

**E T H A N** *H a t h a w a y*  
**Presents**

Early Birds Save US\$640.  
Look inside to learn how

# E-Banking Business Opportunities

25-26 August 2010 ~ Kuala Lumpur, Malaysia  
15-16 December 2010 ~ Singapore

**18 seats  
only**

Tel: +852 2273-4393 Fax: +852 3014-0721 Email: [support@ethanhathaway.com](mailto:support@ethanhathaway.com)  
Web: [www.ethanhathaway.com](http://www.ethanhathaway.com)

# Ethan Hathaway Presents: E-Banking Business Opportunities

## Course Objectives

Rapid technological changes in recent years have revolutionised the way banking services and products are delivered to consumers, small businesses and corporates alike. We are all familiar with how the Internet, the Mobile-phone, Smartcards have changed our lives.

These new innovations hold great promise for banking and bank operations in emerging economies. To innovative, progressive, go-ahead banks these changes, known collectively as e-Banking hold great promise to change the way banking operations are carried out.

On the positive side these changes present huge business opportunities for banks while on the flipside they have dramatically modified and in some cases increased many of the traditional risks associated with banking activities.

This course provides a clear introduction to the world of e-Banking and shows how e-Banking may be harnessed to the benefit of bank and customer alike. This course has been specifically tailored to the development of e-Banking in emerging economies.

Electronic banking carries its own unique characteristics, which sometimes increases and modifies some of the traditional risks associated with banking activities. These characteristics include:

- \* Extraordinary speed of change related to technological and customer service innovation,
- \* Universal and global nature of open electronic networks,
- \* Integration of electronic banking applications with legacy computer systems,
- \* Increasing dependence of banks on third parties that provide the necessary information technology on which electronic banking depends.

This two-day course exposes you to how technology is changing the face of banking and how it is altering its risk profile. However this technology when harnessed for good has major positive implications for banking in emerging economies -for banks and their customers alike.

## Who should attend?

This course is a must for every Risk Manager as well as all who are involved in all aspects of Electronic Banking Services including:

- Banking Product Designers
- National Banking Supervisors
- Operations Risk Managers
- Bank Operation Managers
- Bank Retail & Corporate Customer Managers and Liaison Staff
- Corporate Treasurers & Associated Accounting Staff
- Internal & External Auditors

## COURSE AGENDA

### The face of E-Banking

\* We commence with a case study in which we examine how a world class international bank provides e-services to small & medium enterprises (SME's)

- \* This case study includes issues like;
  - o Market segmentation.
  - o Challenges for banks and businesses.
  - o SME solutions and opportunities.
  - o Online banking.
  - o Business value chain.
  - o E-Loans.

### e-Banking Defined

- \* Definition of e-Banking.
- \* Informational websites.
- \* Transactional websites.
- \* e-Banking components.

### e-Banking Trends & Directions

- \* Retail payment trends.
- \* The global payments landscape.
- \* Emerging products & technologies.
- \* Future developments.
- \* The transition from traditional to electronic banking.
- \* e-Banking transition in an emerging economy - a Case Study.

### Operating Strategies & Management Models

- \* Customer needs & choices.
- \* Technology & channel access.
- \* Changing needs of bank customers.
- \* Organisational structure.

### Innovation in e-Banking - Products & Product Development Life Cycle

- \* Innovation in banking
- \* Product development life cycle.
- \* e-Banking products including the contactless card, mobile payments, biometrics, Internet banking & stored value cards.

### Innovation in e-Banking - Information Technology & Future Trends

- \* Model based development of Web services
- \* Emerging e-Products.
- \* e-Products initiation.
- \* Key themes in e-payments.
- \* Mobile commerce.
- \* Is there a "Killer" mobile application?
- \* Innovation examples.
- \* Product development lifecycle.

### Two e-Banking Case Studies

- \* Mobile banking in Africa.
- \* How another major bank develops its e-Banking products.

### Risk Management in e-Banking

- \* What is risk?
- \* Risk and its management.
- \* The risk galaxy - Market, Operations, Credit, Liquidity, Interest Rate, Price, Compliance/Legal Risk, Strategic, Reputational.
- \* Money laundering & terrorism.
- \* Managing risk in e-Banking activities.
- \* e-Banking controls.
- \* Risk in new and emerging e-Banking payments.
- \* Three risk management case studies on currently available e-Banking Products..

