

BankPay - Increased loyalty and earnings enabled by innovative payment solutions

OVERVIEW:

We pay electronically, transfers are CSV files, and integrating bank accounts into clients' accounting software with immediate access has become standard – improved client satisfaction will undoubtedly translate into additional revenues.

Our seminar will familiarise you with payment trends from a user perspective, the most innovative payment solutions offered by banks and payment service providers, and the associated regulatory requirements.

We will first provide an overview. Subsequently, we will deep dive into the required changes for the most important initiatives. By the end of the seminar, you will have a strong understanding of the most important trends in payment services from a user perspective, the required implementation steps, and related challenges. Our seminar qualifies you to lead projects on these initiatives within your firm.

AGENDA OUTLINE:

1 DAY SEMINAR:

Please refer the following slides

WHO SHOULD ATTEND:

We believe that this seminar is most useful for participants from:

- You will benefit as both a specialist and generalist in the corporate customer sector (SMEs and large companies), as well as if you are looking to gain foundational knowledge about the most important technology and service trends in payment transactions.

SEMINAR FORMAT:

- This seminar will be conducted in English
- This session will be conducted via Microsoft Teams. On completion of your registration you will receive a link to the meeting

COURSE MATERIAL:

- Sessions are recorded and could be obtained on request at the end of the seminar
- Trainers presentation slide decks could be obtained on request at the end of the seminar
- Certificates will be awarded at the completion of the seminar

CERTIFICATE:

- Certificates will be emailed to the participants on completion of the seminar



Day 1

BankPay - Increased loyalty and earnings enabled by innovative payment solutions

0. Open Banking Makes It Possible: Flexible Account and Payment Interfaces.

- Demand for payment services: Which firms and industries need what type of payment services?
- Advantages and challenges of instantaneous payments
- Connecting a company's finance department via Open Banking
- Regulatory requirements for Open Banking (BaFin, DORA, etc.)
- Overview of popular services (PagoNx, payment factories, digital cash management)

09:00

10:30

Morning Coffee Break

1. Standardisation and Digitisation of Corporate Treasuries

- Process mining to identify cost drivers in the payment process (system 1 → system 2, manual interventions, etc.)
- Which manual controls are necessary and/or redundant (have they already taken place in a previous step?)
- Which security gaps exist?
- Which controls can be automated, at least for some payments?
- Can robots perform certain tasks?
- Do large-value payments without compliance checks exist?
- Can a master process be designed to ensure connectivity to banks?
- Can inflows be automatically reconciled with accounts receivable?
- Audit trail
- Required changes for POS providers/retailers
- Bundling of multiple payment channels (credit cards, PayPal, direct debiting, etc.)
- Onboarding of user/client accounts: Compliance/KYC checks (which could be performed by the bank)

10:45

12:15

Day 1

Lunch Break

2. Change from SEPA Classic to SEPA Inst (Instant Payments)

- Required process, system, and model extensions
- Requirements of Instant Payment Regulation (IPR)
- Re-routing
- Batch processing
- Integration via APIs
- Push notifications

13:30

15:00

Afternoon Coffee Break

3. Standardisation of Cross-Border Payments:

- Schematic process for cross-border payments
- Fragmentation and typical obstacles to standardisation
- Initiatives for cross-border payments

15:15

17:00

4. Example: Santander's PagoNxt

- For banks: Payment hub for instantaneous cross-border payments
- For non-banks/corporates: Service bureau to improve SWIFT connectivity