



Cards and Payments Operations: Issuing, Acquiring, Settlement and Chargebacks

18 – 22 July 2027

Riyadh - KAFD district five-star



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Introduction:

Cards and payments operations break down at the hand-offs: an authorisation approved on stale limits, a clearing file that does not reconcile, a chargeback answered after its deadline or a merchant fee that no longer covers interchange. Each failure costs a bank or payment company money and customer trust. This Core Concept course trains issuing, acquiring and payment operations staff to follow a card transaction from tap or click through authorisation, clearing, settlement and dispute, and to apply the controls at each step. Participants build a Card Operations and Dispute Playbook for their own portfolio.

Course Objectives:

- Map the roles of issuers, acquirers, card schemes, processors and payment service providers in a four-party card transaction
- Trace authorisation, clearing and settlement messages for a card payment and reconcile scheme settlement reports to the ledger
- Calculate interchange, scheme assessments and the merchant discount rate for a merchant portfolio and test its margin
- Apply EMV chip, contactless, tokenisation and 3-D Secure controls to reduce card-present and card-not-present fraud losses
- Handle chargebacks from first chargeback through representment and arbitration using reason codes and evidence packs
- Measure card product profitability and operational performance with a defined KPI set and propose corrective actions

Target Audience:

- Card issuing staff responsible for card products, limits, card production and cardholder servicing
 - Merchant acquiring staff who onboard merchants, price acceptance and monitor merchant risk
 - Payment operations staff who run authorisation, clearing, settlement and reconciliation cycles
 - Dispute and chargeback staff who process cardholder claims and merchant representments
 - Card fraud and payment security staff who tune detection rules and follow up alerts
 - Payment service provider and processor staff who support banks and merchants on card acceptance
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Course Outline:

Day 1: Card Payment Ecosystem and Card Product Lifecycle

- Four-Party Card Model: Cardholder, Issuer, Acquirer, Merchant and Card Scheme
- Processors, Payment Service Providers, Payment Facilitators and Their Contract Chain
- Card Types Compared: Debit, Credit, Charge, Prepaid and Commercial Cards
- Card Lifecycle Workflow: Application, Embossing, PIN Issuance, Activation, Renewal and Closure
- National Payment Switches and Domestic Debit Schemes such as mada

Day 2: Authorisation, Clearing and Settlement Architecture

- Authorisation Message Flow: Request, Response Codes, Stand-In Processing and Reversals
- Clearing File Cycle: Presentments, Adjustments and Exception Items
- Scheme Settlement Reports, Net Settlement Positions and Settlement Bank Funding
- Daily Card Reconciliation: Authorisation-to-Clearing Matching and Suspense Ageing
- Real-Time Gross Settlement and Instant Payment Rails Alongside Card Settlement

Day 3: Card Acceptance Economics and Payment Channels

- Interchange Fee, Scheme Assessment and Merchant Discount Rate Build-Up
- Merchant Pricing Models: Blended, Interchange-Plus and Tiered Pricing Worksheets
- EMV Chip Transaction Steps: Card Authentication, Cardholder Verification and Cryptograms
- Contactless, Network Tokenisation and Mobile Wallet Provisioning Flows
- Card-Not-Present Checkout: 3-D Secure Domains, Frictionless Flow and Liability Shift

Day 4: Chargebacks, Card Fraud Controls and Payment Security

- Chargeback Lifecycle: First Chargeback, Representment, Pre-Arbitration and Scheme Arbitration
- Reason Code Families: Technical, Clerical, Quality and Fraud Disputes
- Card Fraud Typologies: Skimming, Account Takeover, Card Testing and Friendly Fraud
- Authorisation Fraud Rules, Velocity Limits and Merchant Monitoring Thresholds
- PCI DSS v4.0.1 Overview: Six Goals, Twelve Requirements and Merchant Levels

Day 5: Case Work: Card Operations and Dispute Playbook

- Case Study: Reconciliation Break Between Authorisation Log and Scheme Settlement Report
 - Case Study: E-Commerce Merchant Portfolio With Rising Fraud Chargebacks
 - Card Portfolio KPI Dashboard: Approval Rate, Fraud Basis Points, Chargeback Ratio and Revenue per Card
 - Open Banking Payment Initiation and Account-to-Account Payments: Impact on Card Volumes
 - Card Operations and Dispute Playbook Presentation and Peer Review
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Skills You Will Gain:

- Card Transaction Flow Analysis
- Settlement Reconciliation
- Merchant Pricing Calculation
- EMV and Tokenisation Control Selection
- Chargeback Evidence Preparation
- Card Fraud Rule Tuning
- Payment Security Standards Awareness
- Card Portfolio KPI Reporting

Why Attend This Course:

- Follow one card payment end to end through authorisation, clearing, settlement and dispute using real message and report layouts
- Stop losing winnable chargebacks by matching evidence to reason codes and deadlines
- Explain to merchants and colleagues exactly how interchange, scheme fees and pricing models shape margin
- Take back a Card Operations and Dispute Playbook with reconciliation checks, dispute steps, fraud rules and KPIs for your portfolio

Conclusion:

Card and payment operations succeed when every team understands what happens to a transaction after the terminal or checkout page. This course moves from the card ecosystem and product lifecycle, through authorisation, clearing and settlement, to acceptance economics, chip, contactless, tokenisation and 3-D Secure, and then to chargebacks, fraud controls and payment security. The final day applies that knowledge to realistic cases and turns it into a Card Operations and Dispute Playbook that participants can use in their own issuing, acquiring or processing unit.
