Card Payments Operations and Controls Training Course

28 June – 2 July 2027
Madrid

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Training Center

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Ref: 1083_179927 **Date:** 28 June – 2 July 2027 **Location:** Madrid **Fees:** 5700 Euro

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

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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

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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

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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.

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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.