ATM, POS and Card Risk Management Essentials

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Course Overview:

ATM, POS & Card Risk Management Training for Payment Systems is a practical five-day corporate training program designed for professionals responsible for payment operations, electronic channels, fraud control, security, and operational risk. The course brings together Payment Systems Risk Management Training, ATM Risk Management Training, POS Risk Management Training, and Card Risk Management Training in one structured program.

Participants examine how ATM, POS, and card transactions move across merchants, processors, acquirers, issuers, card networks, switches, and service providers. The course explains the payment lifecycle from authorization through clearing, settlement, and reconciliation, then connects each stage to its related operational, fraud, cybersecurity, compliance, credit, and third-party risks.

Special attention is given to ATM Operational Risk, ATM Transaction Risk, ATM Fraud Risk Management, POS Terminal Risk Management, POS Fraud Risk, and Card Payment Risk Management. Participants also explore skimming, malware, terminal tampering, PIN compromise, transaction reversals, chargebacks, processor dependency, service outages, and card-data exposure.

By combining risk assessment, transaction controls, KRIs, incident management, and operational resilience, the course helps participants develop a practical understanding of Electronic Payment Risk Management and strengthen risk oversight across modern banking payment systems.

Target Audience:

- Payment Systems Managers
- ATM Operations Managers and Supervisors
- POS Operations Managers
- Card Operations Managers
- Electronic Payment Operations Managers
- Payment Risk Managers
- Operational Risk Managers
- Fraud Risk Managers and Analysts
- Banking Operations Managers
- Payment Switch and Processing Specialists
- Card Issuing and Acquiring Professionals
- Merchant Acquiring Managers

Targeted Organizational Departments:

- Payment Systems & Electronic Channels
- ATM Operations
- POS & Merchant Services
- Cards Operations
- Operational Risk
- Fraud Management
- Information Security & Cybersecurity
- Internal Audit & Internal Control
- Compliance
- Business Continuity
- IT Operations

Targeted Industries:

- Commercial Banks
- Retail Banks
- Islamic Banks
- Payment Service Providers
- Payment Processors
- ATM Management Companies
- POS Terminal Service Providers
- Card Issuers and Acquirers
- FinTech Companies
- Electronic Payment Companies

Course Offerings:

By the end of this course, participants will be able to:

- Map the complete ATM, POS, and card-payment transaction lifecycle.
- Identify key risks across issuers, acquirers, processors, merchants, networks, and service providers.
- Conduct structured ATM Operational Risk and ATM Transaction Risk assessments.
- Identify ATM fraud risks, including skimming, malware, cash-out attacks, and PIN compromise.
- Evaluate POS Fraud Risk and POS Terminal Risk Management controls.
- Identify card-data exposure points across terminals, processors, networks, and merchant systems.
- Assess card authorization, clearing, settlement, reconciliation, and chargeback risks.
- Evaluate merchant processing, processor, vendor, and third-party risks.
- Design relevant KRIs for ATM, POS, and card operations.
- Strengthen payment-system monitoring, escalation, and incident response.
- Improve business continuity and operational resilience across payment services.
- Apply practical Payment Operations Risk Management concepts to real payment-system scenarios.

Training Methodology:

The training methodology is practical, interactive, and focused on real payment-system operations. Participants examine the complete ATM, POS, and card-payment environment and learn how risk develops across transaction processing, technology, fraud, third-party dependencies, and service continuity.

Interactive sessions are used to explain payment roles, transaction flows, and key operational dependencies. Participants trace payments through authorization, clearing, settlement, and reconciliation to understand where failures, fraud, or control weaknesses may occur.

Case studies and scenario-based discussions address ATM Fraud Risk Management, POS Fraud Risk, card-data compromise, terminal tampering, processor outages, transaction reversals, chargebacks, and vendor failures. Group activities allow participants to identify risks, assess controls, classify incidents, and prioritize mitigation actions.

The course also uses risk-mapping activities, KRI examples, control reviews, and facilitated discussions to connect the course content to the participant's own operating environment. Reflection and review sessions at the end of each day reinforce key lessons and help participants translate the learning into practical improvements for ATM, POS, card, and electronic payment operations.

Course Toolbox:

- Payment Transaction Lifecycle Map
- ATM Operational Risk Identification Checklist
- POS Terminal Risk Review Checklist
- Card Payment Risk Matrix
- Payment-System Risk Register Example
- Fraud Scenario Analysis Examples
- Transaction Control Review Template
- Payment-System KRI Examples
- Incident Classification and Escalation Matrix

Note: Software, fraud-detection platforms, ATM management systems, monitoring solutions, and payment-security tools are not provided as part of the course. The program provides insights, demonstrations, examples, checklists, and illustrations of tools and controls relevant to ATM POS Card Risk Management Training.

