



VCG Academy

When everyone gets better, everything gets better.

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1. Executive Summary:

Most business managers would not hire unqualified employees, but so many of them do employ under-qualified workers. Sometimes employees become under-qualified due to changing technology or the development of new methods. Ongoing training is as important as the Induction course that employee receives when joining the organization to ensure employees are satisfied while working.

The Employees who feel inadequate, underachieving, or unsupported are unhappy, which make them feel unsatisfied in their work and may result in under performance, mistakes, and disappointment.

2. Who is Vision Consulting Group?

We are a group of Integrated Business solution Professionals, who are experienced in Business Development, Consultancy, Training as well as other non-financial services (such as Accounting, Tax and Legal services), who are operating in the Egyptian market for years. We offer "**One-Stop-Shop**" services.

Vision Consulting Group (VCG) is supporting a well-recognized entities such as Visa International, GIZ, The Egyptian Credit Bureau (i-Score), Central Bank of Libya (CBL) and the Egyptian Banking Institute (EBI), where we have been involved in multiple subject-matter projects, courses and workshops via face-to-face as well as online trainings.

VCG is also the exclusive member firm of Allinial Global (www.allinialglobal.com), who is one of the top 10 Worldwide Association of Accounting and Advisory Firms with more than 26,000 professionals in 90 countries, who helps organizations by leveraging technology and fostering strategic partnerships.

We offer a wide range of training courses, whether Basic, Advanced or Customized courses based on the audience needs. Our specialized trainers cover particular subjects, either in English, Arabic or French, such as Soft Skills, Business etiquette, Leadership, Marketing, communication skills, Internal Control, CRM, Risk, Banks Operation, Banks operational risks, E-Payment operations, Cyber Security, Information Security, Cyber-attacks, Fraud detection & prevention as well as specialized courses in VAT & TAX.

VCG has been delivering training courses to staff in multiple organizations: in Egypt (National Bank of Egypt, The Egyptian Post office, AttijariWafa, QNB AlAhli, Banque Du Caire), in Libya (Wahda Bank, BCD Bank, Sahary Bank), in Sudan (Om Dorman National Bank, Khartoum Bank, QNB and UCB), in Saudi Arabia with Al Rajhi Bank, in Algeria and in DR Congo.

3. The Importance of Training:

Training takes-up from the employees' time and effort, but has a direct impact on the overall business. The main objective of having a trained workforce is to help your workforce learn new skills to improve their productivity and reduce production costs and mistakes.

Our **introductory level courses** are addressing all staff from different backgrounds to give them the necessary knowledge that will help them fulfil their work.

As for Our **Advanced level courses**, they will provide hands-on experience, enabling staff to have a strong grasp of professional working concepts, and allow them to operate with proficiency in their jobs.

4. Professional Trainers:

Through our Top-notch calibers, we are able to deliver a wide range of training courses whether customized for one entity or across multiple organizations. Those trainers are backed-up with a well knowledgeable professional, who has built her brand name in the e-payment industry over the past years.

Mrs. Marwah Nassar holds over 25 years of experience working in multiple organizations in several countries (Egypt, North Africa & the Levant). She started her career with American Express company, then she joined HSBC bank in Egypt before she moves to Visa International UK then she supported in the opening of the Egypt office, where she was responsible for the Business Development across multiple countries. She holds several International Certificates & Post Graduate Diplomas from Visa Business School, Chartered Institute of Marketing (CIM) & the Chartered Institute of Banking (CIB).

During her career, she delivered several training courses to staff in different organizations, whether banks or companies. She also supported in delivering post-graduate Marketing Communication program in the AUC for the CIM students. Mrs. Nassar became a strong source of knowledge with a well-known brand name.

