

Visa & MasterCard Cost Optimization for Financial Professionals

17 – 21 May 2027
Madrid

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Ref: 103600388_55965 **Date:** 17 – 21 May 2027 **Location:** Madrid **Fees:** 5700 Euro

Course Overview:

Card Scheme Cost Optimization Masterclass: Reducing Visa & MasterCard Fees is a comprehensive corporate training course designed to equip financial professionals, merchant managers, and payment strategists with deep insights into optimizing costs within the card scheme ecosystem. This course delivers expert guidance on Visa and MasterCard fee structures, scheme charges, and strategic cost reduction methods. Participants will master techniques for managing scheme and interchange fees for banks, understanding card scheme fee structures, and implementing best strategies for optimizing interchange fees. The course also bridges the connection to broader frameworks, such as Information Security Management Systems ISMS, which intersect with compliance and risk management in payment systems. Using real-world models, participants will explore how to reduce Visa and MasterCard processing fees, optimize transaction fees in payment networks, and uncover merchant strategies to lower card acceptance costs.

Target Audience:

- Payment System Analysts
- Finance and Treasury Officers
- Merchant Acquiring Managers
- Card Scheme Compliance Officers
- Risk & Compliance Analysts
- Retail Operations Managers
- Fintech Strategy Executives
- Bank Product Managers

Targeted Organizational Departments:

- Payments & Settlements
- Merchant Services
- Treasury & Finance
- Risk Management
- Information Security
- Retail Banking Operations

Targeted Industries:

- Banking & Financial Services
- Retail & eCommerce
- Hospitality Chains
- Telecom & Utilities
- Government Payment Agencies
- Insurance
- Fintech & Payment Service Providers

Course Offerings:

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

- Explain the structure and economics of card schemes Visa/MasterCard
- Analyze Visa fees and MasterCard costs using real-world data
- Apply best strategies for optimizing interchange fees
- Reduce Visa and MasterCard processing fees in acquiring environments
- Evaluate merchant strategies to lower card acceptance costs
- Manage scheme and interchange fees for banks and issuers
- Understand payment optimization in card networks and transaction fee dynamics
- Align card fee strategies with ISO/IEC 27001 certification training and ISMS compliance

Training Methodology:

This masterclass uses a highly interactive and applied approach. Participants will engage in case studies, live fee analysis exercises, real-time group discussions, and data-driven workshops. Through guided simulations and benchmarking activities, learners will identify actionable ways to reduce card scheme costs in various contexts. The course also includes peer-sharing circles for real-world strategy comparison. Methodologies from the ISMS certification course logic are integrated to address data compliance risks related to interchange and scheme fee flows. Each day concludes with expert-led feedback and review sessions to reinforce how to optimize transaction fees in payment networks.

Course Toolbox:

- Case studies
- Scheme fee breakdown templates
- Checklists for Visa and MasterCard cost optimization
- Sample acquiring bank fee assessment tools
- Slide decks, reference sheets, and network simulation flows

Note: Tools are not provided but illustrative models, analysis checklists, and strategic examples will be shared.

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Course Agenda:

Day 1: Foundations of Card Schemes and Payment Networks

- **Topic 1:** Introduction to Card Schemes and Two-Sided Markets
- **Topic 2:** Visa and MasterCard Network Architecture and Fee Logic
- **Topic 3:** Roles of Issuers, Acquirers, and Processors
- **Topic 4:** ISO/IEC 27001 Alignment with Payment Systems
- **Topic 5:** Overview of Merchant Discount, Assessment, and Interchange Fees
- **Topic 6:** Key Compliance Standards in Card Payment Systems
- **Reflection & Review:** Understanding the Fundamentals of Payment Networks

Day 2: Dissecting Interchange and Scheme Fees

- **Topic 1:** Interchange Fees: Purpose, Pricing Models, and Implications
- **Topic 2:** Card Scheme Charges: Structure, Behavior-Based and Volume-Based Fees
- **Topic 3:** Regulatory Approaches and Fee Caps Across Jurisdictions
- **Topic 4:** Comparing Visa vs MasterCard Cost Frameworks
- **Topic 5:** Impact of Scheme Fees on Merchant Margins
- **Topic 6:** Case Studies on Interchange Disputes and Adjustments
- **Reflection & Review:** Dissecting Fee Flows and Strategic Cost Levers

Day 3: Optimization Strategies for Merchants and Banks

- **Topic 1:** Merchant Category Codes and Optimization Opportunities
- **Topic 2:** Cost Optimization in Acquiring Environments
- **Topic 3:** Best Practices in Routing and Transaction Management
- **Topic 4:** Managing Scheme and Interchange Fees for Banks
- **Topic 5:** Issuer-Side Incentives, Rebates, and Reward Economics
- **Topic 6:** Reducing Cross-Border and Currency Conversion Costs
- **Reflection & Review:** Optimization Playbook for Key Stakeholders

Day 4: Data-Driven Strategy and Compliance Integration

- **Topic 1:** Fee Modeling and Forecasting Using Scheme Data
- **Topic 2:** Internal Cost Allocation and Dashboarding Techniques
- **Topic 3:** Linking ISMS Certification and Fee Control Mechanisms
- **Topic 4:** Monitoring Tools and Reporting Best Practices
- **Topic 5:** Risk Mitigation in Fee Recovery and Surcharging Policies
- **Topic 6:** Integrating ISO/IEC 27001 Controls in Cost Governance
- **Reflection & Review:** Aligning Data, Risk, and Optimization Strategy

Day 5: Strategic Positioning and Future Cost Management

- **Topic 1:** Future Trends in Scheme Evolution and Network Competition
- **Topic 2:** Building a Competitive Advantage through Fee Efficiency
- **Topic 3:** Developing Custom Fee Control Policies for Large Merchants
- **Topic 4:** Case Study Analysis: High-Impact Optimization Projects
- **Topic 5:** How Acquirers and Issuers Can Collaborate to Cut Costs
- **Topic 6:** Presentation and Feedback on Participant Action Plans
- **Reflection & Review:** Final Strategy Synthesis and Commitment to Action

FAQ:

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

Participants should have foundational knowledge of payment systems or financial operations. No prior ISO/IEC 27001 training course experience is required but familiarity with financial or compliance environments will help.

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 one week, approximately 20-25 hours of instruction.

How does capping interchange fees impact both merchants and consumers?

Capping interchange fees can benefit all consumers by reducing the "credit card tax" — a markup merchants pass on due to high fees. Even if cardholder rewards decrease, overall transaction prices fall, benefiting the market.

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How This Course is Different from Other Card Scheme Optimization Courses:

Unlike generic payment fee workshops, the Card Scheme Cost Optimization Masterclass stands out by blending deep-dive economic models with practical fee breakdowns. This course offers a rare combination of regulatory insight, merchant optimization techniques, and network-level simulations.