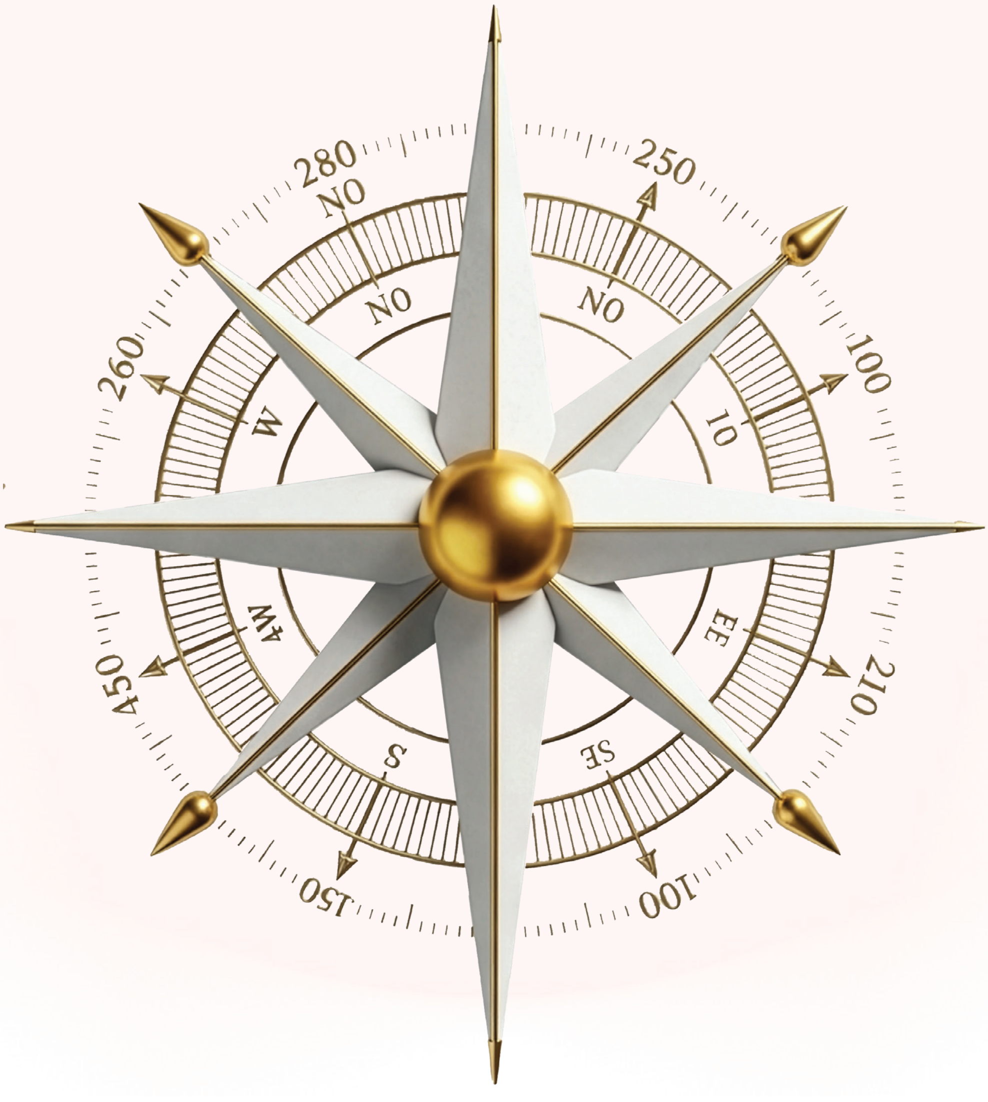
CORE CONCEPT

Transaction Banking: Cash Management, Payments and Liquidity Products for Corporate Clients

18 – 22 April 2027
Jeddah - Corniche four-star



Transaction Banking: Cash Management, Payments and Liquidity Products for Corporate Clients

Ref: 616_18027 **Date:** 18 – 22 April 2027 **Location:** Jeddah - Corniche four-star **Fees:** 19500 SAR

Introduction:

Transaction banking cash management earns a bank recurring fees, stable operating deposits and long client relationships, yet many corporate mandates are lost because bankers pitch single products instead of solving the client's collection, payment and liquidity problems as one design. This Core Concept course trains relationship, product and operations staff to diagnose a corporate client's flows, structure accounts, virtual accounts and liquidity products, connect the client by host-to-host or API channels, add supplier finance and guarantees, and price and onboard the deal. Participants produce a Transaction Banking Solution Proposal for a case corporate client.

