

**RBA**  
INTERNATIONAL



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# CCPP

**CERTIFIED CARDS AND PAYMENTS PROFESSIONAL  
PROSPECTUS 2019**





## THE NEED FOR EDUCATION AND TRAINING IN THE CARDS AND PAYMENTS SECTOR WORLDWIDE HAS NEVER BEEN GREATER

**The Certified Cards and Payments Professional qualification is a unique professional distinction in cards and payments knowledge and expertise that covers all the elements in the industry.**

In the developed cards markets of Europe, the Americas, Australia, South Africa, and parts of Asia where growth is now back on the agenda there is a great need to re-invest in people in areas like product management, marketing and sales, risk management, cards operations, IT and systems – as well as quality, performance management, people management, MIS and reporting and the vital area of compliance. Staff resources that were inevitably depleted during the global financial crisis now need to be re-built, fast.

In the emerging and developing markets that are now ripe for credit and other payment cards - such as much of Africa and parts of Asia - cards resources are

almost non-existent. They can only be created through education and training.

The cards and payments business is unique owing to its specialised nature and dynamic technology-dependent operational rhythm. Unlike other conventional retail banking and consumer financial services products, cards is a standalone business that traverses divergent sectors - retail banking, retailing, e-commerce, SMEs, corporates, remittances, P2P, airlines, FMCG and many other areas.

The credit card is the most popular unsecured lending product in the world.

### **Unique benefits of the our programme:**

- Covers all aspects of the cards industry across three levels has been designed by seasoned cards industry professionals
- Will enable participants to apply their knowledge
- Draws upon real industry scenarios and live portfolios managed by experienced professionals
- Is tailored to fit all levels of employees – from entry level to senior executive
- Is divided into modules that are both horizontally broad and vertically deep to provide in-depth training on all aspects and functions of a cards and payments business.
- Is relevant for cards business of all sizes and geographies
- Covers both Issuing and Acquiring
- Will enable participants to apply their knowledge immediately in their day-to-day work

# CARDS AND PAYMENTS I

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**Cards and Payments I provides a broad overview and coverage of the entire lifecycle of all types of payments cards: credit cards, debit cards, prepaid cards, corporate cards, and mobile payments. Once you have successfully completed this level of examination, you can use the designation ACP I after your name.**



## **Modules:**

1. Card Business
2. Card Marketing and Sales
3. IT and Systems
4. Cards Operations
5. Card Risk Management
6. Support and Ancillary Services

## **Learning outcomes:**

- A basic understanding of the core parameters, features, services, processes, management best practices and metrics that form the crux of a cards business.
- A sound understanding of the key drivers of growth and risk.
- The decision areas of the cards business that define the operating environment.
- An initiation to the unique features and concepts of Issuing and Acquiring in order to provide a comprehensive overview across the different aspects of the cards industry.
- Candidates will learn about the key tools and techniques that can be applied practically in their work environment.

# CARDS AND PAYMENTS II

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**Cards and Payments II is a specialised programme focussed on the key areas of the cards industry. Once you have successfully completed this level of examination, you can use the designation ACP II after your name.**

## **Modules:**

1. Product Management
2. Sales and Marketing
3. Issuing Operations and Systems
4. Acquiring Operations and Systems
5. Fraud
6. Credit Risk

## **Learning outcomes:**

- A detailed exposure and training on how to launch and manage a profitable credit card, debit card, prepaid card and corporate card / purchasing card business; with
- Focus on the key areas of service delivery and features in the card life cycle.
- A hands-on insight on how to conceive and execute winning Sales and Marketing strategies that address disruptive and competitive challenges.
- An insight on how to set up and manage a world class operations and servicing infrastructure which will enable the business to have a competitive edge and ensure delivery of all the promises laid out to the customer.
- An overview of the types of fraud that exist and review fraud best practices that have proven effective for Issuers in reducing their fraud losses and optimising the revenue and profit generated from their cards portfolios.
- A comprehensive understanding of all the systems and software/ hardware across requirements of 24x7 functioning of all channels of card products and current best practice in card technology, security and data protection.
- An understanding of the lifecycle of credit card risk management and a clear understanding of the risk management best practices and metrics that need to be tracked and measured in the industry.

# CARDS AND PAYMENTS III

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Cards and Payments III is focussed on the strategic leadership and profitable management of the cards business. Once you have successfully completed this level of examination, you are certified and can use the designation CCPP after your name.



