MERCURY

Credit Operations and Cash Management in Money Services Businesses (MSBs)

26 – 30 April 2027
Cape Town (South Africa)



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Credit Operations and Cash Management in Money Services Businesses (MSBs)

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Introduction:

Money Services Businesses MSBs operate in a highly dynamic financial sector, offering essential services such as money transfers, foreign exchange, and payment processing. These entities handle large transactions daily, making effective credit operations and cash management vital for financial integrity and risk mitigation.

This Credit Operations and Cash Management in Money Services Businesses MSBs training course addresses the specific operational challenges faced by professionals in this sector. It emphasizes hands-on strategies in credit risk assessment, loan processing procedures, liquidity management strategies, and regulatory compliance in MSBs.

The Credit Operations and Cash Management in Money Services Businesses MSBs course incorporates real-world case studies and practical tools to help participants optimize financial performance, ensure regulatory compliance, and reduce risk. It covers chargeback prevention training, fraud detection, and working capital optimization training in depth.

Learners will understand the impact of technology, including treasury operations training and financial analytics, on operational efficiency. Participants will learn best practices to manage financial operations efficiently within high-risk environments. This Credit Operations and Cash Management in Money Services Businesses MSBs program ensures readiness for those navigating the complex and regulated financial services landscape of MSBs.

Targeted Groups:

This Credit Operations and Cash Management in Money Services Businesses MSBs training course targets professionals seeking specialized knowledge and skills:

- Finance officers and accountants working in MSBs.
- Credit risk analysts and loan processing officers.
- Treasury operations specialists and financial controllers.
- Professionals in financial compliance and regulatory affairs.
- Managers are involved in cash flow forecasting and liquidity planning.
- Internal auditors and audit trail compliance officers.
- Individuals in high-risk payment processing environments.
- Employees manage credit card processing and chargeback prevention.
- Banking professionals entering the MSB domain.
- Entrepreneurs and consultants supporting MSB operations.

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Course Objectives:

Participants will achieve the following objectives by completing the Credit Operations and Cash Management in Money Services Businesses MSBs course:

- Analyze and evaluate credit risk scenarios in MSB transactions.
- Apply structured procedures for loan processing and disbursement.
- Interpret financial data to support creditworthiness assessments.
- Implement risk management techniques to protect financial assets.
- Monitor regulatory compliance and audit trail integrity.
- Optimize working capital through effective liquidity management strategies.
- Design effective cash flow forecasting models tailored for MSBs.
- Investigate the causes of chargebacks and implement preventive measures.
- Integrate digital tools to enhance treasury operations training efficiency.
- Develop fraud prevention mechanisms in financial transactions.
- Examine the impact of digital currency and fintech on MSB operations.
- Create strategies that align with compliance standards and reduce risk exposure.
- Assess financial close management and reporting accuracy.
- Recommend solutions for cross-border transaction complexities.
- Communicate financial strategies and credit operations clearly to stakeholders.
- Improve decision-making through predictive analytics and forecasting tools.

Targeted Competencies:

Participants will gain the following competencies during the Credit Operations and Cash Management in Money Services Businesses MSBs program:

- Assess credit risks and customer profiles in MSBs.
- Execute efficient loan processing procedures.
- Forecast and manage cash flow effectively.
- Develop liquidity management strategies based on financial needs.
- Apply risk management techniques for MSB stability.
- Ensure compliance with KYC, AML, and other regulatory frameworks.
- Design fraud prevention strategies using audit trail systems.
- Interpret and present financial close management reports.
- Navigate high-risk payment processing systems with confidence.
- Communicate with internal teams and external clients on credit issues.
- Apply treasury operations training for financial optimization.

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• Develop credit solutions aligned with client expectations.