5. Deliverables:

We understand that Training needs might be different from one entity to the other, hence we are flexible to run either our own training courses or to customize courses based on your needs in both face-to-face environment or online webinars. Below is a list of our courses:

5.1 Business Courses:

- **The Future of Banking** – this course covers an overview on the retail banking, the banks’ strategy for 2030, Digitization in banking, the workflow automation solution, an overview on the e-payment and how to start your card business (Audience: Top management, products managers, strategy team, Risk team and card center staff).
- **Introduction to Credit Cards 101** – this course is dedicated to junior staff at the bank to give them an overview on the importance of credit cards and how to sell it within the banks’ products. (Audience: Branch staff, Marketing, product managers, Sales staff, call center).
- **Build an effective Card Portfolio** – this course covers the key topics your staff need to know about the payment industry, how to minimize your cost and maximize your revenue, what are the payment risks and best ways to mitigate it (Audience: Card center staff, marketing, product managers, Sales staff, Risk team, operation team).
- **How to become a Payment Expert** – this course will give you full understanding of the payment industry as well as how the payment system works, you will learn about the payment solutions, find out about the latest payment risks, how payments are processed. (Audience: Card center team, product managers, sales, Risk team, Branch staff & RMs).
- **Run an effective Card Operation** – customers on boarding process, understanding the authorization, clearing and settlement cycle, understanding the four-party model, the roles played by issuers, acquirers and the schemes, run a strong reporting, (Audience: Card operation team, finance, Risk team, IT).

- **Principles of Profitability** – this 2-day course is dedicated to staff to present to them the best way to follow in order to optimize their card business, while maximizing the overall revenue. (Audience: Finance, Product managers, segments team, marketing, etc...)
- **Adapting to Change** - this 2-day course to the bank’s staff to help them adapt to implementing a proper strategy that will help you launch multiple products including Premium products which will optimize your revenue from all these products. (Audience: Finance team, Product managers, segments team, etc...)
- **Segmentation and Upgrade** - Why to offer segmentation and upgrade, How segmenting customer base can help you grow your profitability across high net worth segments, identify profitable clients and treat them differently, the 80/20 rule. (Audience: finance, product manager, Segments manager, Retail heads, sales, HNW RMs, call center)
- **Understanding the payment card P&L** – how a bank makes money from credit cards, how customer behavior impacts profitability and the importance of active portfolio management (Audience: product managers, marketing, finance, credit risk)
- **Credit Card Customer Lifecycle Management** – best practice product development, acquisition, usage and balance build, retention and credit risk management (Audience: product managers, marketing, finance, credit risk)
- **How to sell credit, debit & Prepaid cards** – This course will help audience to understand the card business as well as to share with them ideas on best ways to sell cards and how to overcome resistance from customers. (Audience: branch sales staff & RMs, direct sales agents, telemarketing agents)
- **Understanding Digital Payments** – what’s happening in the payment? The different Stakeholders (banks, customers and merchants and their value proposition) and how banks can participate and drive the payment business adoption? (Audience: product managers, marketing, finance, credit risk)
- **Introduction to Acquiring** - This course will help you understand the merchant acquiring business, requirements to start your acquiring business, how to build your business case for management approval, your P&L factors, the Risk factors and how to apply for the schemes’ licenses and raise projects. (Audience: product managers, acquiring team, legal, risk, finance, operation team)
- **How to Run a successful Acquiring Business?** – This course is dedicated to acquirers (new and existing), where it gives them enough knowledge on the acquiring business with it’s different fields (F2F, e-com & ATM), what are the main sources of revenue, how to maximize it, how to manage their acquiring business while benefiting from their issuing side of the business (Audience: product managers, acquiring team, finance, marketing, legal)

5.2 Risk and Internal Controls Courses:

- **E-Payment Operational Risks** - Deep understanding of E-Payment operations, with detailed assessment of inherent operational risks in issuing and acquiring operations. Topics include authorization cycle, settlement cycle, cards embossing, cards issuing, card application processing, merchant acquiring application processing, merchant screening and selection processes, fraud monitoring on both issuing and acquiring perspectives, disputes processing, card types and collaterals assessment, Card Not Present transactions, ATM physical and logical security, inherent operational risks, and cybersecurity risks. Compliance standards Visa & MasterCard & PCI DSS. (Audience: Operations staff, operational risk managers, policy & procedures creators in & methods departments and Internal audit managers).

