



# Visa & MasterCard Cost Optimization for Financial Professionals



**AGILE LEADERS**  
Training Center

21 - 25 Sep 2026

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# Visa & MasterCard Cost Optimization for Financial Professionals

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## Course Overview:

Card Scheme Cost Optimization Masterclass: Reducing Visa & MasterCard Fees is a comprehensive corporate training course designed to equip financial professionals, merchant managers, and payment strategists with deep insights into optimizing costs within the card scheme ecosystem. This course delivers expert guidance on Visa and

MasterCard fee structures, scheme charges, and strategic cost reduction methods. Participants will master techniques for managing scheme and interchange fees for banks, understanding card scheme fee structures, and implementing best strategies for optimizing interchange fees. The course also bridges the connection to broader frameworks, such as Information Security Management Systems ISMS, which intersect with compliance and risk management in payment systems. Using real-world models, participants will explore how to reduce Visa and MasterCard processing fees, optimize transaction fees in payment networks, and uncover merchant strategies to lower card acceptance costs.

## Target Audience:

- Payment System Analysts
- Finance and Treasury Officers
- Merchant Acquiring Managers
- Card Scheme Compliance Officers
- Risk & Compliance Analysts
- Retail Operations Managers
- Fintech Strategy Executives
- Bank Product Managers

## Targeted Organizational Departments:

- Payments & Settlements
- Merchant Services
- Treasury & Finance
- Risk Management
- Information Security
- Retail Banking Operations

## Targeted Industries:

- Banking & Financial Services
- Retail & eCommerce
- Hospitality Chains
- Telecom & Utilities
- Government Payment Agencies
- Insurance
- Fintech & Payment Service Providers

## Course Offerings:

By the end of this course, participants will be able to:

- Explain the structure and economics of card schemes Visa/MasterCard
- Analyze Visa fees and MasterCard costs using real-world data
- Apply best strategies for optimizing interchange fees
- Reduce Visa and MasterCard processing fees in acquiring environments
- Evaluate merchant strategies to lower card acceptance costs
- Manage scheme and interchange fees for banks and issuers
- Understand payment optimization in card networks and transaction fee dynamics
- Align card fee strategies with ISO/IEC 27001 certification training and ISMS compliance

## Training Methodology:

This masterclass uses a highly interactive and applied approach. Participants will engage in case studies, live fee analysis exercises, real-time group discussions, and data-driven workshops. Through guided simulations and benchmarking activities, learners will identify actionable ways to reduce card scheme costs in various contexts. The course also includes peer-sharing circles for real-world strategy comparison. Methodologies from the ISMS certification course logic are integrated to address data compliance risks related to interchange and scheme fee flows. Each day concludes with expert-led feedback and review sessions to reinforce how to optimize transaction fees in payment networks.

## Course Toolbox:

- Case studies
- Scheme fee breakdown templates
- Checklists for Visa and MasterCard cost optimization
- Sample acquiring bank fee assessment tools
- Slide decks, reference sheets, and network simulation flows

Note: Tools are not provided but illustrative models, analysis checklists, and strategic examples will be shared.

## Course Agenda:



## Day 1: Foundations of Card Schemes and Payment Networks

- Introduction to Card Schemes and Two-Sided Markets Topic 1: •
- Visa and MasterCard Network Architecture and Fee Logic Topic 2: •
- Roles of Issuers, Acquirers, and Processors Topic 3: •
- ISO/IEC 27001 Alignment with Payment Systems Topic 4: •
- Overview of Merchant Discount, Assessment, and Interchange Fees Topic 5: •
- Key Compliance Standards in Card Payment Systems Topic 6: •
- Understanding the Fundamentals of Payment Networks Reflection & Review: •

## Day 2: Dissecting Interchange and Scheme Fees

- Interchange Fees: Purpose, Pricing Models, and Implications Topic 1: •
- Card Scheme Charges: Structure, Behavior-Based and Volume-Based Fees Topic 2: •
- Regulatory Approaches and Fee Caps Across Jurisdictions Topic 3: •
- Comparing Visa vs MasterCard Cost Frameworks Topic 4: •
- Impact of Scheme Fees on Merchant Margins Topic 5: •
- Case Studies on Interchange Disputes and Adjustments Topic 6: •
- Dissecting Fee Flows and Strategic Cost Levers Reflection & Review: •

## Day 3: Optimization Strategies for Merchants and Banks

- Merchant Category Codes and Optimization Opportunities Topic 1: •
- Cost Optimization in Acquiring Environments Topic 2: •
- Best Practices in Routing and Transaction Management Topic 3: •
- Managing Scheme and Interchange Fees for Banks Topic 4: •
- Issuer-Side Incentives, Rebates, and Reward Economics Topic 5: •
- Reducing Cross-Border and Currency Conversion Costs Topic 6: •
- Optimization Playbook for Key Stakeholders Reflection & Review: •

## Day 4: Data-Driven Strategy and Compliance Integration

- Fee Modeling and Forecasting Using Scheme Data Topic 1: •
- Internal Cost Allocation and Dashboarding Techniques Topic 2: •
- Linking ISMS Certification and Fee Control Mechanisms Topic 3: •
- Monitoring Tools and Reporting Best Practices Topic 4: •
- Risk Mitigation in Fee Recovery and Surcharging Policies Topic 5: •
- Integrating ISO/IEC 27001 Controls in Cost Governance Topic 6: •
- Aligning Data, Risk, and Optimization Strategy Reflection & Review: •

## Day 5: Strategic Positioning and Future Cost Management

- Future Trends in Scheme Evolution and Network Competition Topic 1: •
- Building a Competitive Advantage through Fee Efficiency Topic 2: •
- Developing Custom Fee Control Policies for Large Merchants Topic 3: •
- Case Study Analysis: High-Impact Optimization Projects Topic 4: •
- How Acquirers and Issuers Can Collaborate to Cut Costs Topic 5: •
- Presentation and Feedback on Participant Action Plans Topic 6: •
- Final Strategy Synthesis and Commitment to Action Reflection & Review: •

### FAQ:

What specific qualifications or prerequisites are needed for participants before enrolling in the course?

