



Card Payments Operations and Controls Training Course



AGILE LEADERS
Training Center

Card Payments Operations and Controls Training Course

Overview

Card Payments Operations and Controls Training Course is a one-week intermediate course for card operations, payment product, merchant services, finance operations, and supervisory teams, who leave with a Card Payment Operations Control Pack. Participants trace issuing and acquiring roles through authorization, clearing and settlement, merchant services, interchange, reconciliation, chargebacks and disputes, payment tokenisation, digital wallets, contactless payments, fraud controls, and incident handling. Agile Leaders Training Center develops card payments operations capability.

Who Should Attend

- Teams responsible for card authorization, clearing, settlement, and reconciliation
- Teams responsible for issuing, acquiring, processing, and merchant-service operations
- Teams responsible for disputes, chargebacks, fraud controls, and evidence
- Teams responsible for tokenized, wallet, contactless, and remote payment journeys
- Teams responsible for payment incidents, service measures, and operational controls

The course assumes participants already work with payment transactions or operational reports, and it leaves software development, terminal penetration testing, banking foundations, and certification preparation outside its scope.

Departments and Industries

The course supports departments and industries that issue, accept, process, reconcile, or service card payments.



- Card operations, payment products, finance operations, and risk controls
- Banks, payment processors, merchant acquirers, and service providers
- Retail, e-commerce, hospitality, and transportation businesses
- Telecommunications, technology, healthcare, and subscription services
- Customer operations, dispute teams, treasury, and merchant services

Learning Objectives

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

- Analyze card ecosystem roles and transaction messages
- Map authorization, clearing, settlement, and reconciliation flows
- Apply merchant, dispute, token, and fraud control procedures
- Diagnose chargebacks, settlement breaks, and operational incidents
- Use service measures to prioritize corrective actions
- Build a Card Payment Operations Control Pack



Course Agenda

Day 1: Card Ecosystem and Transaction Flow

- Issuer, Acquirer, Processor and Merchant Role Map
- Card Product and Payment Journey Matrix
- Authorization Message and Decision Flow
- Transaction Status and Exception Code Register
- Payment Operations Responsibility Matrix

Day 2: Clearing, Settlement and Reconciliation

- Clearing File and Presentment Process Map
- Settlement Position and Funding Schedule
- Interchange and Fee Component Worksheet
- Transaction-to-Ledger Reconciliation Matrix
- Settlement Break Investigation Log



Day 3: Merchant, Dispute and Chargeback Operations

- Merchant Onboarding and Acceptance Control Checklist
- Dispute Intake and Case Classification Guide
- Chargeback Lifecycle and Evidence Map
- Representment Decision and Document Checklist
- Dispute Root-Cause and Prevention Register

Day 4: Digital Payments, Risk and Service Control

- EMV Payment Tokenisation Role and Data Map
- Contactless, Wallet and Remote Payment Journey Comparison
- PCI DSS Payment Data Responsibility Matrix
- Fraud Alert and Operational Incident Escalation Playbook
- Payment Service and Control Indicator Scorecard

Day 5: Card Payment Operations Practice

- Exercise: Trace Authorization and Clearing Exceptions
- Exercise: Reconcile Settlement and Interchange Differences
- Exercise: Assess Dispute Evidence and Chargeback Response
- Exercise: Prioritize Token, Fraud and Incident Controls
- Capstone Exercise: Card Payment Operations Control Pack

Practical Exercises

The course uses suggested activities that connect transaction flow, evidence, reconciliation, service, and control decisions.

- Suggested activity: trace an e-commerce authorization through clearing and settlement
- Suggested activity: reconcile merchant funding and fee differences for a retail chain
- Suggested activity: classify a disputed transaction and assemble response evidence for a subscription service
- Suggested activity: prepare an incident escalation and control scorecard for wallet payments

FAQs

Who suits card payments operations and controls training?