Course Content:

Unit 1: Fundamentals of Credit Operations and Cash Management in MSBs:

• Understand the core services and functions of MSBs.
• Explore the financial ecosystem and the MSB's regulatory environment.
• Define the key components of credit operations in MSBs.
• Examine financial services like currency exchange and transfers.
• Understand financial close management and reconciliation practices.
• Recognize the link between liquidity and risk in MSBs.
• Learn how working capital optimization training enhances financial flexibility.
• Explore challenges in cash flow forecasting for MSBs.
• Introduce the basics of treasury operations training.
• Understand that credit card processing training is essential for MSBs.
• Identify common risks in high-risk payment processing environments.
• Define compliance structures supporting cash management for MSBs.

Unit 2: Credit Risk Assessment and Loan Processing Procedures:

• Define credit risk in the context of MSB operations.
• Identify sources of credit risk in financial transactions.
• Evaluate customer creditworthiness and use scoring systems.
• Learn how to assess collateral and security instruments.
• Understand the procedural flow in loan processing.
• Examine common documentation used in MSB credit approvals.
• Apply credit risk assessment training and methods for MSBs.
• Understand the impact of poor loan processing on profitability.
• Integrate audit trail systems into credit operations.
• Review real-life examples of credit risk failures and lessons learned.
• Practice developing risk profiles for various MSB clients.
• Explore digital loan approval platforms enhancing efficiency.

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Unit 3: Cash Management Strategies and Liquidity Planning in MSBs:

- Define the role of cash management in daily MSB operations.
- Implement liquidity management strategies to minimize financial disruptions.
- Create accurate cash flow forecasting models.
- Understand cash reserve policies and working capital management.
- Examine the importance of timely reconciliation processes.
- Learn fraud prevention in financial transactions through digital monitoring.
- Apply treasury operations training to manage multiple fund flows.
- Explore financial software used for liquidity planning and reporting.
- Analyze cash inflows vs. outflows across payment channels.
- Develop key performance indicators KPIs for cash optimization.
- Assess emergency funding strategies during liquidity crises.
- Establish internal controls over cash handling and treasury operations.

Unit 4: Compliance, Fraud Prevention, and Risk Management in MSBs:

- Review major MSB regulatory compliance requirements KYC, AML.
- Understand the role of regulators in financial monitoring.
- Identify compliance risks in international financial transactions.
- Explore chargeback prevention training methods.
- Develop internal compliance programs and protocols.
- Examine fraud detection tools and incident reporting structures.
- Learn how to conduct internal audits in MSBs.
- Design risk mitigation strategies using real-time transaction monitoring.
- Evaluate regulatory compliance in MSBs and its business impact.
- Review case studies of non-compliance and corrective actions.
- Implement data protection strategies within MSB systems.
- Promote ethical practices in high-risk financial environments.

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Unit 5: Technology, Trends, and Advanced Practices in MSB Financial Operations:

- Explore digital tools supporting modern credit operations.
- Understand blockchain applications in cross-border MSB transactions.
- Examine digital currencies and their influence on MSB strategies.
- Apply financial analytics to optimize MSB performance.
- Review the role of AI in risk management techniques for MSBs.
- Study trends in global remittance and their operational implications.
- Investigate innovations in payment gateways and security protocols.
- Learn about cloud-based platforms for cash flow forecasting and credit processing.
- Evaluate the digital transformation of MSB business models.
- Use case studies to analyze successful digital credit operations.
- Explore emerging risks from cyber fraud and digital identity theft.
- Build strategic plans using advanced forecasting and planning tools.

Final Insights & Key Takeaways:

Upon completing the Credit Operations and Cash Management in Money Services Businesses MSBs course, participants will confidently navigate credit and cash operations in high-risk financial environments. Learners can align operational strategies with regulatory standards and financial goals.

With advanced skills in credit risk, loan processing, and liquidity management, professionals will strengthen compliance and profitability. This Credit Operations and Cash Management in Money Services Businesses MSBs program provides an essential foundation for advancing careers in MSB financial operations.