- **Managing your Card Risk** – Overview on Issuing business model, policy and procedures, how Credit cards risk is different from debit cards, how to reduce operational costs whilst decreasing fraud exposure, ensure having effective fraud management team. (Audience: business staff, Risk team, Operation team, product managers, internal audit, sales team)
- **Managing your Acquiring Risk** – Overview on acquirer business model, Face to Face and e-commerce, Merchant acquisition and onboarding, understanding acquiring Risk, Fraud monitoring and management, ongoing education and termination. (Audience: business staff, Risk team, operation team, product managers, internal audit, sales team)
- **Business Continuity Management & Crisis Management** - An overview of business operations continuity, threat detection, understanding risks, planning for business continuity, future predictions and business growth. Establishing a robust business continuity plan to mitigate possible risks of failure. Understanding and managing Crisis situations, establishing crisis management plan and testing procedures. Management Reporting, lessons learnt and the continuous improvement cycle. (Audience: operational risk staff and middle-managers, organization & methods department staff and middle-managers, branch staff and middle-managers, Internal Audit and continuing control staff and middle-managers).
- **Internal Control Policy and Procedures:** The course will cover the Internal control policies and procedures as a checks and balances that will help protect the organization from internal threats. (Audience: All staff; Internal audit, Risk and Fraud and Operation)
- **Internal Audit base as Internal Control:** Internal Control is the creation and implementation of the necessary control systems and methods to reduce the impact of possible risks. Internal audit is an important but different dimension of internal control. (Audience: Risk and compliance staff, internal audit staff and IT).
- **Fraud Risk Management Best Practices:** Despite the serious risk that fraud presents to business, many organizations still do not have formal systems and procedures in place to prevent, detect and respond to fraud. While no system is completely foolproof, there are steps which can be taken to deter fraud and make it much less attractive to commit. (Audience: All staff, Risk and fraud staff, IT).
- **Risk Factors (Outsource and Insource):** All companies which have a profit maximizing objective hold a certain degree of risk whether through microeconomic or macroeconomic factors. Banks also face a number of risks whether outsource or insource. Recent changes in the banking environment have led to an increased pressure to maximize shareholder value, which means that banks will take on a higher risk in order to gain a higher return. This course will go through the different factors of risk and how to mitigate them. (Audience: Risk and compliance staff, IT and operation staff).
- **Risk Management in Banks:** This course will define the various categories of risk faced by banks and illustrate their main characteristics. Demonstrate the need for appropriate risk management and risk measurement processes. Introduce the key issues arising in risk management and risk measurement, and identify commonly used techniques. (Audience: All staff, Risk and compliance staff and IT).

5.3 Soft Skills Courses:

- **The Rising Leaders:** An overview of required skills for new to become leaders. Content includes management styles, leading by coaching, staff types, ethics, work politics, time management, stress management, managing change, effective communication, negotiation skills, motivation. (Audience: All managers, and staff eligible for managerial roles are applicable).
- **The Ethical Manager:** An overview of ethics, management, management styles and their drawbacks, staff types and their drawbacks, how to manage individuals, how to manage groups, perceptions, group norms, ethical challenges, role models. Testing management skills. (Audience: All managers, and staff eligible for managerial roles are applicable).
- **Performance Management:** How to develop strong KPIs reflecting the organizational strategic objectives, how to monitor in a timely fashion performance, how to identify and address constraints and challenges and develop remedies and corrective actions, perform effective reporting tools. How to assess and evaluation overall achievements. (Audience: Middle Management, Strategy team, Marketing, all function heads).
- **Situational leadership:** Overview of the different leadership styles, different staff needs, how staff develop, responsive management, situation management. (Audience: All managers with some management experiences are applicable)
- **Business writing:** How to enhance your staff business writing skills to help them write internal & external letters, proposals, reply to clients' communications and communicate with each other professionally. (Audience: All staff are applicable)
- **Effective Internal Communication:** How to maximize your organization's performance by setting up an effective internal communications system. Because there is a causal link between staff satisfaction, customer satisfaction and company profitability, this workshop offers a simple way to help you treat your people as internal customers, with all the benefits which that will bring. (Audience: Marketing, HR, Sales, Business, Branch Managers, Operation and IT)

