Payment Compliance for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In an era of hyper-connected financial ecosystems, banking institutions face an unprecedented surge in regulatory complexity and sophisticated cyber threats. Payment Compliance for Banks Training Course is engineered to equip banking professionals with the critical expertise required to navigate the convergence of real-time payment rails, AI-driven fraud prevention, and evolving global compliance mandates. By synthesizing technical mastery with strategic foresight, participants will transition from traditional "check-the-box" compliance to a proactive, risk-aware culture that safeguards institutional integrity while enabling seamless digital innovation.

Our curriculum goes beyond static policies, focusing on the infrastructure that defines modern finance, including Open Banking, ISO 20022 implementation, and Agentic Commerce. Through an immersive, case-study-centric methodology, delegates will dissect real-world failures and successes in the current market, ensuring they are prepared to defend against Authorized Push Payment (APP) fraud and navigate the complexities of digital identity wallets. This course serves as a comprehensive roadmap for maintaining operational resilience and competitive advantage in the volatile 2026 financial landscape.

Programme Curriculum

Payment Compliance for Banks Training Course

Introduction

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Course Duration

5 days

Course Objectives

- Master the integration of AI-driven adaptive risk scoring to detect emerging fraud patterns in real-time.
- Implement robust strategies for ISO 20022 compliance to ensure seamless cross-border payment interoperability.
- Navigate the regulatory requirements of digital identity wallets and "log-in-and-pay" authentication frameworks.
- Mitigate risks associated with Agentic Commerce and autonomous transaction execution.
- Develop advanced frameworks for Anti-Money Laundering (AML) and Know Your Customer (KYC) in decentralized ecosystems.
- Optimize cross-border payment flows while adhering to shifting international sanctions and exchange controls.
- Ensure data localization and privacy adherence within cloud-native banking architectures.
- Manage the transition to Variable Recurring Payments (VRPs) within Open Finance mandates.
- Strengthen defenses against Authorized Push Payment (APP) scams through behavioral biometric analysis.
- Apply RegTech and SupTech tools to automate compliance reporting and minimize human error.
- Align institutional strategies with evolving ESG compliance and sustainable finance reporting.
- Master the operational handling of CBDCs and stablecoins within regulated banking environments.
- Foster a culture of continuous compliance that balances rapid innovation with institutional risk appetite.

Target Audience

1. Compliance Officers & Regulatory Risk Managers.
2. Payments Product Managers overseeing digital transformation.
3. Financial Crime Investigators focusing on AML/KYC.
4. Treasury Professionals managing real-time liquidity and instant payments.
5. IT & Cybersecurity Specialists handling payment gateways and API security.
6. Audit Professionals responsible for internal controls and governance.
7. Legal Counsel specializing in financial services and digital assets.
8. Strategy Heads navigating Fintech partnerships and open banking ecosystems.

Training Modules

Module 1: The Regulatory Landscape in 2026

- Global overview of 2026 payment directives.
- Impact of ISO 20022 on data quality and messaging.

- Managing the overlap of privacy (GDPR) and payment regulations.
- Licensing requirements for EMI and PISP operations.
- **Case Study:** Analysis of recent regulatory fines resulting from inadequate data reporting in cross-border settlements.

Module 2: AI-Powered Fraud Defense

- Transitioning from static rules to real-time adaptive risk scoring.
- Detecting "synthetic identities" and AI-generated fraud.
- Role of device fingerprinting and behavioral biometrics.
- Aligning with Visa/Mastercard VAMP thresholds.
- **Case Study:** A tier-1 bank's implementation of machine learning to reduce false positives by 40%.

Module 3: Digital Identity and Frictionless Payments

- The evolution of "Log-in-and-Pay" using digital identity wallets.
- Ensuring compliance with eIDAS 2.0 and government-verified credentials.
- Managing consent frameworks in a decentralized model.
- Reducing onboarding friction without compromising KYC.
- **Case Study:** How a digital-first bank successfully integrated e-identity wallets for instant account opening.

Module 4: Open Banking and Variable Recurring Payments (VRPs)

- Navigating the shift from "Read-only" to "Write-access" APIs.
- Setting up secure delegation for VRPs.
- API security standards and threat modeling.
- Managing liability in third-party provider (TPP) ecosystems.
- **Case Study:** Failure analysis of an API breach involving an unauthorized PISP and subsequent remediation steps.

Module 5: Cross-Border Payments & Sanctions Compliance

- Real-time liquidity management in "always-on" treasury.
- Automating sanction screening for instant cross-border transfers.
- Challenges with virtual accounts and multi-currency pooling.
- Balancing speed of payment with strict adherence to exchange controls.
- **Case Study:** Overcoming latency issues in a SEPA Instant cross-border transaction flow while maintaining strict AML oversight.

Module 6: Agentic Commerce and Autonomous Finance

- Understanding the risks of automated, machine-led transactions.
- Implementing tokenized credentials for delegated payments.
- Governing AI agents acting on behalf of retail/corporate customers.
- Building "kill switches" and oversight for autonomous spend.
- **Case Study:** A retail bank's framework for auditing autonomous transaction execution protocols.

Module 7: Crypto-Assets, CBDCs, and Stablecoins

- Regulatory status of stablecoins as mainstream infrastructure.
- Anti-money laundering challenges specific to digital assets.

- Integration of CBDCs into legacy RTGS systems.
- Ensuring tax and reporting compliance for digital assets.
- **Case Study:** A central bank pilot program for CBDC integration and the associated compliance guardrails.

Module 8: Building a Culture of Compliance

- Developing an audit-ready "compliance-by-design" framework.
- Empowering the "First Line of Defense" through microlearning.
- Implementing "Train-the-Trainer" programs for middle management.
- Using RegTech for real-time compliance reporting.
- **Case Study:** Rebuilding trust and compliance culture post-reputational crisis: The "ABC Bank" transformation roadmap.

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
07 Sep 2026	11 Sep 2026	Online	$1,000
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Online	$1,000
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Online	$1,000
28 Sep 2026	02 Oct 2026	Physical	$1,500

Ready to enroll or request a customized program? Book online or contact us:

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Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com