

THE MIDDLE EASTERN PAYMENTS FRAMEWORK AND LANDSCAPE

MASTERING ELECTRONIC PAYMENTS IN THE MIDDLE EAST

A comprehensive online course designed to deepen your understanding of electronic payments and thrive in the rapidly evolving digital finance ecosystem across the Middle East.

WHO SHOULD ATTEND?



Professionals working in banking, retail, finance, and fintech sectors in the Middle East or those interested in the region.



Entrepreneurs and business owners seeking to expand their knowledge of electronic payments for their ventures.



Government officials and policymakers involved in shaping regulatory frameworks for digital finance.

VALUE PROPOSITION



Gain insights into the latest trends and developments in electronic payments, with a focus on the unique dynamics of the Middle East region. Featuring a deep dive into the UAE, Saudi Arabia, Egypt, Jordan, Bahrain and Qatar.



Acquire relevant knowledge for implementing electronic payment solutions, driving innovation, and addressing regulatory compliance challenges.



Network with industry experts and peers to exchange insights and best practices in digital finance.



Elevate your career prospects by staying ahead of the curve in one of the fastest-growing sectors in the Middle East.

KEY TAKEAWAYS



Understand the Middle Eastern payments framework and landscape



Explore payment methods, networks and infrastructure



Navigate regulatory requirements and compliance expectations



Discover emerging payments and digital money



Apply knowledge to real-world challenges and opportunities



Drive innovation and support business and economic growth

POWERING THE FUTURE OF PAYMENTS IN THE MIDDLE EAST



INNOVATION



INCLUSION



TRUST



SECURITY



COMPLIANCE



COLLABORATION



GROWTH



COURSE MODULES

01

The Introduction and Evolution of Money



- What is Money?
- The Evolution of Money
- Evolution of Payments – A Detailed Timeline
- The History of Payments – A Mockumentary

02

The National Payments System



- Overview and Components
- Role and Oversight
- Access and Participation
- National Payment Systems in the Middle East
- Challenges & Initiatives
- Country Snapshots:
 - UAE, Jordan, Saudi Arabia, Qatar, Bahrain, Egypt

03

Payment System Networks



- Understanding Networks
- TPPPs, Processors, Switches & Gateways
- How Gateways Work
- Systems Operators
- Clearing vs Settlement
- Country Network Overviews

04

Regulatory Aspects of Payments



- Payments Regulation in the Middle East
- National Regulatory Framework
- Country Payment Laws

05

Private & Public Sector Payment Bodies



- Public & Private Bodies
- Central Banks
- RTGS
- Payment Clearing House (ACH)

06

Payments in the Context of the Economy



- Phases of Payments
- Participants & Providers

07

Method of Payments



- Overview
- Cash, Cheques, Cards, Prepaid & Private Label Cards

08

Issuing



- Card Issuing
- Global & Regional Schemes
- Card Processing Roles

09

Acquiring



- Introduction, Types & Process
- Forms of Acquiring
- Card Not Present
- Challenges, Opportunities & Innovations
- Disputes, Chargebacks & Refunds

10

Payment APIs



- Introduction to APIs
- Payments APIs
- API Integration & Testing

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Payment Compliance & Security



- Compliance & EMV
- PCI-DSS
- Secure Authentication
- Tokenisation, 3D Secure
- Cloud Token Framework

12

Payment Channels



- Payment Channels Mechanism
- POS Evolution & Outlook
- ATMs: Characteristics, Trends
- How ATMs Work

13

Fees, Costs and Charges



- Fees, Costs & Charges
- Interchange Fees
- Party Payment Models

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Emerging Payments



- Fintech (R)Evolution
- Mobile Payments, Wallets, Buy Now, Pay Later
- e-Commerce & Online Payments
- Open Banking vs Open Finance vs Embedded Finance
- AI in Payments
- Global Trends

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Digital Money



- Blockchain & Payment Systems
- Digital, Virtual & Crypto Currencies
- CBDC & Stablecoins
- Virtual vs Digital vs Crypto vs CBDC Currencies