

# Payments America

A Domestic Payments Course Uniquely Crafted for American Bankers

## Why you should attend

### Who Should Attend

The course has been specifically designed for banking professionals who are interested in expanding their knowledge base and advancing their careers in the domestic payments arena and includes:

- Retail Business Unit Managers
- Branch Managers
- Financial Controllers
- Risk Managers
- Operational Risk Managers
- Operations Managers
- Senior Operations Staff
- Auditors and Compliance Officers
- Regulators/Inspectors
- Staff Training Managers



Banks accept, collect and process a variety of payment instruments and take part in various clearing and settlement systems. These systems are not always provided within the bank itself, but are also offered by outside parties including the Federal Reserve system. This intensive two-day course helps you navigate through the complex world of domestic payments as it relates to payments and banking practice in the USA.

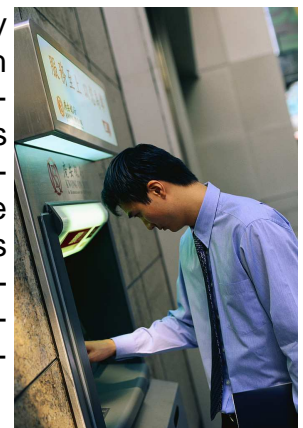


“Payments America” is designed to instill a high-quality foundation for understanding payments concepts and issues in a domestic environment, encompassing the key principles, concepts, infrastructures, practices, issues, and developments, including an analysis of the of the US sub-prime crisis and the severe impact that it generated on domestic payment systems



across the globe.

Citadel Advantage’s intensive 2 day course will help you to navigate through the complex world of domestic payments, touching on topics such as checks, electronic payments, ACH operations and cards. Also covered are corporate perspectives and challenges in domestic payments, securities settlements and the evolving payment landscape through the use of practical workshops and worked examples.



## What is the curriculum focus?

### What the course covers

The course curriculum provides information in a neutral and unbiased manner covering a variety of topics including the following sub modules:

#### Retail Payments

- Domestic Payments Primer
  - Checks
  - Cards
  - POS & EFTPOS
- Low-Value Domestic Payments
  - Special payment schemes
  - Mobile payments
- ACH services
  - Debit & Credit services
- Interdiction & Enforcement aspects of payments
  - Legal requirements
- Requirements for Domestic ACH Payments

#### High-Value Payments

- FEDWIRE
- CHIPS
- The expanding role of SWIFT in a Domestic Payments Environment

#### Clearing & Settlement

#### Securities Settlements (DvP)

#### Liquidity Management

#### Operations Management

#### Risk Management

#### Advanced Legal & Regulatory Issues

#### Corporate Perspectives & Challenges in Domestic Payments



Gain further understanding of the ACH Operating Rules regarding both domestic and cross-border ACH entities and requirements on banks and payment service providers

- Review how clearing and settlements occur across models and environments
- Address interdiction and enforcement aspects regarding anti-money laundering, Financial Crimes Enforcement Network (FinCEN), Foreign Assets Control (OFAC) and Financial Task Force (FATF)
- Explore the operational risks regarding operational and risk management standards along

For further details please contact

**Citadel Advantage**

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