## Modules:

1. Profitability and Delivery
2. Business Strategies
3. Leadership and Organisation Structure
4. Managing Competitive Challenges
5. Balance Sheet Management and Regulatory Constraints

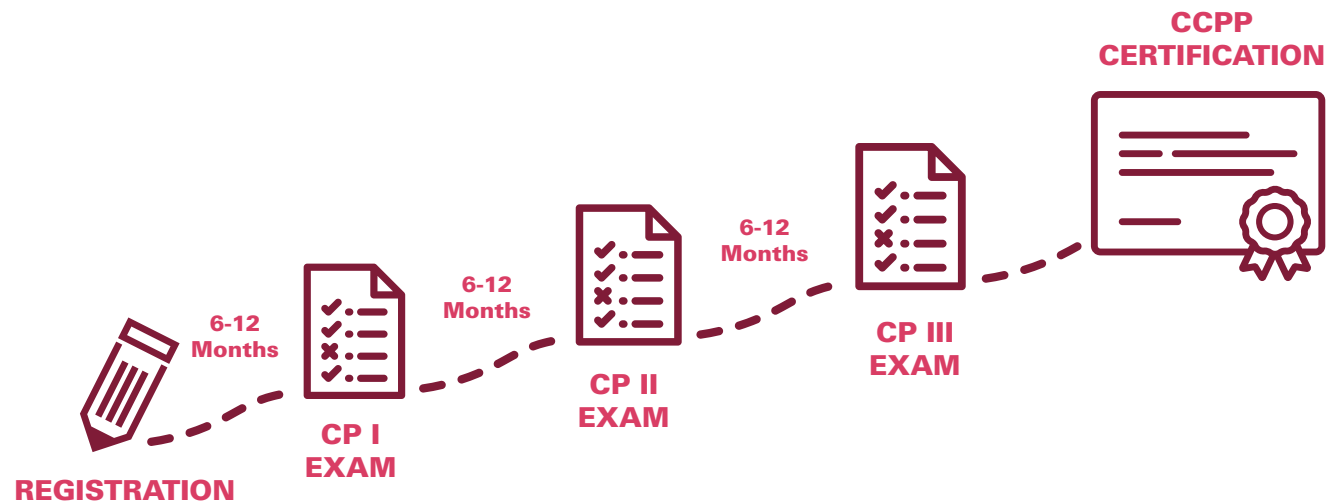
## Learning outcomes:

- Advanced insights into managing a cards business profitably - strategies for product development, features and benefits to differentiate your business.
- The knowledge on how to set up a functioning infrastructure and operating rhythm that keeps you ahead of competition.
- The ability to set up a breakneck pace of growth; but manage risk smartly and also stay within the rules of the game set by regulators and external environment.
- The understanding to enable you to set up a world class cards organisation that delivers best-in-class service and innovative features for cardholders and merchants.
- Insights from our renown faculty who have built enormously profitable card businesses in challenging circumstances.
- Intensive sessions to provide address the toughest of challenges faced by your cards business, broken down into specific strategic design and execution.



# YOUR CERTIFIED CARDS AND PAYMENTS PROFESSIONAL JOURNEY

Becoming a Certified Cards and Payments Professional will send a powerful message to your customers, colleagues and the regulators that you are committed to maintaining the highest standards of professionalism in your role. It will also provide you with an unmatched international network of fellow professionals and an unparalleled research resource that you can access at any time.



We recommend candidates have a bachelor's, or equivalent degree, or have the equivalent professional work experience accrued prior to enrolment. RBA International certification, is attained upon successful completion of three programme levels, each culminating in an exam. The right to describe yourself as a CCPP and the use of the CCPP designation is attained with an annual subscription to RBA International Membership.

For more details please visit [www.rba.international](http://www.rba.international), alternatively, you can email us with questions directly on [contact@rba.international](mailto:contact@rba.international)



**“Getting Certified will help you develop in this very competitive environment.”**

**Khaled Addaby**  
Relationship Manager,  
National Bank of Egypt.

## **REGISTRATION FEES**

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### **Fee per Candidate per level**

<b>1 – 20</b>	<b>US \$899</b>
<b>21 – 100</b>	<b>US \$799</b>
<b>101 – 250</b>	<b>US \$699</b>
<b>250 – 500</b>	<b>US \$649</b>
<b>500+</b>	<b>US \$600</b>

**The fee per Candidate includes access to the RBA Learning Centre, a hard copy of the coursebook and one computer-based examination. Each re-sit fee is \$300.**

For more information on the blended learning fees (which includes a classroom learning component), please email us [contact@rba.international](mailto:contact@rba.international)



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