CENTRAL BANK OF EGYPT
Egyptian Banking Institute

Integrated Electronic Payment Technology I.E.P.T

1. Course achievements

Through the integrated electronic payment technology course, the student obtains all theoretical, technical and information related to all types of financial cards as well as the types of transactions while using these cards, and the accounting impact when carrying out these transactions, whether Debit or Credit, the student becomes highly capable of defining what is the information systems are for these transactions in terms of specifications and tools that used in all types of the transactions and the operations such as the governing body (Switch Server), the itinerary of these transaction flow, and has the ability to recognize In detail on all components of each of these transactions, through standard messages (ISO8583), by studying this course, the student will become acquainted with all the technical terms used in the field of card management and financial transactions, which are dealt with in payment card transactions, and the technical meaning of each technical term such transaction security, as well as the detailed and technical information about the communication tools used to implement the transaction types mean while the course contains the up to date transaction types as such Internet Transactions, as well as the types of transactions that use a mobile phone device (Mobile Transactions) and through the latest electronic wallet technologies,. and the impact on the accounting system, (the effect of these transactions for the available account balance), the integration of the course became with the back end transactions as such (Charge Back & Clearing & Settlement – Reconciliation –

Adjustment & Remittance Transactions),this course also includes all information about the types of messages that may occur during the implementation (Exception Messages) and to identify the meaning of each message, which ultimately leads to how to pay attention to all the data for the success of the transactions, as well as avoiding the occurrence of any external influences for the lack of success of the movement as accompanies this study. A type of practical training on how to deal with debit cards (VISA) in terms of forming messages as a practical training for using debit cards (VTS).

2. Course objectives

The study points consist of the following items:

a) Introduction to Electronic Transfer Technology (EFT)

b) Technical identification of ATMs

c) Technical Identification of POSs.

d) Introducing the communication between the machines and the switch

e) Standard Message Components (ISO8583)

f) Transactions Security

g) Technical identification of all types of cards & smart cards

h) Introducing the Visa Network

i) Introduction the MasterCard network

j) Study all types of visa card transactions

k) Study all MasterCard card transactions

l) Getting to know the visa card tests - and how to implement (VTS)

m) Learn about MasterCard cards tests - and how to implement

n) A detailed study of all the Internet transactions.

o) A detailed study of all Mobile Phone transactions.

p) A detailed and practical study of the Charge Back transaction

q) A detailed and practical study of the Presentment transaction

r) A detailed and practical study of Adjustment transaction

s) A detailed and practical study of the Remittances

t) A detailed and practical study of the Clearing & Settlement transaction

u) A detailed and practical study of the Reconciliation transaction

v) Identify the causes of EXCEPTION MESSAGES

3. Course Time Table

No.	Topics	D1	D2	D3	D4	D5
1	Introduction to EFT.	■				
2	Card Management Business Terminology.	■				
3	Debit Switch Architecture	■				
4	Credit Switch Architecture	■				
5	ATM Device	■				
6	POS Device	■				
7	Communication &Gateway	■				
8	Security System		■			
9	Mag. Stripe Cards		■			
10	Smart Cards (EMV)		■			
11	ISO8583 International Specification		■			
12	Transaction Flow (Case Study)		■			
13	Debit Transactions		■			
14	Credit Transactions		■			
15	VISA Definition		■			
16	VISA System Overview (V.I.P) System			■		
17	VISA Acquirer and Issuer Responsibilities			■		
18	VISA Payment Security			■		
19	VISA Net ATM Transaction Processing			■		
20	VISA Edit Package - BASE II			■		
21	VTS (specification & implementation & Operations)			■		
22	MasterCard Definition & Overview			■		
23	MDS Transaction Types & Flow				■	
24	MIGS System Processing				■	
25	Internet Transactions				■	
26	Mobile Payment				■	
27	Pay Wave & Pay Pass				■	
28	Charge Back Transaction					■
29	Presentment & Adjustment Transactions					■
30	Clearing & Settlement					■
31	Reconciliation Transactions					■
32	Remittance Transactions					■
33	Exception codes & Messages					■

4. Nominated Audience

a) Card department staff

b) Operation department staff

c) Customer services staff

d) Settlement department staff

e) Card financial staff

f) Call center staff

g) Others

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Headquarters – Nasr City
22 A, Dr. Anwar El Mofty St., Tiba 2000
P.O.Box 8164 Nasr City, Cairo, Egypt
Tel.: +2 02 24054472
Fax: +2 02 24054471

Working hours: 9:00 am - 5:00 pm
www.ebi.gov.eg

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