafts



## **Topic 2: Payments**

- Payments – An Introduction
- Payments Methods
- Payments Rails & Participants
- Payments – Connectivity & Messaging
- Payments Cards
- Payments – Credit Cards
- Payments Programs
- Payments – Merchant Services

## **Topic 3: Other Retail Banking Products**

- Bank Accounts
- Savings & Deposits
- Investment Products & Services
- Financial Planning & Advice
- Insurance
- Pensions & Retirement

## **Topic 4: Digital Transformation in Banking**

- Digital Banking – An Introduction
- Open Banking & Open Finance
- BaaS & BaaP
- Embedded Finance

## **Topic 5: Retail Banking Customer Management**

- Retail Banking – Understanding Retail Customers
- Retail Banking – Delivery Channels
- Retail Banking – Customer Acquisition
- Retail Banking – Customer Onboarding
- Retail Banking – Customer Service
- Retail Banking – Customer Experience
- Retail Banking – Customer Retention

## **Topic 6: Retail Banking Risk Management**

- Retail Banking – Risk Management
- Retail Credit Risk – An Introduction



## **Program Administration**

### **Program Language**

The program will be delivered in English.

### **Program Study Hours**

28 Hours

### **Training Delivery**

The program will be on demand in collaboration with INTUITION Platform

### **Target Audience**

Banking professionals, aspiring wealth managers, fintech specialists, and anyone seeking a solid foundation in retail and private banking services

### **Program Level**

Foundation

### **Program Duration**

1 month from user activation date to complete all topics

### **Certification**

Certificate of Completion, after passing all topics with a minimum score of 70%.

### **Registration Fees**

90 Kuwaiti Dinar



**For further inquiries, please contact the program coordinator:**

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