



BAFT EDUCATION

CERTIFICATE IN ADVANCED CASH MANAGEMENT (CACM)

**ENHANCING FOREIGN EXCHANGE, PAYMENTS,
AND TREASURY MANAGEMENT EDUCATION**

ABOUT THIS COURSE

BAFT's Certificate in Advanced Cash Management (CACM) is a Level II certificate targeted toward individuals who are more advanced in their transaction banking careers or have already passed the Introduction to Transaction Banking Certificate (CITB). This certificate is tailored to those already working or looking to learn more about foreign exchange, payments, and treasury management. The target candidate has over three years of treasury experience and looking to further demonstrate their understanding by earning an industry certificate.



FORMAT: ON-DEMAND THROUGH BAFT LEARNING MANAGEMENT SYSTEM



TIME: 10 HOURS



ASSESSMENT: 80 MULTIPLE CHOICE QUESTIONS; 80% TO PASS



AWARD: CERTIFICATE IN ADVANCED CASH MANAGEMENT (CACM)



DATE OF CREATION: SEPTEMBER 2022



LEVEL: INTERMEDIATE



**FEES: MEMBERS: \$999
NON-MEMBERS: \$1,399
(GROUP DISCOUNTS AVAILABLE)**



**REGISTER:
BAFT.ORG/BAFT-EDUCATION/CITB**

TOPICS COVERED

Cash management, compliance, financial crime, cross-border payments, correspondent banking, and innovation, foreign exchange, and treasury services.

WHO SHOULD ATTEND

Relationship managers, product managers, credit/risk officers, those involved in treasury services and international banking.

WHAT YOU WILL LEARN

This certificate provides an in-depth understanding of cash management tools, techniques, and best practices needed to be successful in various cash management disciplines. The CACM provides insights into the banking and systems infrastructure behind the services and products sold and used. Students will gain a deep understanding of Treasury Management and its impact on the financial ecosystem.

The world of payments processing is changing faster than ever before. New formats, new payment types and operating hours are altering long held payment and cash management practices, procedures and operations. These changes affect many areas of a financial institution and their customers. The BAFT Advanced Course in Cash Management details these new initiatives and their impacts and implications to the cash and treasury managers who are responsible for monitoring, managing and maintaining their institutions global cash and liquidity positions.

- BARRY TOOKER, CHIEF PRODUCT OFFICER & GLOBAL HEAD OF PRODUCT MANAGEMENT, ISOFTWARE4BANKS, INC.



CERTIFICATION BENEFITS

- Interactive study tools
- Increase the speed of which employees are on-boarded and trained in a fast paced banking environment
- CACM has global application and is standard training for the treasury professionals

COURSE OVERVIEW

COURSE I: EXPLANATION OF CASH MANAGEMENT

Cash Management (CM) is the process of collecting and managing cash flows from an organization's operating, investing, and financing activities. From a business perspective, cash management is one of the most vital aspects of a financial institution's stability.

Cash Management, which is also referred to as Treasury Management, consists of products to help clients make payments, collect funds, and manage cash. CM can be used by all sizes of institutions, individuals, and governments—as well as domestic and cross-border activities.

COURSE II: METHODS OF PAYMENT

This course will explore Methods of Payment, or the various ways payments can be made. Book Transfers, Checks/Drafts, Cards, Wires/High-Value Payments, Non-Urgent/Low-Value Payments, Real-time payments, and Cash are explored in detail.

COURSE III: METHODS OF RECEIPT

In this course, we will explore Methods of Receipt, which are the various ways payments and notifications are received. Methods of Receipt can be interpreted as a financial institution receiving payment instructions from one of their customers and a customer receiving information from their financial institution. The student will explore the various interfaces of receipt, such as SWIFT, EBICS, Online Banking, and Mobile.

As the VP of Payments & Financial Crime at BAFT, and as someone with over 20 years' experience in Cash Management and Treasury, I feel that this is an essential certification for Treasury professionals, both at banks and mid to large companies. Transaction banking is a complex business, and it takes demonstrated expertise to master it. This course can get professionals to that level.

– DEEPA SINHA, VP OF PAYMENTS & FINANCIAL CRIME, BAFT

COURSE IV: LIQUIDITY MANAGEMENT

Liquidity management (LM) helps ensure the availability of funds to meet all cash outflow commitments for day-to-day operations and deploys cash optimally. It implies managing money globally to minimize idle cash, reducing external debt, and optimizing returns on excess cash by securing optimal investment opportunities. It also ensures timely access to cash or liquid funds whenever needed. This course explores the intricacies and importance of liquidity management for today's corporate treasure. The student will learn about various aspects of LM, including definitions and challenges, multi-current positions, outgoing and incoming LM workflows, and future trends.

COURSE V: INFORMATION REPORTING

Today's complex financial institutions require thousands of pieces of information. Successful reporting, analytics, and information delivery drive evidence-based decision-making throughout organizations. This course examines the information reporting services and product offerings and the role digitization plays in information reporting.

COURSE VI: INTERNATIONAL CORRESPONDENT BANKING AND FOREIGN EXCHANGE

This series of courses has spent considerable time explaining payment mechanisms that work within a country's borders or a group of countries that share the same rules around a payment process. What happens to payments between jurisdictions? This course will focus on the interplay between financial institutions that must operate between governmental and regulatory mandates, adhering to both and balancing the client's need with the need for compliance.

COURSE VII: RECONCILIATION

Reconciliation is matching two or more sets of corresponding transaction data. There should be a balance between the money going in and out of the account. Reconciliation ensures accurate accounting records and detects bookkeeping, unauthorized and fraudulent transactions. The differences may sometimes be acceptable due to payments and deposits, but they may point to potential theft or misuse of funds. Students will learn about the need for reconciliation, standard practices, and automated reconciliation methods.

COURSE VIII: NEW INITIATIVES AND EMERGING TRENDS

New transaction banking initiatives are changing traditional cash management paradigms. The course explores the impacts and implications of the latest industry initiatives and their effects on cash management policies, practices, and procedures. Topics include RTP, ISO 20022, CBDCs, Blockchain, and business continuity.

INSTRUCTOR



Barry Tooker

Mr. Tooker is a recognized expert in wholesale banking and has been involved in operations, systems transformation and modernization-related projects for global banks, hardware and software firms as both a line manager and consultant for more than 45 years. Throughout his career, he has managed day-to-day operations for major money center and super regional banks. He has planned, organized, directed, and managed major banking initiatives—including leading payment systems, transformation efforts and other critical software installation projects for financial services organizations around the world. He is a past member of the Bankers Association for Finance and Trade (BAFT) Board of Directors and currently serves as a member of the BAFT Payments Committee, the US Faster Payments Council and as the Principal at TransactionBanker.com.