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Mobile Wallet Launch, Float Safeguarding and Settlement Training Course

29 November – 3 December 2027
Vienna

Mobile Wallet Launch, Float Safeguarding and Settlement Training Course

Ref: 2791_106916 **Date:** 29 November – 3 December 2027 **Location:** Vienna **Fees:** 5900 GBP

Mobile Wallet Launch, Float Safeguarding and Settlement is a 1-week training course for payments, finance and product staff in banks, fintechs and merchants, and it closes with a wallet launch business case and reconciliation flow. Wallets now carry everyday spending, so customer balances, fees and settlement breaks reach the finance ledger daily. Jupiter Prime Training delivers this course.

Why Mobile Wallet Launch, Float Safeguarding and Settlement Matters Now

Three groups shape this subject today. Customers expect instant QR and contactless payments and quick refunds, so a wallet that freezes or loses a top-up loses trust. Supervisors expect customer float to be held apart from the issuer's own money and reconciled every day. A wallet issuer that handles these well can price sustainably and close each settlement day cleanly; one that handles them badly faces unexplained float shortfalls, chargeback losses and a stalled launch. The course rests on established payment tokenisation practice and double-entry accounting for stored value.

Who Gains Most from Mobile Wallet Launch, Float Safeguarding and Settlement

- Product owners shaping wallet features, top-up channels and merchant acceptance
- Finance staff accounting for stored value, fee income and safeguarded float
- Operations analysts running daily settlement files and break investigation
- Fraud and risk specialists setting transaction limits and device checks
- Merchant payment leads comparing acceptance costs across wallet schemes

A wallet launch squad gains most when product, finance and operations members attend together and agree one view of the money flow.

Mobile Wallet Launch, Float Safeguarding and Settlement Capabilities

Participants follow each unit of stored value from top-up to merchant payout and price the launch around it.

- Compare closed, semi-closed and open wallet models — the launch scope decision
- Map tokenised card, QR and contactless payment journeys — product and acceptance teams
- Design a daily float safeguarding and reconciliation flow — finance and supervisors
- Calculate wallet unit economics from fees, interchange and incentives — the pricing committee
- Specify fraud limits, device binding and dispute rules — risk owners
- Build a wallet launch business case with volume scenarios — the investment approval board

Key Mobile Wallet Launch, Float Safeguarding and Settlement Terms

- Stored value — money a customer has loaded into a wallet, owed back by the issuer on demand.
- Float safeguarding — holding customer wallet balances in segregated accounts, apart from the issuer's own funds.
- Tokenisation — replacing a card number with a device-specific token.
- Merchant-presented QR — a code shown at the till that the customer scans with the wallet to pay.
- Settlement file — the daily record of cleared wallet transactions used to move funds.
- Reconciliation break — a gap between wallet ledger, settlement file and bank balance that must be explained.

Mobile Wallet Launch, Float Safeguarding and Settlement Day by Day

Day 1: Wallet Models and the Payments Landscape

- Closed, Semi-Closed and Open Wallet Models — Setting Launch Scope
- Pass-Through Versus Staged Wallets — Choosing Where Customer Money Sits
- Issuer, Acquirer, Scheme and Processor Roles — Allocating Responsibilities
- Customer Top-Up and Cash-Out Channels — Balancing Reach Against Cost
- Merchant Acceptance Mix — Weighing Wallets Against Cards and Transfers

Day 2: Payment Journeys and Tokenisation

- Device Tokenisation and Token Vaults — Protecting Card Credentials in Wallets
- Merchant-Presented and Customer-Presented QR Flows — Designing Checkout Steps
- Near-Field Contactless Payments — Setting Limits and Authentication Rules
- Peer-to-Peer Transfers and Request-to-Pay — Shaping Wallet Usage Patterns
- Refunds, Reversals and Chargebacks — Defining Customer Dispute Handling

Day 3: Float, Settlement and Reconciliation

- Stored Value Ledger Design — Recording Customer Liabilities Accurately
- Float Safeguarding Accounts — Segregating Customer Money From Operating Funds
- Daily Settlement Files and Net Positions — Moving Funds to Merchants
- Three-Way Reconciliation of Ledger, File and Bank — Clearing Breaks
- Dormant Balances and Unclaimed Funds — Setting Treatment and Escalation

Day 4: Fees, Unit Economics and Fraud Controls

- Merchant Discount Rates and Interchange Shares — Pricing Acceptance Fairly
- Customer Fees, Cashback and Incentive Costs — Testing Wallet Profitability
- Cost per Transaction Modelling — Comparing Processing Partners
- Device Binding, Velocity Limits and Risk Scoring — Reducing Account Takeover
- Mule Account and Collusion Patterns — Designing Monitoring Alerts

Day 5: Practising the Wallet Launch Business Case

- Adoption and Transaction Volume Scenarios — Applying Day 1 Model Choices
- Revenue and Cost Lines by Payment Journey — Applying Day 2 and Day 4 Pricing
- End-to-End Reconciliation Flow Chart — Applying Day 3 Settlement Rules
- Launch Risk Register and Control Owners — Assigning Accountability Before Go-Live
- Wallet Launch Business Case — Presenting to an Approval Panel

Applying Mobile Wallet Launch, Float Safeguarding and Settlement After the Course

- Run a three-way reconciliation on one week of wallet ledger, settlement files and float statements, logging breaks by cause.
- Rebuild the unit economics of the busiest payment journey against processing, incentive and fraud costs.

Mobile Wallet Launch, Float Safeguarding and Settlement Questions FAQ

What is mobile wallet launch, float safeguarding and settlement, and why does it matter now?

It is the discipline of bringing a wallet to market while protecting customer balances and settling every payment correctly. It matters now because wallets carry daily spending, so float gaps and settlement breaks quickly become financial and reputational losses.

Which roles gain most from mobile wallet launch, float safeguarding and settlement?

Payments, finance and product staff in banks, fintechs and merchants gain most. You benefit if you design wallet features, account for stored value, run settlement or set fraud limits.

How does mobile wallet launch, float safeguarding and settlement differ from card settlement accounting?

It covers the whole wallet, not just card clearing. Card settlement courses focus on scheme files and interchange; this one adds wallet models, float protection, QR journeys, fraud controls and a launch business case.

What do you bring back from mobile wallet launch, float safeguarding and settlement?

You bring back a wallet launch business case with volume scenarios and journey-level economics, plus a reconciliation flow chart linking ledger, settlement files and float accounts that operations can adopt.

Mobile Wallet Launch, Float Safeguarding and Settlement: The Way Forward

The wallet launch business case and reconciliation flow first inform whether to proceed with launch and which payment journeys to switch on. Product owners, finance and operations use them together at the approval panel. After the first month live, revisit the volume scenarios and break log against actual results, since adoption and reconciliation quality shape profitability most.