



FIN-tech and Electronic Payment Technology

Welcome! In this training course, we will focus on two main topics: FINtech and payment technology. We will provide you with a simplified overview of these technologies and highlight the importance of studying them in the modern age.

Let's begin with an introduction to FINtech. FINtech, short for Financial Technology, refers to the use of technology in the financial services sector. This technology relies on innovation and continuous improvement in financial and banking processes, aiming to enhance customer experience and operational efficiency.

FINtech encompasses various innovations and applications such as smart financial analytics, online financial transactions, crowdfunding, digital insurance, e-commerce, and more. Big data, artificial intelligence, and machine learning techniques are utilized to achieve significant advancements in these systems.

As for payment technology, it focuses on facilitating payment processes and fund transfers by providing easy and secure payment methods. This technology includes credit cards, mobile banking services, digital wallets, e-commerce, and more. Payment technology helps achieve consistent and user-friendly e-commerce and reduces risks associated with electronic financial transactions.

Studying FINtech and payment technology is of significant importance in the modern age. With the constant evolution of technology and increasing reliance on digital financial services, understanding these

technologies becomes crucial for individuals and businesses alike.

Thanks to modern technology, financial processes can be expedited, accuracy can be improved, security can be enhanced, and excellent user experiences can be provided. Understanding these technologies can open new doors of business opportunities and help achieve excellence in the financial services market.

In summary, FINtech and payment technology play a vital role in improving financial processes and facilitating easy and secure fund transfers. Understanding these technologies helps adapt to the rapid developments in the business and financial world, providing you with new opportunities for success and excellence in this field.

You will find this training course valuable in understanding FINtech and payment technology and harnessing their benefits in your professional or personal life. We will provide you with essential knowledge and practical examples to enhance your understanding and skills in this important domain.

We hope you enjoy the training course and benefit from it to enhance your knowledge and skills in FINtech and payment technology

Level I

Module 1: Electronic Funds Transfer (E.F.T)

- Introduction to EFT
- Card Management Business Terminology
- Debit Switch Architecture
- Credit Switch Architecture
- Electronic cards
- Smart Cards
- ATM Device
- POS Device
- Communication & Gateway
- Security System

Module 3: VISA Card Process System

- VISA System Overview
- VISA Switch Architecture
- VISA Acquirer & Issuer

Module 2: E.F.T Transactions

- ISO 8583 Message
- Debit Transactions
- Credit Transactions
- E.M.V Transactions

Module 4: Mastercard Process System

- MasterCard Overview
- MasterCard Transactions
- MasterCard MIGS



- VISA ATM Transactions
- VISA POS Transactions
- VISA Payment Security
- VISA Test System (VTS)

Module 5: Internet Process System

- Internet Process and Transactions
- Mobile Payment Transactions & Instapay System
- E-Wallet Processing & Transaction

- Pay Wave & Pay Pass

Module 6: Admin Transactions & Process

- Charge Back Transactions
- Card Center Audit
- Exception Error Messages & Preventive

Level II

Module 7: FIN-TECH Overview

- FIN-TECH Definition
- FIN-TECH Importance
- FIN-TECH Evolution 2000s
- FIN-TECH Evolution 2010s
- FIN-TECH Evolution 2020s

Module 9: FIN-TECH Regulation

- Regulations and Compliance
- International Regulations
- Consumer Protection
- Financial Stability
- Promoting Innovation

Module 11: FIN-TECH and Financial Services

- FIN-TECH Associated Risks
- FIN-TECH Managing Fraud
- FIN-TECH Measure Risks & Fraud
- FIN-TECH and Digital Financial Services.
- FIN-TECH and Digital Currencies & Channels
- FIN-TECH and Financial Strategy

Module 8: FIN-TECH Landscape

- Payments and Digital Wallets
- Digital Open Banking
- Alternative Funding
- Blockchain and Cryptocurrency
- Investment Management

Module 10: FIN-TECH Insur & Tech

- Artificial Intelligent
- Real-Time & Analytics
- Impact on Financial Institutions

- FIN-TECH Financial Services Industry
- FIN-TECH and Financial Inclusion
- FIN-TECH and Telecom Industry.
- FIN-TECH and Trade Finance

The program consists of 5 intensive training days, with interactive workshops, exchange of experiences, and role-playing activities, and each day lasts for 6 hours. The program is implemented at the headquarters of banks and electronic payment companies by prior special arrangement - and implementation is also available online.