JUPITER PRIME

Consulting • Training • Advisory

جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Straight-Through Payment Processing Training Course

29 March – 2 April 2027
Barcelona

Straight-Through Payment Processing Training Course

Ref: 2405_90475 **Date:** 29 March – 2 April 2027 **Location:** Barcelona **Fees:** 5600 GBP

Straight-Through Payment Processing is a 1-week training course for bank operations and payments managers who run transfer, clearing and collection queues, and it produces a payments operations improvement plan. Rising volumes of instant and cross-border payments leave little time for manual keying, so every payment that stops for repair now costs money, customer trust and settlement certainty. Jupiter Prime Training offers this course in Straight-Through Payment Processing.

Why Straight-Through Payment Processing Matters Now

Three pressures meet in the payments back office. Corporate and retail customers expect transfers to arrive within seconds, at any hour. Payment messages now carry richer structured fields, so poor data in one system breaks validation further down the chain. Clearing houses and correspondent banks shorten their cut-off windows and penalise late or rejected items. An operation that lifts its straight-through rate frees staff for investigations and fraud checks; one that does not builds repair backlogs and missed settlements. The course rests on waste-removal methods from lean operations, on statistical defect measurement, and on Robotic Process Automation RPA for rule-based tasks.

Who Gains Most from Straight-Through Payment Processing

- Payment operations leads who own outgoing and incoming transfer queues
- Repair and investigations supervisors who resolve rejected, returned and held items
- Clearing and settlement managers who meet cut-offs and manage liquidity positions
- Process improvement managers who map workflows and track defect rates
- Payments product managers who set validation rules for channels and corporate files

A payments hub or shared operations centre gains most when supervisors from repair, clearing and process improvement attend as one group.

Straight-Through Payment Processing Capabilities

Participants turn repair queues into measurable defect causes and redesign the payment journey so fewer items need a human touch.

- Calculate the straight-through rate by channel, currency and payment type — the baseline sponsors approve
- Assess root causes of repair using Pareto and fishbone analysis — the fix list for each queue
- Design validation and enrichment rules at the point of entry — corporate clients and channel owners
- Specify candidate tasks for robotic automation and intelligent matching — the automation backlog
- Build service levels and key risk indicators for payment queues — operations committees and auditors
- Communicate a staged improvement case with expected effects — heads of operations and finance

Key Straight-Through Payment Processing Terms

- Straight-through processing STP — handling a payment from initiation to settlement with no manual intervention.
- STP rate — the share of payments completed without any human touch, measured over a set period.
- Payment repair — manual correction of a payment that failed validation, such as a missing account or bank code.
- Enrichment — adding or correcting payment fields automatically from reference data before release.
- Cut-off time — the latest moment a payment can enter clearing for same-day settlement.
- Return and recall — a payment sent back by the receiving bank, or withdrawn by the sender after release.

Straight-Through Payment Processing Day by Day

Day 1: The Payment Journey End to End

- Payment Lifecycle Mapping — Initiation, Validation, Clearing and Settlement Hand-Offs
- Instant and Batch Payment Rails — Speed Versus Cost of Exceptions
- Structured Payment Messaging — Data Quality Needs Across the Chain
- Correspondent and Clearing Cut-Offs — Liquidity and Timing Pressure
- Current STP Baseline — Measuring Touch Rates by Channel

Day 2: Finding the Causes of Repair

- Repair Queue Sampling — Classifying Exceptions by Reason Code
- Pareto Analysis of Defects — Choosing the Few Causes That Matter
- Fishbone Diagrams for Payment Failures — People, Data and Systems
- Waste Walk in Operations — Rekeying, Waiting and Duplicate Checks
- Defect Rate Measures — Setting a Realistic Quality Target

Day 3: Designing Automation and Enrichment

- Front-End Validation Rules — Stopping Bad Data at Entry
- Reference Data Enrichment — Bank Codes, Account Formats and Beneficiary Lists
- Robotic Process Automation Candidates — Rule-Based Tasks Worth Automating
- Intelligent Matching for Returns and Investigations — Faster Case Closure
- Sanctions and Fraud Screening Hand-Offs — Reducing False Hits Without Gaps

Day 4: Controls, Measures and Operating Rhythm

- Queue Service Levels — Ageing Limits for Held and Repair Items
- Key Risk Indicators for Payments — Early Warning of Backlogs
- Four-Eyes Release and Segregation of Duties — Speed Against Control
- Daily Operations Huddle and Dashboard — Ownership of Exception Trends
- Corporate Client File Onboarding — Testing Formats Before Go-Live

Day 5: Practising the Payments Operations Improvement Plan

- Bank Transfer Case — Applying Pareto and Fishbone to Real Queues
- Payroll File Case — Designing Validation Rules for a Corporate Client
- Automation Backlog Ranking — Effort, Risk and Expected Touch Reduction
- Control and Measure Set — Matching Indicators to Each Improvement
- Payments Operations Improvement Plan — Final Draft for Heads of Operations

Applying Straight-Through Payment Processing After the Course

- Sample one week of repair items, code each by reason and run a Pareto chart to pick the top three causes to fix.
- Agree new front-end validation rules with one corporate client whose payroll or supplier files most often fall into repair.

Straight-Through Payment Processing Questions FAQ

What is straight-through payment processing and why does it matter now?

It is moving a payment from initiation to settlement without manual handling. It matters now because instant payments and tighter cut-offs leave no time for repair, so every defect costs speed and trust.

Which roles gain most from straight-through payment processing?

Payment operations leads, repair supervisors and clearing managers gain most. Process improvement and payments product managers also benefit, since they set the rules that keep payments flowing.

How does straight-through payment processing differ from a digital transformation course?

It is narrower and more operational. A digital transformation course covers strategy, culture and the whole operating model, while this one focuses on payment queues, repair causes, validation rules and automation of back-office tasks.

What do you bring back from straight-through payment processing?

You bring back a draft plan with a measured baseline, ranked causes of repair, an automation backlog and the indicators to track progress in your payments hub.

Straight-Through Payment Processing: The Way Forward

The payments operations improvement plan first informs which repair causes to remove in the next quarter. Heads of operations use it to fund automation, and repair supervisors use it to set queue targets. After the first changes go live, revisit the STP baseline by channel, since gains in one rail often expose new defects in another.