Payment Risk Management for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Payment Risk Management for Banks Training Course is designed to equip banking professionals with advanced knowledge and practical skills to manage digital payment risks, fraud prevention, operational resilience, regulatory compliance, cybersecurity threats, and emerging financial technology challenges. As banks rapidly adopt instant payments, open banking, mobile wallets, embedded finance, blockchain-enabled transactions, and AI-driven payment solutions, effective payment risk governance and enterprise risk management have become critical priorities. This course explores modern frameworks for identifying, assessing, monitoring, and mitigating risks across the entire payment ecosystem while strengthening customer trust, transaction security, business continuity, and regulatory alignment.

The programme provides a comprehensive understanding of payment fraud analytics, real-time transaction monitoring, anti-money laundering (AML), know-your-customer (KYC), data protection, cyber risk management, third-party payment risks, and regulatory technology. Through practical case studies, simulations, and industry-based scenarios, participants will learn how leading banks build robust payment risk strategies, fraud intelligence capabilities, operational controls, and digital banking security frameworks to protect customers and enhance financial innovation.

Programme Curriculum

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Course Duration

5 days

Course Objectives

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

1. Understand the fundamentals of payment risk management frameworks and banking risk governance.
2. Develop strategies for digital payment fraud prevention and transaction security enhancement.
3. Apply advanced fraud analytics, artificial intelligence, and machine learning techniques in payment monitoring.
4. Identify and mitigate cybersecurity risks affecting banking payment channels.
5. Implement effective real-time payment monitoring and risk scoring models.
6. Strengthen AML, KYC, sanctions screening, and regulatory compliance controls.
7. Manage risks associated with mobile payments, fintech partnerships, and open banking ecosystems.
8. Design effective payment risk assessment and control frameworks.
9. Improve operational resilience and business continuity planning for payment systems.
10. Understand emerging risks in instant payments, digital currencies, and blockchain transactions.
11. Establish effective third-party vendor and payment service provider risk management.
12. Enhance customer protection through secure payment authentication and identity management.
13. Build a proactive enterprise-wide payment risk culture and governance model.

Target Audience

1. Chief Risk Officers and Risk Management Professionals
2. Banking Compliance and Regulatory Officers
3. Payment Operations Managers
4. Fraud Prevention and Financial Crime Teams
5. Digital Banking and Innovation Managers
6. Information Security and Cybersecurity Professionals
7. Treasury and Transaction Banking Specialists
8. FinTech Partnership and Product Management Teams

Course Modules

Module 1: Fundamentals of Payment Risk Management in Banking

- Overview of payment ecosystems and banking risk environments
- Payment risk categories: fraud, operational, cyber, compliance, and liquidity risks

- Payment risk governance frameworks and accountability models
- Developing payment risk policies and control structures
- **Case Study:** How a global bank redesigned its payment risk framework after major digital payment growth

Module 2: Digital Payment Fraud Prevention and Management

- Understanding modern payment fraud techniques and attack patterns
- Fraud detection strategies for cards, mobile banking, and online payments
- Real-time fraud monitoring and transaction behaviour analysis
- Customer authentication and fraud prevention technologies
- **Case Study:** Reducing digital payment fraud losses through AI-powered fraud detection

Module 3: Payment Cybersecurity and Data Protection Risks

- Cyber threats targeting banking payment infrastructure
- Protecting payment gateways, APIs, and digital channels
- Data privacy, encryption, and secure transaction processing
- Cyber incident response and recovery strategies
- **Case Study:** Managing a cybersecurity breach affecting payment services

Module 4: Fraud Analytics, AI, and Machine Learning in Payment Risk

- Introduction to AI-driven payment risk management
- Machine learning models for fraud prediction
- Behavioural analytics and anomaly detection
- Real-time risk scoring and automated decision engines
- **Case Study:** A bank using machine learning to identify suspicious transactions

Module 5: Regulatory Compliance and Financial Crime Risk Management

- AML and KYC requirements in payment transactions
- Sanctions screening and suspicious transaction monitoring
- Regulatory expectations for payment risk controls
- Compliance automation through RegTech solutions
- **Case Study:** Strengthening AML controls in cross-border payments

Module 6: Operational Risk and Payment System Resilience

- Managing payment processing failures and disruptions
- Business continuity planning for critical payment platforms
- Operational controls and risk indicators
- Service availability and recovery management
- **Case Study:** Recovery strategies after a major payment system outage

Module 7: Emerging Payment Risks and Digital Transformation

- Risks associated with instant payments and real-time settlement
- Open banking API security and ecosystem risks
- Cryptocurrency, blockchain, and digital currency risks
- Embedded finance and fintech partnership challenges
- **Case Study:** Managing risks from open banking expansion

Module 8: Building a Strategic Payment Risk Management Framework

- Developing enterprise payment risk strategies
- Payment risk dashboards and key risk indicators (KRIs)
- Continuous monitoring and risk reporting frameworks
- Creating a proactive payment risk culture
- **Case Study:** Designing a future-ready payment risk management model for a retail bank

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price

21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0

Ready to enroll or request a customized program? Book online or contact us:

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