JUPITER PRIME

Consulting • Training • Advisory

جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Tokenised Deposits and Ledger Settlement for Bank Staff Training Course

11 – 15 January 2027
Amsterdam

jupiterprime.uk

info@jupiterprime.uk

Registered in the United Kingdom and Saudi Arabia

Tokenised Deposits and Ledger Settlement for Bank Staff Training Course

Ref: 2493_94486 **Date:** 11 – 15 January 2027 **Location:** Amsterdam **Fees:** 5600 GBP

Tokenised Deposits and Ledger Settlement for Bank Staff is a 1-week training course for operations, product and client-facing bank staff new to digital assets, who leave with a settlement readiness note for their desk. Banks are now testing deposit tokens, on-chain payment legs and atomic delivery-versus-payment, so frontline and back-office teams need a shared grasp of how tokenised money moves. Jupiter Prime Training delivers this course on tokenised deposits and ledger settlement.

Why Tokenised Deposits and Ledger Settlement Matters Now

Three forces shape the subject today. Correspondent and wholesale payment networks are piloting shared ledgers that settle in seconds rather than days. Corporate treasurers are asking their banks for programmable payments. Supervisors expect new settlement rails to carry no hidden operational exposure. Handled well, tokenised money shortens settlement chains; handled badly, it brings failed transfers, unreconciled ledgers and unsuitable sales. The course rests on international principles for payment and settlement infrastructures and on the bank's own operational risk taxonomy.

Who Gains Most from Tokenised Deposits and Ledger Settlement

- Payment operations staff who process, reconcile and repair incoming and outgoing transfers
- Product officers who shape deposit, cash management and settlement offerings
- Relationship staff who explain token-based services to corporate and private clients
- Operational risk analysts who log events, map controls and record losses
- Treasury and liquidity staff who fund intraday positions across accounts

A cross-functional cohort from one bank, mixing payments, product and risk staff, gains most.

Tokenised Deposits and Ledger Settlement Capabilities

Participants turn ledger mechanics into decisions their own desk can defend before clients, auditors and risk committees.

- Distinguish deposit tokens, stablecoins and central bank money by issuer claim — product approval committee
- Trace a token transfer from instruction to finality on a shared ledger — payments operations lead
- Assess key control, signing and segregation arrangements for token holdings — operational risk function
- Apply fair value and redemption logic to a token position — finance and valuation teams
- Test a client's understanding and needs before offering token services — suitability reviewers
- Build a settlement readiness note with risks and controls — senior payments sponsor

Key Tokenised Deposits and Ledger Settlement Terms

- Deposit token — A digital representation of a commercial bank deposit, issued by a licensed bank and carrying the same claim on that bank.
- Stablecoin — A privately issued token designed to hold a steady value against a reference asset, backed by a reserve pool.
- Settlement finality — The point at which a transfer becomes irrevocable and unconditional, so neither party can reverse it.
- Atomic settlement — Simultaneous exchange of two assets on a ledger, so that either both legs complete or neither does.
- Private key — A secret cryptographic code that authorises movements of tokens held at a ledger address.
- Smart contract — Code stored on a ledger that executes agreed transfer conditions automatically when triggered.

Tokenised Deposits and Ledger Settlement Day by Day

Day 1: Money, Tokens and Issuer Claims

- Forms of Money Hierarchy — Which Claim a Client Actually Holds
- Deposit Token Versus Stablecoin Comparison — Product Positioning and Disclosure
- Permissioned and Public Ledger Types — Choice of Network for Bank Use
- Token Lifecycle of Mint, Transfer and Burn — Accounting Entry Points
- Wholesale and Retail Use Case Map — Where Tokenisation Adds Value

Day 2: How Ledger Settlement Works

- Transaction Flow from Instruction to Block — Operational Hand-Off Points
- Consensus and Validator Roles — Trust in Final Ledger State
- Settlement Finality and Irrevocability Rules — Legal Certainty of Transfers
- Delivery Versus Payment and Payment Versus Payment Legs — Counterparty Exposure
- Smart Contract Payment Conditions — Programmable Treasury Instructions

Day 3: Keys, Wallets and Custody Controls

- Hot, Warm and Cold Wallet Tiers — Liquidity Versus Protection Balance
- Multi-Signature and Key Sharding Schemes — Approval Authority Design
- Segregation of Client and House Tokens — Insolvency Protection for Clients
- Ledger to Core Banking Reconciliation — Daily Break Resolution
- Token Operational Risk Event Log — Loss Capture and Escalation

Day 4: Valuation, Suitability and Client Dialogue

- Par Redemption and Depeg Scenarios — Valuation of Token Positions
- Reserve Attestation Reading — Confidence in Third-Party Tokens
- Client Suitability Questionnaire for Token Services — Appropriate Sale Decision
- Plain-Language Risk Disclosure Drafting — Informed Client Consent
- Financial Crime Screening of Ledger Addresses — Onboarding Acceptance

Day 5: Practising the Settlement Readiness Note

- Desk Settlement Walkthrough Using Day 2 Flows — Gaps in Current Process
- Control Matrix Drawn from Day 3 Custody Tiers — Ownership of Each Key Risk
- Client Journey Test Using Day 4 Suitability Tools — Service Readiness Verdict
- Peer Challenge Panel on Draft Findings — Priorities for Sponsor Attention
- Settlement Readiness Note Completion — Recommendation to Payments Sponsor

Applying Tokenised Deposits and Ledger Settlement After the Course

- Map one live payment flow against a ledger settlement model and mark each point where finality would move.
- Run a reconciliation dry run between a test token ledger and the core banking record, logging every break by cause.

Tokenised Deposits and Ledger Settlement Questions FAQ

What is tokenised deposits and ledger settlement, and why does it matter now?

It is the practice of representing bank deposits as tokens and settling them on a shared ledger. It matters now because banks and corporate clients are testing faster, programmable settlement.

Which roles gain most from tokenised deposits and ledger settlement training?

Payment operations, product, relationship, operational risk and liquidity staff gain most. A shared view of issuance, settlement and custody helps them agree controls.

How does tokenised deposits and ledger settlement training differ from a crypto trading course?

It concentrates on bank money, settlement mechanics and controls rather than speculative trading. It studies how a bank issues, moves, reconciles and explains token-based deposits.

What do you bring back from tokenised deposits and ledger settlement training?

You bring back a settlement readiness note for your own desk. It records flows reviewed, controls needed and the gaps to prioritise first.

Tokenised Deposits and Ledger Settlement: The Way Forward

The settlement readiness note gives a payments sponsor a grounded answer to the first decision: whether the desk can take part in a token settlement pilot. Operations, risk and relationship staff use it to assign control owners and client messages. After its first use, the perspective worth revisiting is finality, since each new network or counterparty can shift where an irrevocable transfer occurs.