6. List of Selected Clients for reference:

1. **Visa International, Multinational Client** – www.visa.com
 - Mrs. Malak El Baba, Country Manager, Egypt
 - E-mail: melbaba@visa.com
 - Mobile : 00201010511204
2. **National Bank of Egypt, Egyptian Client** - www.nbe.com.eg
 - Mrs. Hala Helmy, Head of Products
 - E-mail: Hala.Helmy@nbe.com.eg
 - Mobile: 002 0122 3106412
3. **GIZ, German Client** - <http://www.giz.de/egypt>
 - Dr. Nehal Hassan, Head of Financial Infrastructure and Capacity Development for NBFIs.
 - E-mail : nihal.hassan@giz.de,
 - Mobile : 002 01288 025 534
4. **Egyptian Banking Institute (EBI), Egyptian Client** - www.ebi.gov.eg
 - Dr. Shahira Moukhtar, Director, Small and Medium Enterprises Unit
 - E-mail: shahira.moukhtar@ebi.gov.eg
 - Tel: 0020 (2) 24054472

7. What did they say about us?

Name: Mr. Almonder Zlitni.

Bank: Nuran Bank – Libya

Comments: “The training was very Productive, thanks a lot, as it shed the lights on many terms that were not clear to me of VISA world. Furthermore, it gives me better understanding of the structure of VSS report that as I think I need more to Understanding very well.

Also getting the better knowledge of the workflow of Transaction and Clearing cycle between Cardholder, Issuer, VISA, Acquire and the Merchant. Not to forget how to navigate on Visa Online website and the difference between VISA Cards and it advantages.

In the end, it was very helpful training experience as we hope to get more in the future.”

Name : Mr. Mohammed Lutfi Talha, Chargeback officer

Bank : Nuran Bank – Libya

Comments : “ It was very helpful and the presentation was so professional. I also appreciate answering my question although it was outside of the main subject of the lecture.”

Name : Mr. Nagib Mahfud, Electronic Services Manager

Bank : Nuran Bank – Libya

Comments: “The training was very informative and interactive, and hope to have future sessions with like it, so we can stay updated with Visa and enquire firsthand about any quires that might affect customer relations.”

8. Sample from Previous training courses:

	CLASSIC™ Platinum	INFINITE™ Titanium	CLASSIC™ Platinum	INFINITE™ Titanium	CLASSIC™ Titanium	INFINITE™ Titanium	INFINITE™ Titanium	INFINITE™ Titanium	INFINITE™ Titanium	INFINITE™ Titanium
Policy:										
Salary Transfer (4 months (15%))	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Features:										
Grace Period	27 Days	27 Days	27 Days	27 Days	27 Days	27 Days	27 Days	27 Days	27 Days	27 Days
Fee Issue	400 EGP	250 EGP	600 EGP	270 EGP	2000 EGP	400 EGP	200 EGP	N/A	N/A	N/A
SMS alert	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free (SMS) (1%)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Insurance	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
24/7 Support	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Purchase Protection	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
GPS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Individuals (عملاء أفراد):

- فتح كل أنواع الحسابات
- قبول الإيداعات
- فتح القروض
- فتح تسهيلات ائتمانية

Companies (عملاء شركات):

- السحب على المكشوف
- فتح الفروع لخدمة العملاء وبيع المنتجات المختلفة
- خدمة الخزانات
- إصدار الأذون
- إصدار بطاقات الدفع
- تحويل التجارة الخارجية

لماذا تم استخدام التكنولوجيا اللاسلكية في بطاقات الدفع

نظرة عامة على نظام الموافقات - BASE I

- معالجة الموافقات التي تتم لظهاً على شبكة فيزا
- تبادل المعلومات مهما كانت بنوع الدخل في البيئات الخاصة بكل حركة
- يتمحور وسائل لمعالجة الاحتيال سواء كان عن طريق المدفولة على ارقام بطاقات (Account Range) CVV او
- Positive Cardholder Authorization Service (PCAS)
- في حالة الاطالة في الرد يفتح نظام الرد الخاص بفيزا للرد (Stand In Processing (STIP))
- حل شغرة الرقم التسري.

