



Certified E-Payment Specialist (EPS)

Certificate overview

- Enhance participants' awareness and understanding of digital payment systems, including their components, roles in facilitating economic transactions, reducing transaction costs, and expanding access to financial services.
- Strengthen participants' comprehension of international standards in the digital payment industry and their significance in ensuring safety, efficiency, and interoperability.
- Provide frameworks and regulatory guidelines for implementing digital payments, along with developing practical skills in payment processing, security standards, risk management, and assessing and mitigating risks associated with digital payments.

What you will learn

- Introduction to Digital Payments
- Digital Payment Implementation Techniques
- Payment Security and Risk Management
- Electronic Payment Platforms and Systems

Target Audience

Employees in banks working in:

- Retail and corporate banking services
- Payment systems and operations
- IT departments
- Accounting, reconciliation, and financial control
- Compliance, anti-money laundering, and financial crimes
- Risk and cybersecurity
- Internal auditing

Certificate outline

Introduction to Digital Payments

- Fundamental concepts of digital payment systems
- Modern trends in digital payments
- The importance of digital payments in the modern economy
- International principles of managing digital payments

Digital Payment Implementation Techniques

- Electronic payment cards: debit, credit, prepaid, and multi-currency cards
- Mobile applications: QR codes and digital wallets
- Contactless payments: NFC and tokenization
- Global payment gateways and platforms: Apple Pay, Samsung Pay, Google Pay, PayPal
- Applications of electronic money and cryptocurrencies in payments





Payment Security and Risk Management

- Basic concepts of digital payment security
- Data encryption and security in digital payments
- Key industry standards: ISO20022, EMV Co, PCI-DSS
- Authentication methods: biometric and multi-factor authentication
- Fraud detection and prevention techniques in digital payments
- Risk evaluation and mitigation strategies

Electronic Payment Platforms and Systems

- High-value payment systems
- Retail and instant payment systems
- International payment systems and rapid remittances
- E-commerce payment platforms
- Interoperability in digital payment systems

Consumer Behavior and User Experience

- Understanding consumer preferences in digital payments
- Factors influencing user adoption and retention
- UX design principles for payment interfaces
- Case studies and best practices to improve user experience

Regulatory Compliance

- Regulatory frameworks for executing digital payment orders
- Anti-money laundering applications in digital payments
- Ethical considerations and responsible usage in digital payments
- Real-world scenarios and case studies in compliance application

Practical Applications and Certification Exam Preparation

- Hands-on simulations and case studies to prepare for the professional certification exam

Exam Requirements

Online Exam will need to be set under controlled conditions at an LCCI accredited center. 70% passing grade. Exam available in a range of different languages. 3 Hours duration

