CORE
CONCEPT

Agency Banking and Branchless Banking: Agent Network Design, Liquidity and Controls

21 – 25 December 2026
Paris - Right Bank business hotel

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Ref: 568_17494 **Date:** 21 – 25 December 2026 **Location:** Paris - Right Bank business hotel **Fees:** 23500 SAR

Introduction:

Agency banking lets a bank serve customers through shops, pharmacies and fuel stations instead of branches, yet many agent networks stall: agents run out of cash, commissions fail to cover their costs, dormant outlets inflate the footprint and weak agent-level controls invite fraud and customer complaints. This Core Concept course equips retail banking, channel, operations and risk staff to design, launch and supervise a viable branchless banking network. Participants build an Agency Banking Business Plan and Agent Control Framework, covering network design, liquidity, agent economics and oversight.

Course Objectives:

- Compare bank-led, telco-led and hybrid branchless banking models and choose the operating structure, including super-agents and aggregators, that fits the institution
- Design an agent network plan that sets target segments, site selection criteria, agent density and the agent recruitment, due diligence and onboarding process
- Configure the agent service menu, transaction limits and technology stack, from POS terminals and agent apps to biometric verification and core banking integration
- Plan agent liquidity and cash rebalancing and build commission structures that keep both the bank and the agent profitable
- Apply agent-level KYC, AML, fraud and customer protection controls, including complaints handling and agent sanctions
- Produce an agency banking business plan with a monitoring dashboard and control framework ready for management approval

Target Audience:

- Retail banking staff who run branch and outreach channels and plan where customers are served
- Digital channel and product staff who define the services, limits and journeys offered through agents
- Financial inclusion and outreach staff who extend accounts and payments to underserved and rural customers
- Agent network and channel operations staff who recruit, train, supply and support agents day to day
- Risk, compliance and fraud staff who set and test controls at agent level
- Partnership staff who manage aggregators, super-agents and mobile network operator relationships

Course Outline:

Day 1: Branchless Banking Foundations and Network Diagnostics

- Agency Banking Value Proposition: Cost-to-Serve Versus Branch and ATM Channels
- Branchless Banking Operating Models: Bank-Led, Telco-Led and Hybrid Structures
- Agent Types Compared: Retail Merchant, Dedicated Outlet, Super-Agent and Aggregator
- Financial Inclusion Access Gap Mapping: Unbanked Segments and Last-Mile Barriers
- Current-State Channel Diagnostic Scorecard for an Existing or Planned Agent Network

Day 2: Agent Network Design, Recruitment and Technology Architecture

- Site Selection Criteria and Agent Density Planning Using Footfall and Catchment Data
- Agent Due Diligence Checklist: Ownership, Premises, Float Capacity and Reputation
- Agent Agreement Terms: Exclusivity, Liability, Termination and Branding Rules
- Agent Technology Stack: POS Terminals, Agent Mobile Apps and Biometric Verification
- Core Banking and Switch Integration: Real-Time Posting, Offline Mode and Reconciliation

Day 3: Agent Services, Liquidity and Commission Economics

- Agent Service Menu Design: Cash-In, Cash-Out, Account Opening, Bill Payments and Remittances
- Agent Onboarding and Training Curriculum With Certification Checkpoints
- Agent Float and Cash Rebalancing Models: Bank Runners, Super-Agent Hubs and Branch Top-Ups
- Commission Structure Design: Per-Transaction, Tiered and Account Acquisition Incentives
- Agent Unit Economics Model: Break-Even Transaction Volume and Bank Channel Margin

Day 4: Agent-Level Risk, Fraud Controls and Customer Protection

- Tiered Customer Due Diligence at Agent Points and Transaction Limit Setting
- Agent Fraud Typologies: Split Transactions, Ghost Accounts, Commission Gaming and PIN Harvesting
- AML Monitoring Rules for Agent Networks: Structuring, Velocity and Unusual Float Patterns
- Customer Protection at the Agent Counter: Fee Disclosure, Receipts, Data Privacy and Complaints Routing
- Agent Performance Monitoring: Activity Rates, Dormancy, Mystery Shopping and Sanctions Ladder

Day 5: Case Work: Agency Banking Business Plan and Control Framework

- Case Study: Rural Agent Network With Chronic Cash-Out Shortages
- Five-Year Agent Network Rollout and Scaling Plan by Region Tier
- Agency Banking Financial Projection: Volumes, Commissions, Costs and Payback
- Agent Control Framework Matrix: Risks, Controls, Owners and Key Risk Indicators
- Business Plan Presentation and Peer Challenge Panel

Skills You Will Gain:

- Branchless Operating Model Selection
- Agent Site and Density Planning
- Agent Due Diligence
- Agent Liquidity Planning
- Commission and Unit Economics Modelling
- Agent Fraud Detection
- Agent Network Performance Monitoring
- Financial Inclusion Outreach Planning

Why Attend This Course:

- Leave with an Agency Banking Business Plan and Agent Control Framework built on a working financial model and tested by peers
- Know which agent types, locations and service menus attract customer transactions rather than dormant outlets
- Stop agents running out of cash or losing money by setting float, rebalancing and commission rules that work in practice
- Spot the fraud and conduct problems that appear at agent counters before they become losses or complaints

Conclusion:

Agency banking extends a bank's reach only when the network is designed around customer demand, agents earn enough to stay active and controls hold at every counter. The course moves from branchless operating models and network diagnostics, through site selection, due diligence and the agent technology stack, to services, liquidity and commission economics, and then to agent-level fraud, AML and customer protection. The final day brings these elements together into an Agency Banking Business Plan and Agent Control Framework ready for management review.