**BOOK YOUR SEAT BY CONTACTING US AT:**

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Web: www.ethanhathaway.com

# Ethan Hathaway Presents: E-Banking Business Opportunities

## Marketing & Service Support for e-Banking

- \* Stages in the Product Life Cycle.
- \* Trends & best practices - Marketing, support & products.
- \* Marketing & sales.

## The Future of e-Banking

- \* Worldwide retail payment trends.
- \* What are the emerging products & technologies?
- \* Critical issues in e-Banking Development.
- \* Who will win - who will lose?

## Course materials

You will receive comprehensive course notes and materials for future reference.

## Certificate of Completion

Upon completion of this course, you will receive a prestigious Ethan Hathaway Certificate of Completion, a recognition of your accomplishment, skills and knowledge learned from this course.

## Course Methodology

A combination of presentation of general principles, case studies and discussions.

## Your Course Mentor: Richard Barr

Richard holds a B.S. in International Business Administration from San Jose State University in California. His professional experience spans 19 years, 5 of which were spent with Wells Fargo Bank. Another 5 were spent honing his global banking skills, when Richard was intimately involved with International Trade Finance, Real Time Gross Settlement and Cross Border Banking. The past 9 years have been in the private and high-tech sectors providing high-level consulting services, business analysis, project management and training to a wide range of banking clientele across the globe.

He has spent extensive time servicing a diversity of "financial institutional" clients, in South Africa, Poland, Sweden, Ireland, Netherlands, Greece, Bermuda, Malawi, United Kingdom and across North America. Clients that Richard and Citadel Advantage have dealt with such notable firms as AIB Bank, Eurobank, ABSA Bank, CitiBank, Swedbank, INDEbank, IBM, Montran and Fundtech, as well as many others.

Richard has also filled the role of advisor to central banks on payment systems and technical payments issues. Furthermore, key staff from the Bank of England, South African Reserve Bank, Central Bank of Ireland and Bank of Portugal who have attended training sessions presented by Richard.

## What Past Delegates Say About Richard's Courses:

*"Comprehensive material and well prepare course."* - F. H., Bank Indonesia, Indonesia

## Limited 18 Seats

This course is **limited to 18** seats only, to facilitate interaction between you and the trainer, so seek approval and register as soon as possible.

## Conduct this course in-house

If you want to run this course internally or for your clients you can save yourself time and money.

Contact us for a no-obligation proposal: Email: support@ethanhathaway.com or Tel: +852 2273-4393 Fax: +852 3014-0721

## What do you get from an Ethan Hathaway course?

- Carefully, hand-picked international experts
- Not just experts, but experts who are passionate about their topics
- Ethan Hathaway instructors don't just speak to you, they explain and translate complex concepts into simple to understand concepts
- Specially designed courses by industry active experts for industry practitioners
- It's not enough to just know about the theory, but what to do with that information
- Comprehensive course notes and materials for future reference
- Upon completion of this course, you will receive a prestigious Ethan Hathaway Certificate of Completion, a recognition of your accomplishment, skills and knowledge learned from this course.
- Gain international as well as regional insights giving you a well-rounded perspective
- You gain knowledge and skills that make you valuable to your company and your career

## Value for your money - you receive:

- Industry expert instruction (value \$12,000)
- Course notes and reference package (value \$200)
- Daily executive lunch and refreshments (value \$129)
- Meeting your industry peers (value \$1,900)

**Total Value to You = over \$14,229 but for only a fraction of the price**

## EARLY BIRD SPECIAL OFFER

Register by **Friday 9th July 2010 (KL Course) / 29th October 2010 (SG course)** - you save **US\$640** off the regular fee (US\$3,198). You **pay only US\$2,558 per person**.

- \* Cannot be used in conjunction with any other offer.
- \* Invoice must be paid within 14 days of issue to be eligible for this offer.

