

Cross-Border Payment Risk & ESG: Compliance Mastery

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Course Overview

This program provides a structured and comprehensive learning experience based on the full lifecycle of foreign payments, the risks embedded at each stage, and the strategic role of ESG in shaping modern payment operations. It follows the client's three-part structure, covering foundations of foreign payments, risk management frameworks, ESG fundamentals, operational and compliance risks, liquidity and settlement risks, and ESG integration. The content also emphasizes cross-border risks such as operational errors, payment mismatches, sanctions exposure, correspondent banking dependencies, and FX-driven settlement failures. Participants develop the skills to apply risk controls, design effective payment governance, conduct environmental and social risk screening, assess governance-related vulnerabilities, and implement ESG considerations in liquidity, treasury, and due-diligence processes. Through case studies, group discussions, simulations, and scenario-based activities, attendees gain practical expertise in monitoring payment flows, drafting ESG-aligned policies, evaluating risk indicators, and building sustainable payment systems that align with global reporting frameworks and institutional risk appetite.

Target Audience

- Foreign operations and payment officers
- Risk and compliance analysts
- Treasury and settlement officers
- SWIFT and back-office teams
- ESG and sustainable finance practitioners
- Correspondent banking and relationship teams
- Internal auditors and governance officers

Targeted Organizational Departments

- Foreign payment operations
- Risk management operational, market, liquidity
- Compliance and sanctions
- AML/CFT and due diligence
- Treasury and liquidity management
- ESG and sustainability departments
- Internal audit and oversight
- Correspondent banking divisions

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Targeted Industries

- Banking and financial services
- Remittance and payment service providers
- FinTech payment platforms
- Central banks and regulatory bodies
- International financial institutions
- Treasury and cash management providers
- Cross-border digital payment networks

Course Offerings

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

- Identify operational, settlement, liquidity, FX, and compliance risks in foreign payments.
- Apply risk management lifecycle methods across international payment flows.
- Integrate ESG considerations into payment operations, due diligence, and governance.
- Perform environmental, social, and governance screening for cross-border transactions.
- Strengthen SWIFT message controls and manage exceptions and delays.
- Conduct AML/CFT checks and sanctions screening aligned with FATF, OFAC, and EU frameworks.
- Evaluate correspondent banking risks and counterparty dependencies.
- Design risk appetite, tolerance, and business continuity measures for payment operations.
- Develop ESG-aligned policies and implement sustainability considerations in treasury decisions.
- Prepare payment risk indicators, ESG metrics, and compliance dashboards.

Training Methodology

The course uses interactive and scenario-based learning focused on real-world cross-border operations. Participants engage in case studies, group exercises, and simulations reflecting payment delays, reconciliation issues, liquidity challenges, and ESG-related screening. Practical sessions include SWIFT message review, risk exception handling, sanctions checks, and ESG mapping. Short lectures introduce core concepts, followed by hands-on activities that apply risk management and ESG principles directly to payment operations. Open discussions, peer feedback, and structured reflection help reinforce understanding and support knowledge transfer into organizational practices.

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Course Toolbox

- Payment flow templates
- Payment risk classification sheets
- SWIFT message and reconciliation examples
- Sanctions and AML/CFT checklists
- ESG screening templates
- Risk appetite and governance frameworks
- Liquidity and FX exposure scenarios
- ESG reporting and metric examples
- Dashboard structure models

Course Agenda

Day 1: Introduction to Foreign Payments and Risk Landscape

- **Topic 1:** Overview of international payment systems and global structures
- **Topic 2:** Foreign payment flow from initiation to settlement
- **Topic 3:** Classification of operational, liquidity, settlement, and counterparty risks
- **Topic 4:** Compliance and sanctions risks in cross-border transactions
- **Topic 5:** Case study on risk events in foreign payment operations
- **Reflection & Review:** Discussion on vulnerabilities in payment lifecycles

Day 2: Core Principles of Risk Management

- **Topic 1:** Definition and classification of financial and non-financial risks
- **Topic 2:** Risk management lifecycle: identification, measurement, monitoring, mitigation
- **Topic 3:** Basel principles and central bank oversight in payment systems
- **Topic 4:** Risk appetite, tolerance, and governance structures
- **Topic 5:** Business continuity planning and crisis management in cross-border operations
- **Reflection & Review:** Applying risk controls to settlement processes

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Day 3: ESG Fundamentals for Financial Institutions

- **Topic 1:** ESG pillars, global relevance, and regulatory expectations
- **Topic 2:** Importance of ESG in cross-border financial operations
- **Topic 3:** International ESG frameworks including SDGs, UNPRI, IFC, TCFD
- **Topic 4:** ESG and sustainable finance policies in banking
- **Topic 5:** Group exercise on mapping ESG risks within payment institutions
- **Reflection & Review:** ESG challenges and improvement opportunities

