



DATE: 13 JULY, 2023

TIME: 10:00AM – 5:00PM

FULLY COMPLIANT DIGITAL BANK ACCOUNTS

Training Mode

Online

COURSE OVERVIEW

Regulatory Regime on Digital Bank Accounts

- Banking Companies Ordinance, 1962
- Branchless Banking Regulations for Financial Institutions, 2021
- Payment Systems & Electronic Funds Transfer Act, 2007
- Foreign Exchange Manual (Chapter 6 & 12) supported by FERA, 1947
- Protection of Economic Reforms Act, 1992
- Foreign Currency Accounts Protection Ordinance, 2001
- Foreign Currency Accounts Rules, 2020

Standard Procedure for Digital Accounts under the Framework for Digital Onboarding of Customers

- Selection of Branch/ Branchless Banking
- Digital Account Opening
- Biometric Verification
- Digital Re-activation of Dormant Account

Broader Classification of Digital Accounts

- Digital Bank Accounts in PKR
- Digital Bank Accounts in Foreign Currency
- M-Wallets

Types of Digital Bank Accounts in PKR

Types of Digital Bank Accounts in Foreign Currency:

- Foreign Currency Account for Individuals
- Foreign Currency Account for Entities

Permissible Transactions through internet & mobile banking Regulations on Digital Banking Products

Risks of Digital frauds through Digital Bank Accounts & Digital Banking Products

Mitigation of Risks



FEE:

**PKR
10,000**
(Plus Tax)

FACILITATOR

Ms. Saima Hameed

Joint Director, Exchange Policy
Department, SBP



LAST DATE: 11 JULY, 2023

CONTACT DETAILS

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