Participants should have foundational knowledge of payment systems or financial operations. No prior ISO/IEC 27001 training course experience is required but familiarity with financial or compliance environments will help.

How long is each day's session, and is there a total number of hours required for the entire course?

Each day's session is generally structured to last around 4-5 hours, with breaks and interactive activities included. The total course duration spans five days, approximately 20-25 hours of instruction.

How does capping interchange fees impact both merchants and consumers?

Capping interchange fees can benefit all consumers by reducing the "credit card tax" – a markup merchants pass on due to high fees. Even if cardholder rewards decrease, overall transaction prices fall, benefiting the market.

How This Course is Different from Other Card Scheme Optimization Courses:

Unlike generic payment fee workshops, the Card Scheme Cost Optimization Masterclass stands out by blending deep-dive economic models with practical fee breakdowns. This course offers a rare combination of regulatory insight, merchant optimization techniques, and network-level simulations.



## فئات الدورات التدريبية



HR TRAINING & DEVELOPMENT

دورات إدارة و تطوير الموارد البشرية



دورات إدارة و تحليل البيانات ودورات علم البيانات



دورات إدارة الجودة وتطوير العمليات



الدورات التدريبية في مجال البيئة والاستدامة



دورات التسويق وإدارة علاقات العملاء وإدارة المبيعات



دورات التدريب القانوني والمشتريات والتعاقدات



دورات الاتصال الجماهيري و السياسات والعلاقات العامة



دورات النظم السبراني ودورات تقنية المعلومات



دورات الصيانة ودورات المجالات الهندسية المتنوعة



دورات الصحة والسلامة والأمن المهني



دورات السكرتارية و إدارة المكاتب



دورات الحوكمة وإدارة المخاطر والامتثال



## فئات الدورات التدريبية



دورات معتمدة بشهادة CPD



دورات في مجالات القيادة والإدارة



دورات المهارات الشخصية وتطوير الذات



دورات المحاسبة و التمويل و دورات الإدارة  
الهائية



دورات مكتب إدارة المشاريع وإدارة المشاريع  
الرشيقية



دورات معتمدة من قبل هيئات دولية

## مدن التدريب



اسطنبول - تركيا



أمستردام - هولندا



أنقرة - تركيا



أثينا - اليونان



الرياض - المملكة العربية السعودية



الدوحة - قطر



الدار البيضاء - المغرب



الجبيل - المملكة العربية السعودية



باريس - فرنسا



المنامة - مملكة البحرين



الكويت - الكويت



القاهرة - مصر



براغ - جمهورية التشيك



بانكوك - تايلاند



بالي - جمهورية إندونيسيا



باكو - أذربيجان

## مدن التدريب



جاكرتا - جمهورية اندونيسيا



تيليسي - جورجيا



بوكيت - تايلاند



برشلونة - اسبانيا



روما - ايطاليا



دبي - الامارات العربية المتحدة



جوهانسبرغ - جنوب افريقيا



جنيف - سويسرا



شرم الشيخ - مصر



سيول - كوريا الجنوبية



سان دييغو - الولايات المتحدة  
الامريكية



زنبار - تنزانيا



طوكيو - اليابان



طشقند - اوزبكستان



طرابزون - تركيا



شيكاغو - الولايات المتحدة  
الامريكية

## مدن التدريب



كوالالمبور - ماليزيا



فيينا - النمسا



عن بعد - منصة زووم



عمان - المملكة الأردنية الهاشمية



ماربيا - اسبانيا



لندن - المملكة المتحدة



لانكاوي - ماليزيا



كيب تاون - جنوب إفريقيا



ميلان - إيطاليا



مونترنو - سويسرا



مسقط - سلطنة عمان



مدريد - إسبانيا



نيس - فرنسا



نيروبي - كينيا



ميونخ - ألمانيا

# WHO WE ARE

Agile Leaders is a renowned training center with a team of experienced experts in vocational training and development. With 20 years of industry experience, we are committed to helping executives and managers replace traditional practices with more effective and agile approaches.

## OUR VISION

We aspire to be the top choice training provider for organizations seeking to embrace agile business practices. As we progress towards our vision, our focus becomes increasingly customer-centric and agile.

## OUR MISSION

We are dedicated to developing value-adding, customer-centric agile training courses that deliver a clear return on investment. Guided by our core agile values, we ensure our training is actionable and impactful.

## WHAT DO WE OFFER

At Agile Leaders, we offer agile, bite-sized training courses that provide a real-life return on investment. Our courses focus on enhancing knowledge, improving skills, and changing attitudes. We achieve this through engaging and interactive training techniques, including Q&As, live discussions, games, and puzzles.



**AGILE LEADERS**  
Training Center

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