



AFFILIATE INTERNATIONAL RETAIL BANKER PROGRAMME

DESIGNED FOR PROFESSIONALS, BUILT FOR SUCCESS

COURSE DURATION & DETAILS

- 10 weeks
- 10 Modules
- 8 –10 hours per week
- Weekly exams
- One-hour recorded tutorial
- Live interactive tutorials (large groups)
- Dedicated support service
- Cost: €799

The Affiliate International Retail Banker programme is RBI’s foundation programme in retail banking and it is designed for people who run the bank on a day-to-day basis. This programme is designed for busy professionals, and can be taken over the course of ten weeks with a requirement of 8 to 10 hours per week to cover reading, study, tutorials and exams.

IS THIS PROGRAMME FOR YOU?

If you are in the early stages of your career in retail banking, this programme is ideally suited for you. Retail banking, which deals with large numbers of customers, requires people who have a deep understanding of customer service and a customer-centred culture, and how this is supported by an excellent operational culture. The programme is designed to build your skills and knowledge across these inter-related areas of retail banking.

It will help you learn how to run a customer-centred, modern profitable retail banking.

IS THIS PROGRAMME FOR YOU?

WHAT WILL YOU LEARN?

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- On completion of the programme, you will have learned how a modern digital customer-centric retail bank operates.
- You will be more confident in your dealing with customers and other employees across the retail bank.
- You will understand the central place of ethics in building customer trust and long-term relationships with customers.
- You will appreciate the importance of a customer-centred culture and the central place of operations and high-quality customer management in retail banking.
- You will know how customer data drives excellence in marketing, sales, and customer relationships.
- You will have a comprehensive understanding of the risks in retail banking, and how to minimise them.

ONLINE EXAMS

SUPPORTING SERVICES

CURRICULUM



ONLINE EXAMS



CONTINUOUS
ASSESSMENT



ONLINE
EXAM



CERTIFICATE

- There is continuous assessment with an exam for each module
- Successful candidates earn the **Affiliate International Retail Banker** certificate from **Retail Banking Institute**.

SUPPORTING SERVICES



VIDEO
TUTORIALS



LIVE VIRTUAL
INSTRUCTION



IN-HOUSE
TRAINING

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CURRICULUM OVERVIEW

INTRODUCTION TO RETAIL BANKING:

Lessons include: Why the Retail Bank is Important, How Personal Deposits Fund a Bank, Net Interest Margins, How Loans Are Funded, What a Bank Does For its Customers, Innovation in Retail Banking, Banking for Consumers, SMEs & HNWLs, Technology for Retail Bankers, The Structure of a Bank, A Regulated Industry, Case Studies.

ETHICS AND CUSTOMER TRUST:

Lessons include: Business Ethics, Creating an Ethical Culture, the Customer-Centred Business Model, Customer Trust Strategies, Tools and Technologies for Trust and Ethics, Practical Implementation, Trust Challenges, Case Studies.

CUSTOMER MANAGEMENT I:

Lessons include: The Bank, its People and its Customers, Understanding Customers, Strategies to Deliver Experiences Customers Value, Defining Characteristics of Customer Centricity, Customer Segmentation, Optimising Satisfaction, Trust and Loyalty, Net Promoter Scores, Case Studies.

SALES MANAGEMENT:

Lessons include: Sales Dynamics, Data and Technology, Improving Sales Efficiency, Profiles of Salespeople, Hiring, Inspiring and Managing a Sales Team, Motivating a Sales Team, Setting Targets, Rewarding Salespeople, Case Studies.

MARKETING FOR RETAIL BANKS:

Lessons include: The Brand in Financial Services, Marketing Structure, Building Marketing and Sales Plans, The Power of Digital Marketing, The Brand Promise, Customer Journeys, Case Studies.

PROFITABLE PROPOSITIONS – PRODUCTS AND SERVICES:

Lessons include: Which Bank Gets the Job Done, Why Propositions are Important, Looking Outward at the Customer vs Looking Inward, Solving Customer Problems, Competitive Alternatives, Digital Optimisation vs Digital Transformation, Why New Digital Banks Have Higher Customer Satisfaction Scores, Case Studies.

PAYMENTS:

Lessons include: Domestic payments and Settlement; International Payments and Settlement; Debit Cards; Credit Cards; Card Issuing; Card Acquiring; Domestic and International Schemes; Instant Payments; Mobile Wallets; Cybersecurity; AI in Payments; Case Studies.

OPERATIONS & IT:

Lessons include: What Operations and IT does for Customers, Project Management, Managing Change Risk, Digital Transformation, Banks' Technology Challenge, Culture and Transformation, 'Change This First', Case Studies.

RISK MANAGEMENT:

Lessons include: Risk, Governance and Process, Operational Risks, Regulatory Risks, Technological Risks, Strategic Risks, Economic Risks, Reputational Risks, Workforce Risks, ESG Risks, Tools and Techniques for Risk Management.

RETAIL CREDIT RISK:

Lessons include: Good Credit Risk Management, Tools and Techniques for Credit Risk Management, Credit Risk Mitigation, Credit Risk Assessment, Understanding Standardised Credit Scoring, Portfolio Management, Early Warning Signs, Case Studies.

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