

# **SUPERVISORY OVERSIGHT OF PAYMENT SYSTEMS AND DIGITAL FINANCIAL INFRASTRUCTURE**



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TRAINING CENTER



## Introduction

The Supervisory Oversight of Payment Systems and Digital Financial Infrastructure Training Course prepares supervisors to oversee the rails that carry a modern economy's payments. Digital infrastructure now includes instant payment systems, card switches, wallets, and emerging digital currency platforms, and they interconnect in ways that concentrate risk. This course explains how oversight frameworks apply across that wider landscape. It covers designation, risk assessment, access, resilience, and supervisory intervention. Furthermore, it applies PFMI principles, cyber expectations, and cross-border coordination. As a result, participants oversee payment infrastructure that stays safe, efficient, and open.

## Supervisory Oversight of Payment Systems and Digital Financial Infrastructure Course Objectives

- Explain payment system and digital infrastructure components and interdependencies.
- Apply the PFMI principles across payment, clearing, and settlement systems.
- Apply designation criteria and oversight mandates to new infrastructure types.
- Assess settlement, credit, liquidity, and operational risk profiles.
- Evaluate access criteria, tiering, and fair participation arrangements.
- Apply cyber resilience, third-party, and cloud dependency requirements.
- Review governance, risk committees, and accountability structures.
- Design supervisory data collection, monitoring, and rating frameworks.
- Prepare inspection, escalation, and enforcement approaches.
- Coordinate oversight across authorities and with international bodies.

## Course Methodology

- Interactive lectures with real oversight and infrastructure incident case studies.

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- Risk assessment and rating workshops using oversight frameworks.
- Simulation of inspection, escalation, and crisis coordination decisions.
- Data collection and supervisory reporting design practice.
- Structured peer discussion with facilitator feedback on oversight issues.

## Who Should Take This Course

- Payment system supervisors in central banks.
- Financial market infrastructure oversight officers.
- Digital financial infrastructure and platform regulators.
- Payment operator and scheme risk managers.
- Cyber resilience and operational risk professionals.
- Internal auditors covering payment oversight functions.

## Supervisory Oversight of Payment Systems and Digital Financial Infrastructure Course Outlines

### Day 1: Payment Systems and Digital Infrastructure Landscape

- Payment system components, operators, and participants.
- Instant payment systems, card switches, and wallet ecosystems.
- Digital financial infrastructure: platform and tokenised models.
- Interdependency, concentration, and systemic importance.
- Designation criteria and scope of oversight mandates.
- Oversight objectives, powers, and legal basis.



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- Case study: how oversight handled a multi-system disruption.

## Day 2: Risk Assessment of Payment Infrastructure

- Settlement risk, finality, and legal risk.
- Credit risk, replacement cost, and principal risk.
- Liquidity risk, intraday liquidity, and funding arrangements.
- Operational risk sources and control expectations.
- Concentration risk from shared service providers and utilities.
- Rating and risk assessment methodologies for infrastructure.
- Workshop: assessing a system's risk profile and rating it.

## Day 3: Resilience, Cyber, and Third-Party Dependency

- Cyber resilience frameworks and threat landscape.
- Incident response, recovery objectives, and continuity testing.
- Third-party, cloud, and utility dependency management.
- Critical service mapping and impact tolerance setting.
- Business continuity expectations for operators and participants.
- Crisis management coordination and communication protocols.
- Workshop: reviewing resilience and recovery arrangements.

## Day 4: Access, Governance, and Market Conduct

- Access criteria and risk-based participation tiers.
- Fair and open access and exclusion considerations.
- Governance arrangements and stakeholder representation.
- Conflicts of interest and operator accountability.



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- Pricing, transparency, and service level expectations.
- Consumer impact and complaint pathways.
- Workshop: evaluating access and governance arrangements.

## Day 5: Supervision, Intervention, and Coordination

- Supervisory data collection and reporting frameworks.
- Off-site monitoring and supervisory technology tools.
- Inspection planning, evidence gathering, and remediation.
- Escalation triggers and enforcement instruments.
- Cooperation with banking, securities, and competition authorities.
- Cross-border oversight and international coordination.
- Course review, assessment, and action planning.

## Conclusion

By successfully completing Supervisory Oversight of Payment Systems and Digital Financial Infrastructure, participants will gain a thorough understanding of payment infrastructure landscapes, risk assessment, resilience and cyber expectations, access and governance arrangements, and supervisory practice. They will also acquire practical skills in risk rating, resilience review, oversight reporting design, and intervention planning. In addition, the course prepares them to oversee digital payment infrastructure with authority. Gentex Training Center delivers this programme with a strong focus on real supervisory practice and measurable oversight improvement.





## FAQs for Supervisory Oversight of Payment Systems and Digital Financial Infrastructure course

### Q1 What is the "Supervisory Oversight of Payment Systems and Digital Financial Infrastructure" course about?

It is a five-day programme on overseeing payment systems and digital financial infrastructure. It covers the infrastructure landscape and designation, risk assessment and rating, resilience and cyber expectations, access and governance arrangements, supervisory monitoring, intervention, and cross-border coordination.

### Q2 What are the key benefits of the "Supervisory Oversight of Payment Systems and Digital Financial Infrastructure" course?

Participants gain a consistent oversight approach across a widening range of platforms. The course improves risk identification across settlement, liquidity, operational and concentration exposure, strengthens resilience testing expectations, sharpens access and governance review, improves supervisory reporting quality, and prepares authorities to act before a localised failure spreads.



## Q3 What skills will I gain from the "Supervisory Oversight of Payment Systems and Digital Financial Infrastructure" course?

Participants gain oversight framework application and infrastructure designation assessment, settlement, liquidity and operational risk assessment with rating, resilience, cyber and third-party dependency review, and access, governance, intervention and coordination planning. These four skills cover the full oversight cycle for digital payment infrastructure.

## Q4 What tools, methods, or standards are covered in the "Supervisory Oversight of Payment Systems and Digital Financial Infrastructure" course?

The course covers the PFMI principles for financial market infrastructures, designation criteria and oversight mandate design, settlement finality and legal risk analysis, principal and replacement cost risk assessment, intraday liquidity and funding arrangement review, operational risk control expectations, concentration analysis of shared service providers, supervisory rating methodologies, cyber resilience frameworks, incident response and recovery objective setting, critical service mapping and impact tolerance definition, third-party and cloud dependency assessment, business continuity expectations, crisis coordination protocols, access criteria and risk-based participation tiering, governance and conflict of interest frameworks, pricing and service level transparency requirements, supervisory data collection and reporting frameworks, supervisory technology tools, inspection and evidence gathering methods, escalation triggers and enforcement instruments, and cross-border coordination arrangements.



## Q5 How is the "Supervisory Oversight of Payment Systems and Digital Financial Infrastructure" course applied in real-world practice?

Participants apply the frameworks in their own authorities. They map the infrastructure landscape, designate systems, assess and rate risk profiles, review resilience and dependency management, evaluate access and governance, design supervisory reporting, and plan inspections and interventions. Many leave with an oversight framework outline and a risk rating template ready for adoption.