Card operations, payment product, merchant services, finance operations, control, and supervisory teams suit the training. Participants should already work with payment transactions, cases, reconciliations, or operating reports.

How do card payments operations differ from payment cybersecurity training?

Card payments operations focuses on transaction lifecycles, roles, settlement, reconciliation, disputes, service, and operating controls. Payment cybersecurity training focuses on technical threats, system defenses, testing, and security engineering.

How do authorization, clearing, and settlement differ in card payments?

Authorization evaluates a transaction request, clearing exchanges and presents transaction records, and settlement transfers net financial positions. Operations teams track each stage and investigate breaks between them.

How do chargebacks and payment disputes move through card operations?

Payment disputes move from cardholder query and issuer review to merchant notification, evidence collection, response, and outcome. A chargeback reverses funds when the case results in a payment reversal.



Why is payment tokenisation used in digital card payments?

Payment tokenisation replaces a primary account number with a constrained alternative value for a defined merchant, device, or payment scenario, reducing the usefulness of compromised payment data.

Conclusion

Participants take back a Card Payment Operations Control Pack containing role maps, transaction flows, settlement schedules, reconciliation tools, dispute checklists, token views, incident playbooks, and service measures. The pack links transaction stages with owners, evidence, exceptions, and controls. Teams can use it to investigate breaks, coordinate responses, and improve payment operations.



Training Course Categories

Agile PM and Project Management Training Courses

Agribusiness & Food Security Training Courses

Aviation Management and Operations Training Courses

Certified Courses By International Bodies

Communication and Public Relations Training Courses

Crisis Management and Business Continuity Training Courses

Data Analytics Training and Data Science Courses

Digital Government & Public Service Training Courses

Education and Learning Development Training Courses

Environment & Sustainability Training Courses

Facilities and Real Estate Training Courses

Finance and Accounting Training Courses

Governance, Risk and Compliance Training Courses

Healthcare Management Training Courses

Heritage Conservation and Museum Management Training Courses

Hospitality and Tourism Training Courses

Human Resources Training and Development Courses

IT Security Training & IT Training Courses

Leadership and Management Training Courses

Legal Training, Procurement and Contracting Courses

Maintenance Training and Engineering Training Courses

Marketing, Customer Relations, and Sales Courses

NGO, Humanitarian and Development Management Training Courses

Occupational Health, Safety and Security Training Courses

Oil & Gas Training and Other Technical Courses

Personal & Self-Development Training Courses



Training Course Categories

Quality and Operations Management Training Courses

Secretarial and Administration Training Courses

Shipping, Maritime and Ports Training Courses



Training Cities

Abu Dhabi UAE	Accra Ghana	Amman Jordan
Amsterdam Netherlands	Athens Greece	Baku Azerbaijan
Bali Indonesia	Bangkok Thailand	Barcelona Spain
Berlin Germany	Cairo Egypt	Cape town South Africa
Casablanca Morocco	Chicago USA	Doha Qatar
Dubai UAE	Frankfurt Germany	Geneva Switzerland
Istanbul Turkey	Jakarta Indonesia	Johannesburg South Africa
Kuala Lumpur Malaysia	Kuwait Kuwait	Lagos Nigeria
Langkawi Malaysia	Lisbon Portugal	London UK
Madrid Spain	Manama Bahrain	Marbella Spain
Milan Italy	Montreux Switzerland	Munich Germany
Muscat Oman	Nairobi Kenya	New York USA

Training Cities

Nice France	Paris France	Phuket Thailand
Port Louis Mauritius	Porto Portugal	Prague Czech Republic
Rome Italy	San Diego USA	Seoul South Korea
Sharm El-Sheikh Egypt	Singapore Singapore	Tashkent Uzbekistan
Tbilisi Georgia	Tokyo Japan	Toronto Canada
Trabzon Turkey	Vienna Austria	Zanzibar Tanzania
Zoom Online Training	Zurich Switzerland	