**No extensions will be allowed.**

**If you register after 9th July 2010 (KL course) / 29th October 2010 (SG course), the course fee goes up to US\$3,198. Don't delay.**

**BOOK YOUR SEAT BY CONTACTING US AT:**

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Limited to a maximum of 18 seats, book your seat today

Yes! Register me for the **E-Banking Business Opportunities** course. Please choose a date:



**Dates & Locations**

**Regular Fee: US\$3,198**

**Early Bird Fee: US\$2,558**

25-26 August 2010 - Kuala Lumpur, Malaysia

I am booking **after 9th July 2010**, I will pay the regular fee.

I am booking **before 9th July 2010**, I am eligible for the Early Bird fee.

15-16 December 2010 - Singapore

I am booking **after 29th October 2010**, I will pay the regular fee.

I am booking **before 29th October 2010**, I am eligible for the Early Bird fee.

**Delegate Details (Please print in BLOCK letters)**

1st Delegate	Full Name .....	Company .....
	Job Title.....	Address .....
	Dept.....	City ..... State .....
	Tel / Fax .....	Country .....PostCode .....
	Email .....	How Did You Hear About the Course?.....
2nd Delegate	Full Name .....	Contact Person:.....
	Job Title.....	Contact Person details:.....
	Dept.....	I require an additional hardcopy invoice to be mailed to me <input type="checkbox"/>
	Tel / Fax .....	(otherwise, invoices are usually sent by email or fax)
	Email .....	I require an invitation letter for a travel VISA <input type="checkbox"/>
3rd Delegate	Full Name .....	I have special dietary requirements <input type="checkbox"/>
	Job Title.....	Please list your dietary requirements .....
	Dept.....	.....
	Tel / Fax .....	Ref. W
	Email .....	

**Methods of Payment**

Please choose your method of payment:

1. Telegraphic Transfer (\*\*Preferred and fastest method)  
Bank details will be provided with the invoice upon registration.

2. Crossed Cheque/Bank Draft  
Payable to: Ethan Hathaway Co Ltd

\* We reserve the right to turn away delegates who have not settled payment (or sent proof of payment) before the start of the course.

**Venue & Accommodation**

**Kuala Lumpur:** Hotel venue will be announced 2 weeks prior to the start date.

**Singapore: Marina Mandarin Hotel**, 6 Raffles Boulevard, Marina Square, Singapore, 039594  
Room Reservations: Tel: +65 6845 1188 Fax: +65 6845 1199 Email: resvn.mms@meritus-hotels.com

Hotel accommodation is not included in the fees. Ethan Hathaway reserves the right to change the course venue should the need arise.

**5 Quick & Easy Ways to Register**

**Email:** support@ethanhathaway.com

**Web:** www.ethanhathaway.com/register

**Fax:** +852 3014-0721

**Tel:** +852 2273-4393

**Mail:** Suite 823B, 8/F, Star House, 3 Salisbury Rd, Tsim Sha Tsui, Kowloon, Hong Kong

**Data Privacy & Contact Details**

The information you provide will be safeguarded by Ethan Hathaway Co Ltd. We do not rent, sell or exchange your details to anyone without your consent. Occasionally, we send promotions on behalf of relevant 3rd party advertisers, tick here  if you do not wish to receive these offers. In either case, your details are never given to outside parties. If you wish to update your details, please email: support@ethanhathaway.com with your OLD and NEW details. Please allow 2-3 weeks to see the changes take effect. Thank You.

**Terms and Conditions**

All cancellations must be received in writing 20 working days prior to the start of the course with acknowledgement from Ethan Hathaway. Course fees must therefore be paid in full if a cancellation occurs within 20 working days of the start of the course. We are always happy to welcome a replacement onto the course. Kindly send us written notification of your replacement by email, fax or telephone. Written cancellations received 20 working days or more before the start date of the course receive a full refund less a charge of US\$150. For any written cancellation requests that reach us less than 20 working days before the event, no refunds will be given. However, if you wish to attend another Ethan Hathaway course in any region, a 50% discount voucher which values not more than 50% of the initial payment will be issued. Please note that the subsequent course must take place within 12 months of the initial registration. Discount vouchers are transferable within the same organisation, but not to be used in conjunction with any other discount schemes. Discount vouchers will not be issued for no-shows without cancellation. Ethan Hathaway reserves the right to the final decision if any dispute arises.