Bank Operations & Deposits Management

5 – 9 July 2027
Malaga (Spain)



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Ref: 328817_228730 **Date:** 5 – 9 July 2027 **Location:** Malaga (Spain) **Fees:** 5200 GBP

Why This Course

In a rapidly evolving banking landscape, operational efficiency and deposit management excellence are key drivers of profitability, trust, and customer retention.

Modern banks must balance operational control, digital innovation, and regulatory compliance to optimize customer service while safeguarding financial stability.

The Bank Operations & Deposits Management program provides participants with the frameworks, best practices, and analytical tools to manage core banking operations, deposit mobilization, and compliance effectively.

It integrates process optimization, technology adoption, and risk control — empowering professionals to ensure accuracy, efficiency, and transparency across all banking functions.

Through practical exercises, regulatory case studies, and digital transformation discussions, participants will learn to enhance operational excellence and customer satisfaction in both retail and corporate banking environments.

What You'll Learn and Practice

By joining this program, you will:

- Understand the structure and workflows of modern bank operations.
- Master the management of deposit accounts, cash operations, and customer servicing.
- Learn operational risk control and compliance with central bank regulations.
- Optimize processes for efficiency, accuracy, and service quality.
- Explore digital banking innovations and automation in operations.
- Gain insight into liquidity, reconciliation, and treasury interfaces.
- Develop strategies for deposit mobilization, retention, and customer trust building.
- Build frameworks for continuous improvement and regulatory alignment.



The Program Flow

Day 1: Fundamentals of Bank Operations

- Overview of core banking operations and service delivery channels.
- Organizational structure and functional interlinkages in bank operations.
- The role of operations in financial stability and customer experience.
- Transaction lifecycle management: from account opening to settlement.
- Case study: Operational excellence practices in leading financial institutions.

Day 2: Deposits Management and Customer Accounts

- Types of deposit products: demand, savings, term, and specialized accounts.
- KYC Know Your Customer and account onboarding compliance.
- Interest calculation, reconciliation, and account maintenance.
- Deposit mobilization and customer relationship management strategies.
- Workshop: Designing a deposit management plan to enhance customer retention.

Day 3: Cash, Clearing, and Payment Operations

- Cash management systems and vault operations.
- Clearing and settlement processes for domestic and international payments.
- Electronic payment systems: RTGS, ACH, SWIFT, and digital transfers.
- Risk controls in cash handling and payment operations.
- Simulation: Streamlining payment operations to improve efficiency and reduce errors.

Day 4: Operational Risk, Compliance, and Process Control

- Identifying and mitigating operational risk in banking functions.
- Anti-Money Laundering AML and Counter-Terrorism Financing CTF compliance.
- Internal control frameworks and audit requirements.
- Documentation, reporting, and record-keeping best practices.
- Group exercise: Conducting an operational risk assessment for a deposit process.

Day 5: Digital Transformation and Future of Bank Operations

- Automation and fintech integration in back-office operations.
- Core banking systems CBS and workflow optimization.
- Data analytics, AI, and robotic process automation RPA in banking operations.
- ESG and sustainability considerations in modern banking practices.
- Final project: Developing a digital operations enhancement roadmap for your bank.



Individual Impact

- Gain comprehensive expertise in bank operations and deposit management.
- Strengthen analytical, compliance, and customer service capabilities.
- Learn to identify risks and implement effective operational controls.
- Build confidence in managing efficiency and service excellence.
- Position yourself as a bank operations and deposits management professional ready to lead process transformation.

Work Impact

- Improve operational accuracy, speed, and reliability across banking functions.
- Strengthen compliance and risk management frameworks.
- Increase deposit mobilization and customer trust through better service delivery.
- Enhance productivity through process automation and digital integration.
- Support sustainable growth and regulatory alignment within the organization.

Training Methodology

This program combines technical mastery, regulatory understanding, and strategic management to ensure participants gain both theoretical and applied competence.

Learning methods include:

- Case studies from regional and global banking institutions.
- Interactive workshops on process mapping, compliance, and customer service.
- Simulation exercises on payment systems and reconciliation.
- Group discussions on operational risk and regulatory challenges.
- Templates and toolkits for deposit management and process optimization.

Beyond the Course

Upon completion, participants will be equipped to manage core bank operations and deposit processes with strategic insight, compliance awareness, and operational excellence.

Graduates of this program will emerge as Bank Operations & Deposits Management Professionals — capable of driving efficiency, trust, and performance in a digitally enabled banking environment.

