JUPITER PRIME

Consulting • Training • Advisory

جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Transaction Banking Services for Corporate Clients Training Course

11 – 15 January 2027
Madrid

Transaction Banking Services for Corporate Clients Training Course

Ref: 2700_103057 **Date:** 11 – 15 January 2027 **Location:** Madrid **Fees:** 5600 GBP

Transaction Banking Services for Corporate Clients is a 1-week training course for relationship, product and implementation staff who structure the daily banking flows of corporate clients, and each participant builds a client service proposal for one real or composite company. Corporate treasurers now compare banks on payment speed, balance visibility and onboarding ease, so the service set decides who keeps the operating account. Jupiter Prime Training delivers this course on transaction banking services.

Why Transaction Banking Services Matter Now

Three forces reshape transaction banking services today. Real-time payment rails and richer payment messages raise client expectations for instant confirmation and automatic reconciliation. Corporate finance teams are smaller and want one bank portal that shows every account, collection and trade document. Fee pressure and capital rules push banks to earn steady, low-risk income from deposits and service charges rather than lending alone. A bank that designs these services well keeps steady operating balances; one that handles them badly loses mandates at the next tender.

Who Gains Most from Transaction Banking Services

- Relationship staff who own the corporate mandate and present service bundles at reviews and tenders
- Product specialists who define payment, collection, liquidity and trade service features and their limits
- Implementation and onboarding staff who set up accounts, channels, user rights and file formats for new clients
- Service and operations staff who resolve payment exceptions, returned items and reconciliation breaks
- Pricing and sales support staff who build fee schedules, balance-based offsets and client profitability views

A corporate coverage desk gains most when its relationship, product and onboarding members attend together.

Transaction Banking Services Capabilities

Participants learn to turn a company's operating cycle into bank services that move, collect, hold and protect its money.

- Map a corporate client's payment and collection flows — the service scope offered at mandate review
- Design an account and liquidity structure — the client treasurer's visibility decision
- Compare documentary collections, letters of credit and bank bonds for a given trade route — the importer or exporter's risk choice
- Specify receivables services — the finance team's reconciliation workload
- Calculate a service price that blends transaction fees with balance credits — the bank's relationship profitability target
- Build an onboarding plan — the client's go-live date

Key Transaction Banking Services Terms

- Operating account — the main current account a company uses to pay suppliers and staff and receive customer funds.
- Notional pooling — offsetting debit and credit balances across accounts for interest without moving funds.
- Zero-balance sweep — an automatic daily transfer that empties or tops up participant accounts against one header account.
- Virtual account — a sub-account number issued to a payer so incoming funds match automatically.
- Documentary collection — banks release shipping documents to the buyer against payment or acceptance.
- Balance credit — value given to a client's idle deposits to offset service fees.

Transaction Banking Services Day by Day

Day 1: The Corporate Operating Cycle and the Bank's Role

- Working Capital Cycle Mapping — Where The Bank Touches Client Cash
- Corporate Treasurer Priorities Matrix — Which Services Win The Operating Account
- Transaction Banking Revenue Mix — Fees Versus Deposit Income For The Bank
- Account Structure Inventory — Gaps Between Client Entities And Bank Accounts
- Client Flow Questionnaire — Scope Of The Service Proposal

Day 2: Payments and Collections Mechanics

- Payment Types And Clearing Routes — Speed And Cut-Off Choices
- Bulk And Payroll File Processing — Format And Approval Rules For Clients
- Structured Payment Message Content — Data Needed For Automatic Reconciliation
- Direct Debit And Card Acquiring Collections — Fit For Recurring Receipts
- Virtual Account Receivables Matching — Reduction Of Unapplied Cash

Day 3: Liquidity Products and Trade Services

- Zero-Balance And Target Sweeps — Daily Funding Of Subsidiary Accounts
- Notional Pooling And Interest Optimisation — Group Interest Outcome And Constraints
- Deposit Products And Term Placements — Surplus Balances And Bank Funding Value
- Letters Of Credit And Documentary Collections — Payment Risk On Trade Routes
- Bank Bonds And Standby Letters — Performance And Advance Payment Cover

Day 4: Pricing, Channels and Client Onboarding

- Fee Schedule Construction — Per-Item, Package And Tiered Charging Options
- Account Analysis Statement — Balance Credits Offsetting Service Charges
- Relationship Profitability Model — Price Floors For Tender Responses
- Online Banking Channel And Host-To-Host Links — Client Connectivity Choice
- Onboarding Checklist And User Entitlements — Time To First Live Payment

Day 5: Practising the Client Service Proposal

- Case Company Flow Map Review — Service Scope From Day 1 Findings
- Payment And Receivables Design — Collection And Disbursement Set Selection
- Liquidity And Trade Structure Choice — Pooling, Sweep And Bond Mix
- Priced Service Bundle — Fees, Balance Credits And Profit Floor Combined
- Client Service Proposal Presentation — Final Package For The Mandate Review

Applying Transaction Banking Services After the Course

- Run a flow mapping session with one corporate client and list the services it does not yet use.
- Rebuild the account analysis statement for a top client against the relationship profit floor.

Transaction Banking Services Questions FAQ

What are transaction banking services for corporate clients and why do they matter now?

Transaction banking services are the payment, collection, liquidity and trade services a bank runs for a company's daily money flows. They matter now because treasurers expect real-time visibility, and these services hold the operating balances that anchor the whole banking relationship.

Which roles gain most from transaction banking services training?

Relationship, product, onboarding, service and pricing staff gain most. Each shapes part of the corporate client journey, from flow review to account set-up and fees.

How does transaction banking services training differ from a treasury course?

It is taught from the bank's side of the table. A corporate treasury course trains company treasurers to run their own cash; this course trains bank staff to design, price and deliver the services those treasurers buy.

What do you bring back from transaction banking services training?

You bring back a client service proposal for one company. It combines a flow map, chosen services, a priced bundle and an onboarding plan.

Transaction Banking Services: The Way Forward

The client service proposal first informs which services to put forward at the next mandate review or tender. Relationship managers lead it, with product and onboarding staff checking feasibility. After its first use, revisit the pricing view, since live volumes and balances often differ from forecasts.