Course Objectives:

- Explain the transaction banking business model, its fee, deposit and float revenue lines and its contribution to client profitability
- Map a corporate client's collection, disbursement and liquidity flows and translate them into a product needs statement
- Structure operating accounts, virtual account hierarchies, sweeping and notional pooling products that match the client's entity and currency set-up
- Select payables, receivables, connectivity and payment rail options and supplier finance programmes for a given client profile
- Price a transaction banking mandate and plan its onboarding, implementation and service model
- Identify operational, fraud and conduct risks in transaction banking products and apply the related controls

Target Audience:

- Relationship staff who own corporate client mandates and wallet share targets
- Product staff who design, price and maintain cash management and liquidity products
- Implementation and onboarding staff who set up accounts, mandates, channels and client files
- Payments and operations staff who process corporate payment and collection volumes
- Supplier finance and guarantee product staff who structure programmes for corporate buyers
- Operational risk and control staff who review transaction banking processes

Course Outline:

Day 1: The Transaction Banking Business and Corporate Client Needs

- Transaction Banking Product Map: Cash Management, Trade, Supplier Finance and Securities Services
- Revenue Model: Transaction Fees, Operating Deposit Balances, Float and Foreign Exchange Income
- Corporate Client Segmentation by Turnover, Entity Structure, Currencies and Flow Complexity
- Client Flow Diagnostic Interview Guide: Collections, Disbursements and Liquidity Pain Points
- Client Profitability and Wallet Share Scorecard for a Corporate Relationship

Day 2: Account Structures, Virtual Accounts and Liquidity Products

- Operating Account Architecture: Master, Collection, Disbursement and Zero Balance Accounts
- Virtual Account Hierarchies for Receivables Identification and On-Behalf-Of Payments
- Physical Sweeping Products: Zero-Balancing, Target-Balancing and Threshold Sweeps
- Notional Pooling Product Mechanics, Interest Allocation and Balance Sheet Treatment for the Bank
- Liquidity Product Selection Matrix by Client Entity, Currency and Legal Structure

Day 3: Payables, Receivables, Connectivity and Payment Rails

- Payables Solutions: Bulk Payment Files, Payroll, Supplier Runs and Positive Pay Controls
- Receivables Solutions: Collection Accounts, Lockbox Processing, Direct Debits and Automated Reconciliation
- Client Connectivity Options: Online Banking Portal, Host-to-Host File Exchange and API Channels
- Payment and Clearing Rails Overview: High-Value, Instant, Low-Value Batch and Cross-Border Payments
- Balance and Transaction Reporting Formats for Client Reconciliation

Day 4: Supplier Finance, Guarantees, Pricing and Risk Controls

- Supply Chain Finance Programme Design: Buyer Approval, Supplier Onboarding and Funding Limits
- Bank Guarantees and Standby Letters of Credit as Client Products: Facility Set-Up and Issuance Workflow
- Transaction Banking Pricing Grid: Per-Item Fees, Balance Credit and Relationship Pricing Trade-Offs
- Client Onboarding Checklist: Know Your Customer, Mandates, Signatories and Channel Set-Up
- Operational Risk and Fraud Controls: Payment Fraud, Service Outages and Processing Error Escalation

Day 5: Corporate Client Case and Solution Proposal

- Multi-Entity Distribution Group Case: Flow Data, Bank Accounts and Client Objectives
- Case Solution Design: Account Structure, Liquidity Product and Connectivity Choice
- Case Pricing and Revenue Estimate for the Proposed Mandate
- Implementation Plan and Service Level Schedule for the Case Client
- Transaction Banking Solution Proposal Presentation and Client Panel Challenge

Skills You Will Gain:

- Corporate Flow Diagnosis
- Account Structure Design
- Liquidity Product Structuring
- Connectivity Channel Selection
- Supplier Finance Programme Design
- Mandate Pricing
- Client Onboarding Management
- Transaction Banking Risk Control

Why Attend This Course:

- Return with a Transaction Banking Solution Proposal built on a case corporate client and tested before a client panel
- Win corporate mandates by presenting one joined-up design instead of a list of separate products
- Set prices that reflect item volumes, balances and relationship value with a clear revenue estimate
- Compare transaction banking practice with peers from banks serving trading, manufacturing, services and public sector clients

Conclusion:

Transaction banking wins lasting corporate relationships when the bank designs around the client's flows rather than selling products one at a time. The course moves from the business model and client diagnostic, through account structures, virtual accounts and liquidity products, to payables, receivables, connectivity and payment rails, and then to supplier finance, guarantees, pricing, onboarding and risk controls. The final day applies these tools to a case corporate client and produces a Transaction Banking Solution Proposal ready for internal and client review.