

CASH MANAGEMENT: EFFECTIVE CASH OPERATIONS, SETTLEMENT, AND RECONCILIATION



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TRAINING CENTER



Introduction

Cash Management: Effective Cash Operations, Settlement, and Reconciliation Training Course builds the operational discipline that keeps a company's cash accurate, timely, and controlled. Participants work through payment operations, bank connectivity, settlement mechanics, reconciliation processes, and cash controls as one connected function. The programme links daily execution with the controls that prevent loss, delay, and error. As a result, learners gain a practical method for running cash operations reliably. Furthermore, the course strengthens process discipline, control judgement, and the reporting that gives management confidence in the cash position.

Cash Management: Effective Cash Operations, Settlement, and Reconciliation Course Objectives

- Explain the cash operations function and its place in treasury.
- Map the end-to-end payment lifecycle from request to settlement.
- Operate payment methods: wire transfers, ACH, cards, and instant payments.
- Apply settlement mechanics including value dates and cut-off times.
- Manage bank connectivity through SWIFT, host-to-host, and API channels.
- Design and run daily bank reconciliation and cash positioning.
- Apply matching rules and automate reconciliation for high-volume flows.
- Identify and resolve exceptions: unmatched items, duplicates, and reversals.
- Apply controls: segregation of duties, dual authorisation, and payment limits.
- Use treasury management systems (TMS) and ERP integration effectively.

Course Methodology

- Interactive sessions built on cash operations and reconciliation cases.

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- Workshops on payment lifecycle mapping, settlement mechanics, and control design.
- Group exercises on exception handling, matching rules, and reconciliation design.
- Hands-on practice with bank statements, reconciliation templates, and control matrices.
- Simulation of a payment failure, a reconciliation break, and a fraud attempt.
- Facilitator coaching and peer review on personal cash operations plans.

Who Should Take This Course

- Treasury operations officers and cash managers.
- Accounts payable and payments team leads.
- Finance shared service centre professionals.
- Bank reconciliation and accounting staff.
- Internal control and treasury risk officers.
- Consultants advising on treasury operations and process improvement.

Cash Management: Effective Cash Operations, Settlement, and Reconciliation Course Outlines

Day 1: Cash Operations and the Treasury Function

- The cash operations role within treasury and finance.
- Cash positioning, funding, and payment execution responsibilities.
- Bank account structures and account rationalisation.
- Cash pooling, sweeps, and concentration operations.
- Roles, delegation of authority, and approval hierarchies.
- Service levels, cut-off times, and operational calendars.
- Case discussion: how a missed cut-off caused a funding shortfall.





Day 2: Payment Methods and the Payment Lifecycle

- The payment lifecycle from request to settlement and posting.
- Wire transfers, ACH/bulk payments, cards, and instant payments.
- Domestic versus cross-border payment routes.
- Payment files, formats, and validation standards (ISO 20022 overview).
- Beneficiary management and bank detail verification.
- Payment fraud risks: business email compromise and mandate fraud.
- Workshop: mapping a payment process end to end.

Day 3: Settlement Mechanics and Bank Connectivity

- Value dating, cut-off times, and settlement finality.
- Clearing systems, correspondent banking, and intermediaries.
- Currency settlement and foreign exchange payment considerations.
- Bank connectivity: SWIFT, host-to-host, and API connections.
- Bank fee analysis, account analysis statements, and service review.
- Managing bank relationships operationally.
- Exercise: designing a settlement timetable for a payment run.

Day 4: Reconciliation and Cash Positioning

- Daily bank reconciliation and cash positioning statements.
- Statement formats: MT940, CAMT, and BAI2 overview.
- Matching rules: one-to-one, one-to-many, and many-to-one.
- Automated reconciliation and rules-based matching.
- Exception handling: unmatched, duplicate, and reversed items.

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- Month-end reconciliation and ledger close discipline.
- Simulation: resolving reconciliation breaks before period close.

Day 5: Controls, Reporting, and Operational Governance

- Segregation of duties and dual authorisation in payments.
- Payment limits, sanction screening, and compliance checks.
- Treasury KPIs: straight-through processing, error rates, and reconciliation ageing.
- Cash dashboards and daily reporting routines.
- Treasury management systems (TMS) and ERP integration basics.
- Business continuity, contingency payments, and disaster recovery.
- Capstone: presenting a cash operations, settlement, and reconciliation plan.

Conclusion

By successfully completing Cash Management: Effective Cash Operations, Settlement, and Reconciliation, participants will gain a practical command of payment operations, settlement mechanics, reconciliation, and cash controls. They will acquire skills in process mapping, exception handling, control design, and operational reporting that keep cash accurate and protected. Gentex Training Center designs the programme to help professionals run cash operations with discipline and confidence.

FAQs





Q1 What is the "Cash Management: Effective Cash Operations, Settlement, and Reconciliation" course about?

It builds the operational discipline that keeps a company's cash accurate, timely, and controlled. The course spans the cash operations function, payment methods and the payment lifecycle, settlement mechanics and bank connectivity, reconciliation and cash positioning, and controls, reporting, and operational governance.

Q2 What are the key benefits of the "Cash Management: Effective Cash Operations, Settlement, and Reconciliation" course?

You gain a practical method for running cash operations reliably. The course reduces payment errors and delays, improves reconciliation speed and accuracy, strengthens fraud and control defences, and gives you reporting routines that make the cash position visible and trustworthy.

Q3 What skills will I gain from the "Cash Management: Effective Cash Operations, Settlement, and Reconciliation" course?

You will develop four core skills: payment operations and lifecycle management, settlement mechanics and bank connectivity management, bank reconciliation and cash positioning, and payment controls with operational reporting and governance.



Q4 What tools, methods, or standards are covered in the "Cash Management: Effective Cash Operations, Settlement, and Reconciliation" course?

The course covers payment methods including wire transfers, ACH, cards and instant payments, the ISO 20022 messaging overview, beneficiary verification practice, value dating and cut-off time management, clearing and correspondent banking mechanics, SWIFT, host-to-host and API bank connectivity, bank fee and account analysis review, statement formats (MT940, CAMT, BAI2), matching rules for one-to-one, one-to-many and many-to-one flows, automated reconciliation design, exception handling for unmatched, duplicate and reversed items, month-end reconciliation and ledger close discipline, segregation of duties and dual authorisation, payment limits and sanction screening, treasury KPIs such as straight-through processing and reconciliation ageing, treasury management systems (TMS) and ERP integration, and business continuity and contingency payment arrangements.

Q5 How is the "Cash Management: Effective Cash Operations, Settlement, and Reconciliation" course applied in real-world practice?

Participants apply it to real work such as mapping and simplifying a payment process, designing a settlement timetable for a payment run, building automated reconciliation rules, clearing a backlog of unmatched items before close, and preparing a daily cash position report for management. The same methods support fraud control reviews and bank service assessments.