Introduction to the Payments Landscape and Online Acquiring

12 – 16 September 2027
Manama

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Ref: 971_174025 **Date:** 12 – 16 September 2027 **Location:** Manama **Fees:** 4700 Euro

Overview

Introduction to the Payments Landscape and Online Acquiring is a one-week course for finance professionals, product specialists, and operations managers who need an operational toolkit for modern digital settlement workflows. Organizations frequently struggle with transaction latency, authorization declines, and opaque fee schedules across distributed payment networks. This course resolves these operational bottlenecks through structured analysis of four-party models, clearing protocols, and gateway integrations. Introduction to the Payments Landscape and Online Acquiring is delivered by Agile Leaders Training Center to establish robust operational standards across modern transaction environments.

Who Should Attend

- Professionals responsible for reconciling settlement files, interchange billing, and processor remittance reports
- Teams responsible for configuring payment gateway routing, alternative payment methods, and checkout flows
- Risk and underwriting personnel responsible for evaluating merchant fraud profiles, reserve policies, and chargeback exposure
- Operations analysts responsible for monitoring transaction authorization rates, processing latency, and network messaging failures
- Product managers responsible for designing checkout architectures and integrating third-party payment infrastructure

Departments and Industries

The course delivers technical settlement and transaction analysis applicable across multiple sectors and corporate functional units.

- Treasury, merchant accounting, and settlement operations in omnichannel retail
- Fraud detection, loss prevention, and compliance departments in payment service providers
- Product delivery and technical operations units within digital marketplaces
- Revenue assurance and billing departments within hospitality booking platforms
- Merchant acquiring and commercial card operations within financial institutions

Learning Objectives

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

- Analyze payment processing workflows across four-party payment ecosystems and network clearing platforms
- Evaluate interchange pricing structures using gross-to-net processor statements and scheme billing grids
- Build merchant onboarding risk checklists aligned with EMV and card brand operating standards
- Diagnose transaction decline codes and scheme reject codes to increase overall authorization rates
- Apply acquiring risk management controls to reduce chargeback ratios below network monitoring thresholds
- Prioritize alternative payment methods by assessing conversion friction and interchange pass-through fees

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Day 1: Global Payments Landscape and Network Architectures

- ISO 20022 Financial Messaging Standards and Message Flow Mapping
- Four-Party Model Structures and Participant Responsibility Matrices
- Clearing and Settlement Mechanisms within Automated Clearing House Frameworks
- Card Scheme Operating Rules and Interchange Fee Schedules
- Digital Payments Infrastructure and Tokenization Specifications Under EMVCo Guidelines

Day 2: Online Acquiring Architecture and Gateways

- Payment Gateway Routing Logic and Merchant Application Programming Interfaces
- Merchant Acquiring Processing Contracts and Merchant Category Code Taxonomies
- 3-D Secure Authentication Protocols and Frictionless Challenge Flows
- Point-of-Sale Integration Methods and Online Hosted Checkout Forms
- Payment Processing Latency Metrics and Gateway Downtime Escalation Runbooks

Day 3: Merchant Onboarding and Lifecycle Operations

- Merchant Onboarding Due Diligence Checklists and Underwriting Scorecards
- Know Your Business Verification Standards and Ultimate Beneficial Ownership Registries
- Rolling Reserve Schedules and Delayed Disbursement Agreement Templates
- Merchant Tiering Models Based on Annual Card-Not-Present Volume Projections
- Terminal Management Systems and Account Boarding Protocol Verification

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Day 4: Acquiring Risk Management and Disputes

- Acquiring Risk Management Frameworks and Merchant Fraud Monitoring Rules
- Chargeback Dispute Cycles and Representment Document Package Standards
- Payment Card Industry Data Security Standard Version 4.0 Compliance Inventories
- Excessive Fraud and Dispute Network Monitoring Threshold Calculation Models
- Merchant Termination Protocols and Terminated Merchant File Inquiries

Day 5: Operational Application and Case Review

- Exercise on Merchant Onboarding Due Diligence Review and Tier Assignment
- Exercise on Processing Statement Interchange Fee Audit and Scheme Fee Reconciliation
- Exercise on Dispute Representment Compilation and Evidence Pack Construction
- Root-Cause Diagnosis of Card-Not-Present Authorization Failure Logs
- Capstone Exercise: Constructing an Acquiring Operations Runbook and Underwriting Policy

Practical Exercises

Participants apply transaction data models and operational templates through guided scenarios.

- Audit an interchange pass-through merchant statement to isolate processor markups, suggested as a practical activity
- Evaluate card-not-present transaction logs to identify false decline trends, suggested as a practical activity
- Draft a merchant onboarding underwriting assessment and reserve requirement document, suggested as a practical activity
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Assemble a card dispute representment packet against card scheme chargeback reason codes, suggested as a practical activity

FAQs

Who should attend this training and what prior knowledge is assumed?

This training suits operational analysts, treasury staff, product managers, and underwriting personnel who manage transaction systems. The course assumes participants manage financial accounts, ledger reconciliations, or commercial onboarding workflows, while it excludes bespoke programming, network server engineering, and introductory bookkeeping principles.

How does this course differ from general finance and corporate accounting courses?

General finance courses focus on balance sheets, depreciation schedules, and corporate capital structure. This course concentrates directly on transactional infrastructure, interchange cost mechanics, gateway settlement messaging, dispute cycles, and merchant acquiring operational controls.

What core topics does this Online Acquiring Training address?

This Online Acquiring Training covers gateway connectivity, authentication flows, merchant onboarding workflows, scheme interchange schedules, dispute resolution, and card brand compliance standards. Participants learn how funds transition from consumer accounts through acquiring entities into merchant bank ledgers.

How does payment processing impact merchant operations?

Payment processing governs card-not-present conversion, fee deductions, and operational liquidity. Inefficient message routing or poor risk calibration leads to false authorization declines, elevated interchange expense, and reserve holdbacks that directly reduce merchant operating cash flows.

Conclusion

Participants return to their organizations with a completed Acquiring Operations and Merchant Underwriting Manual. This artifact establishes concrete authorization benchmarks, audit procedures, and reserve policies across commercial accounts. Applying these standardized operating procedures directly reduces processing expense leakage and dispute overhead across the transactional lifecycle.