انواع عمليات الشراء

التسوية المحلية مقابل المعالجة الدولية

ملخص الأحدث الخاصة بالدورة

- مقدمة و أهداف الدورة.
- فهم لخصال المدفوعات و الدور الذي تلعبه الشركات و البنوك في هذا المجال.
- الأطراف المختلفة من عملية الشراء و الدور الخاص بكل منهم.
- نوع شركات المدفوعات (Fintech) في مجال البطاقات
- فهم أعمق لحركة الشراء على اختلاف نوع العملية و كيفية تأثيرها على ارباحه.
- نظرة عامة على مجال إصدار البطاقات و أهميته و ارباحه الخاصة به.
- نظرة عامة على قبول المدفوعات و عناصر ربحية بنك التاجر و التطور الذي يشهده هذا المجال.
- المسببات و تطور الصورة الخاصة بها و كيفية قياس أداء العام.
- دورة حياة العميل و كيفية التعامل معه في كل مرحلة.
- المخاطر و الأحتياك و ما هي الفوائد التي يجب أن نتبعها؟

الفرق في نوع عملية الشراء عند التاجر

CP - البطاقة صواحن	CNP - البطاقة غير صواحن
التاجر يستطيع التحقق من شخصية حامل البطاقة عن طريق طلب أدات شخصية.	يتم مجال أوسع للأحتياك.
يعتمد على الحصول على الموافقة من البنك بعد إدخال الرقم التسري.	التحقق من هوية مستخدم البطاقة عن طريق وسائل أمن - Visa Secure
التاجر يستطيع التحقق من البطاقة و يمكن استخدام بطاقات بيمار.	التحقق يمكن من استخدام ارقام بطاقات مسروقة في حال - data compromise
البنوك تعرق بين حدود المعاملات الدولية و المحلية.	البنوك المصرية تمنع حدود صارخة على البطاقات في تلك المعاملات.
عمولة التاجر أقل و العمولة التبادلية تختلف حسب نوع البطاقة.	التعريف في المعاملة عن طريق كود بحد أدنا كان، لبطاقة حاضرة ام لا.

9. Previous Experiences:

Training Course	Client Name	Duration	Date
1- Understanding Business (Efham Business Link)	GIZ & Egyptian Banking Institute (EBI)	Developed online training curriculum to SMEs & Start-ups to provide them with information to understand how to run their business.	January 2021
2- Digital Payments Transformation	Egypt Post Office	5-Day workshop to 50 of the bank's staff.	April 2021
3- Introduction to Acquiring Business	Banque Du Caire	2-Day workshop to 50 of the bank's staff.	August 2022
4- How to become payment Expert	Visa International & 8 Sudanese Banks	3-Day workshop to 8 Sudanese Banks staff, where we introduced to them the e-payment business.	August 2022
5- How to become a Payment Expert?	Visa International	3-day workshop to 8 banks from Sudan.	July 2023
6- The Future of Banking	Central Bank of Libya & Moamalat company	3-Day workshop to 12 of the board members from CBL and Moamalat financial services.	April 2023
7- Segmentation & Upgrade	Visa International & National Bank of Egypt	Web-based training dedicated to 450 RM staff from National Bank of Egypt	May – Sept23
8- Run an Effective Cards Operation	Egyptian Gulf Bank (EG Bank)	4-Day workshop to the Card Centre team to give them deeper information on Card Operation.	Nov. 2023
9- Introduction to Acquiring Business	Moamalat Company & Visa	4-day workshop to the company's staff to introduce them to the acquiring business.	May 2024

Egypt Post Office training (April 21)



AttijariWafa Bank Workshop (August 21)



The United Bank of Egypt training (April 23)



Banque Du Caire Training (August 22)



QNB AlAhly training (May 21)



Previous Workshops with Visa Products team:



Moamatat & CBL workshop (April 23)



NBE Platinum RMs Online Training (May – Sept 23)



10. Next Steps:

- Arrange an introduction meeting with the business and the L&D teams to understand your needs.
- VCG to submit proposal for the selected training courses.
- Your management to review and approve our proposal.
- VCG to deliver courses as agreed and distribute the certificate of attendance.
- VCG to provide feedback on the training to the L&D and the business owner in your organization.

Regards,

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