

PAYMENTS, DIGITAL CURRENCIES AND CASHLESS ECONOMIES



GENTEX[®]
TRAINING CENTER



Introduction

The Payments, Digital Currencies and Cashless Economies Training Course prepares financial professionals to understand and shape the shift away from physical cash. Payments now move through instant rails, mobile wallets, card networks, and new digital currency models. Each change alters cost structures, access, and risk across the economy. This course explains how modern payment systems and digital currencies actually work. It covers real-time payments, stablecoins, CBDC, and cashless transition policy. Furthermore, it applies interoperability standards, regulation, and inclusion considerations. As a result, participants advise credibly on payment and currency strategy.

Payments, Digital Currencies and Cashless Economies Course Objectives

- Explain payment system components, participants, and settlement models.
- Apply real-time payment design and instant rail operating principles.
- Interpret ISO 20022 messaging and cross-border payment modernisation.
- Distinguish cryptocurrencies, stablecoins, tokenised deposits, and CBDC.
- Assess cashless transition drivers, benefits, and policy trade-offs.
- Evaluate digital payment access, inclusion, and exclusion risks.
- Apply payment regulation, licensing, and conduct expectations.
- Assess fraud, cyber, and settlement risk in digital payment channels.
- Analyse interoperability and multi-CBDC cross-border arrangements.
- Design payment strategy, roadmap, and governance for institutions.

Course Methodology

- Interactive lectures with payment modernisation and digital currency case studies.

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- Payment flow mapping and settlement design workshops.
- Digital currency model comparison and policy analysis exercises.
- Fraud and risk assessment practice on digital payment channels.
- Structured peer discussion with facilitator feedback on payment strategy.

Who Should Take This Course

- Payment operations and strategy professionals.
- Central bank payment policy and oversight staff.
- Retail and digital banking product managers.
- Treasury and cash management professionals.
- Compliance and financial crime officers in payments.
- FinTech and payment service provider staff.

Payments, Digital Currencies and Cashless Economies Course Outlines

Day 1: Payment Systems and Settlement Models

- Payment system components, operators, and participants.
- Real-time gross settlement and deferred net settlement.
- Card networks, wallets, and mobile money models.
- Payment chains: acquirer, issuer, scheme, and gateway roles.
- Settlement finality, liquidity, and settlement risk.
- Cost structures and interchange economics.
- Case study: a national instant payment system in operation.





Day 2: Real-Time Payments and Cross-Border Modernisation

- Instant payment rails, availability, and overlay services.
- Request-to-pay and account-to-account payment growth.
- ISO 20022 messaging and data-rich payment transfers.
- Cross-border frictions and the G20 roadmap targets.
- Correspondent banking alternatives and payment corridors.
- Interlinking instant payment systems across borders.
- Workshop: mapping an instant payment corridor end to end.

Day 3: Digital Currencies and Tokenised Money

- Cryptocurrencies, wallets, and key management basics.
- Stablecoins, reserve models, and redemption mechanics.
- Tokenised deposits and bank-issued digital money.
- Central bank digital currency models and design choices.
- Tokenisation of assets and programmable payment concepts.
- Custody, risk, and accounting implications of digital assets.
- Workshop: comparing digital currency models for a payment use case.

Day 4: Cashless Transition, Access, and Inclusion

- Drivers of cashless adoption and behavioural change.
- Merchant acceptance, terminal economics, and pricing.
- Cash infrastructure cost and cash accessibility duties.
- Financial inclusion, digital literacy, and vulnerable groups.

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- Interoperability of wallets, QR systems, and payment schemes.
- Consumer protection, complaint handling, and fraud liability.
- Workshop: assessing inclusion impacts of a cashless initiative.

Day 5: Regulation, Risk, and Payment Strategy

- Payment regulation, licensing, and supervisory expectations.
- AML, CFT, sanctions, and payment screening obligations.
- Fraud typologies, authorised push payment scams, and liability.
- Cyber resilience and operational risk in payment infrastructure.
- Governance, risk appetite, and payment oversight structures.
- Building a payment strategy roadmap and benefits case.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Payments, Digital Currencies and Cashless Economies, participants will gain a thorough understanding of payment system design, instant and cross-border payment modernisation, digital currency models, cashless transition policy, and payment regulation. They will also acquire practical skills in payment flow analysis, digital currency assessment, inclusion evaluation, and payment strategy design. In addition, the course prepares them to advise on payment and currency direction with confidence. Gentex Training Center delivers this programme with a strong focus on applied payment practice and measurable strategic clarity.





FAQs for Payments, Digital Currencies and Cashless Economies course

Q1 What is the "Payments, Digital Currencies and Cashless Economies" course about?

It is a five-day programme on modern payment systems and digital currency. It covers payment chains and settlement models, real-time and cross-border payment modernisation, cryptocurrencies, stablecoins and CBDC, cashless transition policy, access and inclusion, regulation, risk, and payment strategy.

Q2 What are the key benefits of the "Payments, Digital Currencies and Cashless Economies" course?

Participants gain a factual basis for decisions in a fast-moving and heavily hyped area. The course improves payment design and cost understanding, strengthens cross-border readiness, clarifies digital currency options and their risks, sharpens inclusion and access assessment, and improves regulatory and fraud-risk preparation before investment.

Q3 What skills will I gain from the "Payments, Digital Currencies and Cashless Economies" course?

Participants gain payment system and settlement model analysis, real-time and cross-border payment modernisation design, digital currency, stablecoin and CBDC assessment, and cashless transition, inclusion and payment regulation evaluation. These four skills cover the strategic and operational core of modern payments work.



Q4 What tools, methods, or standards are covered in the "Payments, Digital Currencies and Cashless Economies" course?

The course covers real-time gross settlement and deferred net settlement models, card network and wallet structures, interchange economics, instant payment rails and overlay services, request-to-pay services, account-to-account payment design, ISO 20022 messaging, the G20 cross-border payments roadmap, correspondent banking alternatives, payment system interlinking arrangements, cryptocurrency and wallet key management, stablecoin reserve and redemption models, tokenised deposit structures, central bank digital currency design choices, asset tokenisation concepts, custody and accounting treatment, cashless adoption drivers, merchant acceptance and terminal economics, financial inclusion and digital literacy assessment, wallet and QR interoperability standards, consumer protection and fraud liability rules, AML, CFT and sanctions screening obligations, authorised push payment scam typologies, cyber resilience requirements, and payment oversight governance frameworks.

Q5 How is the "Payments, Digital Currencies and Cashless Economies" course applied in real-world practice?

Participants apply the frameworks to their own markets and institutions. They map payment flows and settlement, assess instant and cross-border design options, compare digital currency models, evaluate inclusion and access effects, review regulatory obligations, and build payment strategy roadmaps. Many leave with a payment modernisation roadmap and decision framework ready for management review.