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COURSE BROCHURE

# Human Error Analysis of Bank Payment Incidents Training Course

2 – 6 August 2027
New York

# Human Error Analysis of Bank Payment Incidents Training Course

**Ref:** 2532_96172 **Date:** 2 – 6 August 2027 **Location:** New York **Fees:** 7900 GBP

Human Error Analysis of Bank Payment Incidents is a 1-week training course for operational risk and incident investigation staff who explain misdirected, duplicated or late payments and leave with a payment error human factors case file. Payment volumes keep rising while release cut-offs shrink, so slips at the keyboard now reach customers within seconds. Jupiter Prime Training sets human error analysis of bank payment incidents in that wider operational picture.

## Why Human Error Analysis of Bank Payment Incidents Matters Now

Three forces shape this work today: instant settlement that removes the window for catching a mistyped account number, leaner back offices where one operator covers several queues, and boards that ask why the same misdirected payment keeps recurring. A bank that traces an incident to its workload, interface and supervisory causes can redesign the release step and stop recurrence. The course rests on human factors principles, error classification into slips, lapses, mistakes and violations, and just culture thinking applied to payment operations.

## Who Gains Most from Human Error Analysis of Bank Payment Incidents

- Staff who log, triage and classify operational loss events raised by payment operations
- Investigators who interview operators, checkers and supervisors after a misdirected or duplicated transfer
- Second-line reviewers who challenge root cause conclusions before an incident file is closed
- Process owners who redesign maker-checker steps, release screens and exception queues
- Control testers who verify that corrective actions actually change operator behaviour

Payment operations units gain most when investigators and process owners attend together and share one vocabulary.

## Human Error Analysis of Bank Payment Incidents Capabilities

Participants move from asking who keyed the payment to asking which conditions made the error likely.

- Classify each unsafe act in a payment incident as a slip, lapse, mistake or violation — incident severity and response
- Assess workload, shift pattern and queue pressure at the moment of release — staffing decisions for operations heads
- Conduct cognitive interviews with operators without triggering blame — the reliability of the incident account
- Map performance shaping factors in screens, procedures and supervision — system owners and process designers
- Design corrective actions ranked by barrier strength — the operational risk committee

- Test whether a corrective action has reduced recurrence — the closure decision on the incident

## Key Human Error Analysis of Bank Payment Incidents Terms

- Slip — an action carried out differently from the intention, such as transposed account digits.
- Lapse — a memory failure in which a step is omitted, such as forgetting to apply a payment hold.
- Violation — a deliberate departure from a rule, often driven by time pressure.
- Performance shaping factor — a condition that raises or lowers the chance of error.
- Latent condition — an organisational weakness that waits for an unsafe act to expose it.
- Just culture — an approach that separates honest error from reckless conduct.

## Human Error Analysis of Bank Payment Incidents Day by Day

## Day 1: Payment Incidents Through a Human Factors Lens

- Payment Incident Typology — Misdirected, Duplicated, Delayed and Wrong-Amount Transfers
- Person Versus System View of Error — How Investigators Frame Blame
- Layered Barrier Analysis — Where Release Controls Let Errors Pass
- Just Culture Decision Tree — Separating Honest Error From Reckless Conduct
- Instant Settlement Pressures — Shrinking Windows for Catching Keying Mistakes

## Day 2: Classifying Unsafe Acts

- Slips, Lapses, Mistakes and Violations — Choosing the Right Error Category
- Skill, Rule and Knowledge Based Performance — Matching Fixes to Error Level
- Routine Versus Exceptional Violations — Reading Workarounds in Payment Queues
- Maker-Checker Failure Patterns — Why Second Pairs of Eyes Miss Errors
- Error Coding Sheet — Consistent Tagging Across the Loss Event Database

## Day 3: Workload, Interfaces and Organisational Causes

- Workload and Queue Pressure Profiling — Linking Cut-Off Peaks to Error Rates
- Fatigue and Shift Pattern Review — Staffing Choices Behind Night Releases
- Release Screen Usability Assessment — Interface Traps That Invite Keying Slips
- Procedure Clarity Testing — Ambiguous Instructions That Breed Rule Mistakes
- Latent Condition Mapping — Tracing Supervisory and Design Decisions Upstream

## Day 4: Interviews, Evidence and Causal Reasoning

- Cognitive Interview Technique — Recovering the Operator's Account Without Blame
- Payment Audit Trail Reconstruction — Timeline of Keystrokes, Approvals and Overrides
- Performance Shaping Factor Checklist — Weighing Conditions Present at Release
- Repeated Why Questioning and Causal Trees — Moving Beyond the First Unsafe Act
- Counterfactual Bias Checks — Avoiding Hindsight in Causal Conclusions

## Day 5: Practising the Payment Error Human Factors Case File

- Corrective Action Hierarchy — Eliminate, Engineer, Simplify, Then Train
- Recurrence Tracking Indicators — Testing Whether Fixes Changed Operator Behaviour
- Applying Error Coding to a Live Misdirected Transfer — Peer Challenge of Categories
- Applying Interview and Timeline Evidence — Agreeing the Causal Chain as a Group
- Completing the Payment Error Human Factors Case File — Committee-Ready Causes and Actions

## Applying Human Error Analysis of Bank Payment Incidents After the Course

- Re-code the last quarter's payment loss events with the slip, lapse, mistake and violation categories.
- Lead one cognitive interview and causal tree review on an open misdirected transfer.

## Human Error Analysis of Bank Payment Incidents Questions FAQ

### What is human error analysis of bank payment incidents and why does it matter now?

It is the structured study of why people make mistakes when keying, checking and releasing payments. It matters now because instant settlement leaves little time to recall an error.

### Which roles gain most from human error analysis of bank payment incidents?

Operational risk analysts, incident investigators and payment process owners gain most.

### How does human error analysis of bank payment incidents differ from a general incident investigation course?

It focuses on the person and the conditions around the keystroke rather than on evidence gathering and reporting in general.

### What do you bring back from human error analysis of bank payment incidents?

You bring back a completed case file for a real or realistic payment incident. It holds error coding, interview notes and ranked corrective actions.

## Human Error Analysis of Bank Payment Incidents: The Way Forward

The payment error human factors case file first informs whether an incident closes with retraining or with a change to the release screen, staffing or procedure. Payment operations heads use it to prioritise fixes. After its first use, revisit how violations are treated, since routine workarounds often reveal the queue pressures that a training fix leaves untouched.