

Skopje, Republic of Macedonia, February 27 – March 1, 2019

RETAIL BANKING - NEW DISTRIBUTION CHANNELS AND E-BANKING

Organisation Sheet

Objective

Develop a General Management approach of Retail Banking Strategy – starting from a “Long-term Stakeholders’ value” approach - and learn how to define the strategy of a Retail Bank (incl. segmentation and distribution channels), how to organize the Branch Network (locations, staffing, opening hours), what products and services to offer to each type of client, what control mechanisms (financial, operational) to put into place.

A special emphasis will be put onto the most recent trends in electronic / mobile payments, including the threats and opportunities of new entrants into the banking sector.

At the end of the session, the participants should be able to:

- Make a swot analysis of a retail bank and the different distribution channels
- Distinguish criteria that will influence local Retail Banking for the coming years
- Recognize the threats – and the opportunities – of new entrants and FinTechs
- Define the vision, the mission and the positioning of a Retail bank
- Define a distribution strategy for the Retail Banking
- Make a business plan based on specific market conditions
- Define a specific strategy for each channel in line with the right segment of clients and the right products.

Participants will receive information on the trends in branch network management and in e-banking and they will analyse the new distribution environment with the different distribution channels, especially the internet and mobile tools for the retail business and the way the various distribution channels work together.

Necessary information for the management of the new distribution channels together with the organisation of branch network will be provided as well as focussing on the most important challenges for the Retail Banking for the next 5 years.

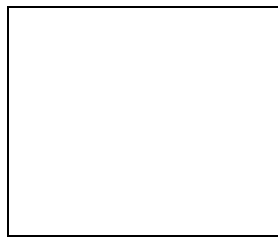
A general view of the evolution of the traditional marketing to the e-marketing in the bank sector will be given.

Methodology

The methodology is based on personal preparation, theoretical lectures, interactivity and exchange of views, practical exercises and case studies.

Target group

High-potential executives of **commercial banks** who are at least in the intermediary level of the hierarchy of their institution supervising



teams and holding a minimum of 10 years of experience with proven managerial practice in the financial sector.

Executives of the **central bank** who are in charge of supervising the banking sector (especially their operational aspects) and managing a team, holding a minimum of 10 years of experience with proven managerial practice in the financial sector.

Language

A good command of English (reading and speaking) is required.

**Number of
Participants**

Min 12 – Max 25 participants

Trainer

Mr Thierry SCHUMAN, Member of the Executive Committee in charge of Retail, Commercial, Corporate and Private Banking, BGL BNP Paribas

Member of the House of Training International Retail Banking Expert Group

Location & Date

Skopje, 27 February – 1 March 2019

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RETAIL BANKING

CONTENT

Day 1:

- Introduction
- Where does everybody stand? (experience + expectations of participants)
- The changing world of the financial Industry
- The Banking World in 2050
- Types of Banks
- Characteristics of a Retail Bank
- What is a "Strategy"?

Day 2:

- Segmentation
- Enterprise Banking, Retail Banking
- Marketing & Distribution
- Credits / Loans
- Channels
- Electronic and Mobile Payments
- Program Management Office
- Permanent Control & Operational Risk
- Budget & Performance Management
- Overall Organisation of a Retail Bank
- Case Study -1-

Day 3:

- Products and Services for the different segments
- Commercial approach: Client focus
- Multichannel distribution (with an additional focus on "bank branches")
- CRM
- Subsidiaries and privileged distribution partners
- A typical day at the branch
- Questions not yet answered
- Wrap-up
- Case Study

Important notes:

By delivery date, any training documentation shall be subject to regular reviews and updates amending the table of content as described herein.

One of the core values of the House of Training is pragmatism, the training it provides is therefore: practical, current, modular and targeted.



THE GOVERNMENT
OF THE GRAND DUCHY OF LUXEMBOURG



Bank and finance professionals from all disciplines are facing one international challenge in particular, which is to work together to improve the quality of services while reducing costs, within a framework that is increasingly subject to strict regulations and the use of technology.

In order to face the challenge of delivering fully-adapted training programmes, the House of Training uses a quality management method that it calls "Quality Circles" that bring together professionals and practitioners from the financial sector with shared goals, philosophy and passion for learning. Our quality circles have an intimate knowledge of the real needs in the industry and collaborate actively with the House of Training to integrate this understanding into our programmes.