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COURSE BROCHURE

# Card Settlement Accounting and Interchange Reconciliation Training Course

7 – 11 March 2027
Abu Dhabi

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Registered in the United Kingdom and Saudi Arabia

# Card Settlement Accounting and Interchange Reconciliation Training Course

**Ref:** 2354_88196 **Date:** 7 – 11 March 2027 **Location:** Abu Dhabi **Fees:** 5500 GBP

Card Settlement Accounting and Interchange Reconciliation is a 1-week training course for payments and card operations staff who post, settle and reconcile card transactions; it produces a card payment flow and reconciliation map. Rising card volumes, faster settlement cycles and shifting scheme fees leave suspense balances that grow unnoticed. Jupiter Prime Training offers this course on card settlement accounting and interchange reconciliation.

## Why Card Settlement Accounting and Interchange Reconciliation Matters Now

Three groups shape card settlement accounting and interchange reconciliation today: card schemes that revise fee tables and settlement calendars, merchants that question every deduction from their payouts, and auditors who ask why clearing suspense accounts carry old items. An issuer or acquirer that reconciles daily releases cash on time and spots fee leakage early; one that reconciles monthly writes off disputes it could have won. The course rests on the four-party card model, the clearing and settlement cycle, interchange-plus pricing and the dispute lifecycle from retrieval request to arbitration.

## Who Gains Most from Card Settlement Accounting and Interchange Reconciliation

- Card operations staff who process clearing files and settlement reports
- Payments accountants who post card income, scheme fees and settlement entries
- Reconciliation staff who clear suspense and nostro breaks on card accounts
- Merchant services staff who calculate merchant payouts and fee deductions
- Dispute handlers who manage chargebacks, representments and write-offs

A card operations unit gains most when its operations, accounting and dispute staff attend together, because each break crosses all three desks.

## Card Settlement Accounting and Interchange Reconciliation Capabilities

Participants follow a card transaction from authorisation to the ledger and close the gaps where money waits unmatched.

- Assess the issuing and acquiring flows and the accounting entries each settlement step creates — the payments controller
- Calculate interchange, scheme fees and merchant service charges on a sample of transactions — merchant pricing decisions
- Build a three-way match of clearing files, settlement advices and bank statements — month-end close sign-off
- Apply ageing and ownership rules to suspense and settlement break items — write-off approval
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Test chargeback and representment entries against the dispute lifecycle — dispute recovery decisions
- Design daily reconciliation controls with fraud loss tagging — the head of card operations

## Key Card Settlement Accounting and Interchange Reconciliation Terms

- Interchange — the fee the acquirer pays the issuer on each card purchase, set by the card scheme by card type and channel.
- Merchant service charge — the total fee an acquirer deducts from a merchant's payout, covering interchange, scheme fees and its own margin.
- Clearing file — the scheme record of transactions presented for payment, used to calculate amounts owed between issuers and acquirers.
- Settlement advice — the scheme statement of net amounts each member must pay or receive for a settlement date.
- Chargeback — the reversal of a card transaction raised by the issuer on the cardholder's behalf under scheme dispute rules.
- Suspense account — a temporary ledger account holding settlement amounts that cannot yet be matched to a transaction or customer.

## Card Settlement Accounting and Interchange Reconciliation Day by Day

### Day 1: The Card Payment Chain

- Four-Party Card Model — Roles of Issuer, Acquirer and Scheme
- Authorisation, Clearing and Settlement Stages — Timing of Cash Movements
- Card Scheme Rules and Fee Tables — Cost Visibility for Finance
- Processor and Switch Reports — Choosing the Source of Record
- Payment Flow Mapping — Locating Every Settlement Hand-Off

### Day 2: Issuing Side Accounting

- Cardholder Posting and Billing Cycle — Revenue and Receivable Timing
- Interchange Income Recognition — Card Product Profitability
- Scheme Settlement Entries for Issuers — Net Position Accuracy
- Rewards and Cashback Accruals — Loyalty Cost Provisioning
- Foreign Currency Conversion Margins — Cross-Border Spend Income

### Day 3: Acquiring and Merchant Settlement

- Merchant Payout Calculation — Gross, Fees and Net Funding
- Interchange-Plus and Blended Pricing — Merchant Margin Choices
- Scheme Fee Invoice Checking — Overcharge Recovery
- Reserve and Holdback Accounts — Merchant Credit Exposure
- Settlement Calendar and Cut-Off Times — Funding Date Disputes

## Day 4: Reconciliation, Disputes and Loss Controls

- Clearing to Settlement to Bank Match — Daily Break Detection
- Suspense Ageing and Ownership Rules — Write-Off Thresholds
- Chargeback and Representment Entries — Dispute Recovery Accounting
- Fraud Loss Tagging and Recovery Posting — Loss Reporting Accuracy
- Reconciliation Exception Dashboard — Escalation Decisions

## Day 5: Practising the Card Reconciliation Map

- Issuer Settlement Break Exercise — Applying Day 2 to a Retail Card Portfolio
- Merchant Payout Review — Applying Day 3 to a Hotel Group
- Suspense Clean-Up Plan — Applying Day 4 to an Airline Acquirer
- Reconciliation Control Calendar — Daily, Weekly and Monthly Checks
- Completed Card Payment Flow and Reconciliation Map — Controller Sign-Off

## Applying Card Settlement Accounting and Interchange Reconciliation After the Course

- Trace one day of clearing files to the settlement advice and bank statement and log every break with an owner
- Recalculate the scheme fees on last month's invoice and raise a recovery claim for any overcharge found

## Card Settlement Accounting and Interchange Reconciliation Questions FAQ

### What is card settlement accounting and interchange reconciliation?

It is the accounting and matching of card transactions, fees and settlements between issuers, acquirers, schemes and merchants. It matters now because faster settlement and changing fees leave unexplained balances on card accounts.

### Who gains most from card settlement accounting and interchange reconciliation?

Card operations and payments accounting staff gain most, with reconciliation, merchant services and dispute handling staff.

### How does card settlement accounting and interchange reconciliation differ from a card fraud analytics course?

It concentrates on posting, fee checking and reconciliation of card money flows, while a fraud course concentrates on detecting suspicious transactions.

## What do you bring back from card settlement accounting and interchange reconciliation training?

You bring back a card payment flow and reconciliation map showing each settlement step, its ledger entries, match points and break owners.

## Card Settlement Accounting and Interchange Reconciliation: The Way Forward

The card payment flow and reconciliation map first informs which suspense balances to clear before the next close. Card operations staff run the daily matches from it, payments accountants post against it and controllers review breaks with it. After the first scheme fee change, the fee tables and match tolerances deserve revisiting, because new fees create breaks the map did not foresee.