Course Agenda:

Day 1: Payment Systems Architecture & Risk Foundations

- **Topic 1:** ATM, POS, card, merchant, and payment system ecosystem
- **Topic 2:** Roles of issuers, acquirers, processors, merchants, and card networks
- **Topic 3:** Payment lifecycle: authorization, clearing, settlement, and reconciliation
- **Topic 4:** Operational, fraud, credit, compliance, and cybersecurity risks
- **Topic 5:** Risk ownership and control responsibilities across payment operations
- **Topic 6:** Integrated risk management for ATM, POS, and card systems
- **Reflection & Review:** Mapping key payment risks and control ownership

Day 2: ATM Operational Risk, Security & Fraud

- **Topic 1:** ATM architecture, transaction routing, and processing dependencies
- **Topic 2:** ATM operational risk: outages, reversals, and processing failures
- **Topic 3:** ATM transaction risk and reconciliation exceptions
- **Topic 4:** ATM fraud: skimming, trapping, malware, and PIN compromise
- **Topic 5:** ATM cash-out risk and coordinated fraud scenarios
- **Topic 6:** ATM security controls, monitoring, and incident response
- **Reflection & Review:** Evaluating major ATM risks and appropriate controls

Day 3: POS, Merchant & Terminal Risk Management

- **Topic 1:** POS architecture, transaction flow, and merchant connectivity
- **Topic 2:** POS terminal risk: configuration, integration, and remote access
- **Topic 3:** POS security: tampering, skimming, malware, and device compromise
- **Topic 4:** POS fraud and suspicious transaction monitoring
- **Topic 5:** Merchant risk, refunds, disputes, and settlement issues
- **Topic 6:** POS vendor, processor, and third-party service risks
- **Reflection & Review:** Assessing POS vulnerabilities and control gaps

Day 4: Card Processing, Fraud & Data Security

- **Topic 1:** Credit, debit, prepaid, ATM, and virtual card risks
- **Topic 2:** Card authorization, processing, clearing, and settlement risks
- **Topic 3:** Cardholder data exposure, encryption, and tokenization
- **Topic 4:** Merchant processing, chargebacks, and dispute risk
- **Topic 5:** Card fraud, account compromise, and transaction anomalies
- **Topic 6:** Processor, switch, network, and service-provider dependency risk
- **Reflection & Review:** Tracing card risks across the transaction lifecycle

Day 5: Risk Assessment, KRIs & Operational Resilience

- **Topic 1:** ATM, POS, and card risk assessment methods
- **Topic 2:** Inherent risk, control effectiveness, and residual risk
- **Topic 3:** KRIs for availability, fraud, declines, reversals, and chargebacks
- **Topic 4:** Reconciliation, exception handling, escalation, and reporting
- **Topic 5:** Incident management, business continuity, and disaster recovery
- **Topic 6:** Payment-system resilience and continuous control improvement
- **Reflection & Review:** Building an integrated payment risk action plan

FAQ:

What specific qualifications or prerequisites are needed for participants before enrolling in the course?

No formal qualification is required. Participants should ideally have some exposure to banking operations, payment systems, ATM or POS operations, cards, operational risk, fraud management, IT, cybersecurity, compliance, or internal control. The course starts with payment-system fundamentals before progressing to more detailed risk topics.

How long is each day's session, and is there a total number of hours required for the entire course?

Each day's session is generally structured to last around 4-5 hours, with breaks and interactive activities included. The total course duration spans five days, approximately 20-25 hours of instruction.

What is the difference between ATM/POS security risk and payment operational risk?

ATM and POS security risk focuses mainly on threats such as terminal tampering, skimming, malware, unauthorized access, insecure networks, PIN compromise, and card-data exposure.

Payment operational risk is broader. It includes transaction failures, processing errors, system outages, reversals, reconciliation differences, settlement issues, third-party failures, fraud, and business continuity.

The course addresses both because effective ATM, POS, and card risk management requires security, operations, fraud, technology, and resilience to be managed together.

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How This Course is Different from Other ATM, POS & Card Risk Management Training Courses:

ATM, POS & Card Risk Management Training for Payment Systems is designed around the actual operating risks of modern payment channels rather than providing a generic banking-risk program.

Participants follow ATM, POS, and card transactions through the entire payment lifecycle and examine where operational failures, fraud events, security weaknesses, processing errors, and third-party dependencies can occur. This creates a stronger connection between risk management and daily payment operations.

The course also gives greater attention to the relationship between technology and operational risk. Participants examine terminal configuration, processor connectivity, transaction routing, remote access, network dependency, card-data protection, and service continuity alongside traditional risk concepts.

The program combines ATM Risk Management Training, POS Risk Management Training, Card Risk Management Training, Payment Operations Risk Management, fraud management, data security, third-party risk, KRIs, incident management, and operational resilience within one structured five-day course.

This makes it especially relevant for banks, payment service providers, processors, FinTech companies, ATM operators, POS service providers, and organizations that manage payment infrastructure on behalf of financial institutions.

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