Day 4: Operational and Compliance Risks in Foreign Payments

- **Topic 1:** SWIFT message flows, MT/MX structures, and control points
- **Topic 2:** Risks from payment delays, mismatches, and incorrect beneficiary data
- **Topic 3:** AML/CFT obligations under FATF, OFAC, and EU requirements
- **Topic 4:** Sanctions screening workflows and due diligence
- **Topic 5:** ESG linkages to compliance and ethical sourcing
- **Reflection & Review:** SWIFT reconciliation and exception-handling workshop

Day 5: Market, Liquidity, and Settlement Risks

- **Topic 1:** FX market risk drivers and hedging mechanisms
- **Topic 2:** Intraday liquidity management and funding risk
- **Topic 3:** Settlement and counterparty exposures in global transactions
- **Topic 4:** Correspondent banking risks and risk-rating models
- **Topic 5:** ESG considerations in treasury and liquidity decisions
- **Reflection & Review:** Liquidity stress simulation review

Day 6: Integrating ESG into Payments and Risk Frameworks

- **Topic 1:** Identifying ESG-related risks in payment flows
- **Topic 2:** Environmental and social risk screening in cross-border transactions
- **Topic 3:** Governance issues including ethics, transparency, and anti-corruption
- **Topic 4:** Developing ESG-aligned policies and operational procedures
- **Topic 5:** Case study on ESG integration in international banking
- **Reflection & Review:** Group discussion on improving ESG controls

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Day 7: Building Sustainable Payment Systems

- **Topic 1:** ESG in digital payment ecosystems including FinTech and CBDCs
- **Topic 2:** ISO 20022 and its relevance for transparent payment communication
- **Topic 3:** Role of central banks in promoting sustainable payment systems
- **Topic 4:** Cross-border ESG risk cooperation within regional frameworks EAC/SADC
- **Topic 5:** Designing resilient and inclusive payment infrastructures
- **Reflection & Review:** Group activity on designing sustainable payment systems

Day 8: Risk Reporting, ESG Disclosure, and Impact Assessment

- **Topic 1:** ESG and risk reporting standards: GRI, SASB, TCFD
- **Topic 2:** Payment risk indicators and ESG performance metrics
- **Topic 3:** Tools and systems for reporting and monitoring payment risks
- **Topic 4:** Data governance and integrity in ESG reporting
- **Topic 5:** Drafting a risk and ESG compliance dashboard
- **Reflection & Review:** Workshop on building integrated reporting dashboards

Day 9: Case Studies and Group Project Development

- **Topic 1:** Real-world cases of payment disruptions and operational failures
- **Topic 2:** ESG-related failures and their impact on financial institutions
- **Topic 3:** Root-cause analysis of cross-border payment issues
- **Topic 4:** Group project: Designing a foreign payments risk and ESG framework
- **Topic 5:** Team preparation for expert panel presentations
- **Reflection & Review:** Peer-to-peer evaluation session

Day 10: Capstone Presentations and Evaluation

- **Topic 1:** Presentation of group-designed ESG and payment risk frameworks
- **Topic 2:** Expert review, evaluation, and structured feedback
- **Topic 3:** Final revisions to frameworks and alignment with institutional policies
- **Topic 4:** Implementation planning for operational, compliance, and ESG controls
- **Topic 5:** Final learning consolidation and forward strategy
- **Reflection & Review:** Course summary and final action plan

FAQ

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

Participants should have a background in finance, banking, compliance, or payment operations. Familiarity with risk concepts, ESG basics, or cross-border payments is helpful but not required.

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

Each day includes 4–5 hours of structured training, totaling 40–50 hours for the full 2-week program.

How does ESG directly influence foreign payment risks?

ESG factors influence counterparty risk exposure, regulatory expectations, due diligence requirements, and reputational risk, all of which affect the stability and compliance of cross-border payment operations.

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How This Course is Different From Other Risk Management & ESG in Foreign Payment Courses

This program is uniquely designed to merge international payments risk management with ESG integration in a way that most traditional courses do not. While many programs focus solely on payment operations or ESG principles, this course connects both areas to reflect the realities of modern banking, where cross-border payment risk, foreign payment compliance, and ESG frameworks for banking are increasingly intertwined. Participants gain practical exposure to operational risk in payments, foreign exchange risk management, payment reconciliation, and AML/CFT in cross-border payments, while also learning how ESG risk assessment and sustainable finance policies reshape risk governance. The course incorporates hands-on simulations, practical exercises, and real-world case scenarios that address SWIFT operations risk management, sanctions screening, liquidity and settlement risk, correspondent banking risks, and governance challenges. The integrated design ensures participants not only understand regulatory expectations but can also apply risk controls, assess ESG impacts, and build sustainable, resilient payment processes. This combination of risk, compliance, and ESG capabilities sets the course apart as a modern, strategic, and institution-ready training solution.

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