
Agency Banking Training Course: Agent Networks, Liquidity and Risk Control

9 – 13 August 2027
Geneva





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Programme Summary

Agency banking is the subject of this one-week training course for retail, channel and risk leaders at managerial level, ending in an agent network control pack for one bank. Banks extend cash-in, cash-out and account opening through retailers and other outlets, yet growth often outruns agent selection, float planning and monitoring. The programme moves from channel economics to selection, liquidity, fraud control and oversight, applied to a network the participant chooses. Mars Training Centre UK delivers this programme on agency banking to mixed-organisation cohorts.

The Business Case

An agent channel puts the name of the bank and customer money in the hands of outlets it does not own. When selection is loose, cash runs out at busy outlets, commissions reward volume over quality and misconduct goes unseen until a customer complains. Banks, mobile money operators and retail chains that run one agent standard can grow reach while keeping cost, risk and service within limits the board has agreed.

- Cost to Serve: Falls as outlet selection and commission design follow the same channel economics.
- Agent Cash Shortages: Fall as float forecasts and rebalancing rules replace ad hoc calls to the bank.
- Fraud and Misconduct Losses: Fall as monitoring rules and outlet visits focus on the highest-risk agents.

Principles and Evidence Base

- Central Bank Agent Banking Guidelines: Set the expectations for agent eligibility, contracts, limits and consumer protection that Sessions 2 and 4 translate into bank controls.
- Agent Due Diligence Practice: Frames the outlet scoring and onboarding checks built in Session 2.
- Agent Liquidity and Float Principles: Support the float forecasting and rebalancing rules built in Session 3.
- Agent Training and Supervision Practice: Guides the visit and monitoring design in Session 4.

Intended Participants

- Heads of retail and branch banking who decide where agents replace or extend branches.
- Channel and distribution managers who recruit, contract and pay agents.
- Risk and compliance leads who own fraud, money laundering and conduct controls over agents.
- Treasury and operations managers who plan cash and float across the network.
- Financial inclusion leads who track reach and service quality in underserved areas.



Typical functions include commercial banks, microfinance institutions, mobile money operators and central bank supervision teams.

Learning Outcomes

1. Participants will be able to construct a business case that compares agent, branch and digital channel cost and reach.
2. Participants will be able to evaluate outlets against a scored due diligence standard.
3. Participants will be able to justify commission and contract terms that reward service quality.
4. Participants will be able to prioritise float and cash rebalancing actions across outlets.
5. Participants will be able to diagnose fraud and misconduct signals in agent transaction data.
6. Participants will be able to design an oversight plan that links visits, monitoring and complaint handling.

Programme Structure

Day 1: Agency Banking Channel Foundations

Where does an agent channel earn its place beside branches and digital channels?

- Channel Economics Model
- Agent Service Menu Map
- Branch and Agent Coverage Matrix
- Cash Service Customer Journey Map
- Network Business Case Template

Day 2: Agent Selection, Onboarding and Contracts

Which outlets should become agents, and on what terms?

- Agent Due Diligence Checklist
- Outlet Scoring Sheet
- Agent Contract Clause Review
- Onboarding Workflow Chart
- Commission Structure Model

Day 3: Agent Liquidity and Float Management

How are cash and electronic float kept available at every outlet without idle balances?

- Float Demand Forecast
- Rebalancing Rule Table
- Cash Position Dashboard
- Agent Settlement Flow Chart
- Liquidity Stress Scenario Sheet



Day 4: Fraud, Compliance and Agent Oversight

How are fraud, money laundering and misconduct detected across a dispersed set of outlets?

- Agent Risk Register
- Transaction Monitoring Rule Set
- e-KYC Control Review
- Agent Visit Inspection Form
- Customer Complaint Log Analysis

Day 5: Agent Network Control Pack for One Bank

Do the selection rules, liquidity plan and oversight controls hold together for one bank?

- Applying the Session 2 Outlet Scoring Sheet
- Testing the Session 3 Float Demand Forecast
- Reviewing the Session 4 Agent Risk Register
- Checking the Session 1 Network Business Case Template
- Completing the Agent Network Control Pack

Methodology

The programme uses a structured exercise method built on a shared case of a mid-sized bank growing an agent network from a small pilot. Participants build each artefact on the case, then adapt it to a network they know, receiving written facilitator feedback in every session.

- Suggested activity: Scoring ten candidate outlets and agreeing which become agents.
- Suggested activity: Forecasting a week of float demand and writing the rebalancing rules.
- Suggested activity: Reviewing a month of transaction data for agent fraud signals.

Capstone Output

Each participant completes an agent network control pack for one bank. It holds a network business case, an outlet scoring sheet, a float demand forecast, an agent risk register and an oversight plan. The pack is used at work to brief a channel committee, tighten agent onboarding and set monitoring priorities with risk and compliance teams.

Frequently Asked Questions

Is agency banking training suitable for managers new to agent channels?

Yes. Agency banking is taught through cases and templates, assuming experience in retail banking, operations or risk but no earlier work running an agent network.



Which practices does agency banking training rest on?

Agency banking training rests on central bank agent banking guidelines, agent due diligence practice, agent liquidity and float principles, and agent supervision practice.

How is the control pack from agency banking training used at work?

You use the agent network control pack to brief a channel committee, tighten agent onboarding and agree monitoring priorities with risk and compliance teams.

How does agency banking differ from digital banking strategy training?

Agency banking centres on contracted outlets, their cash and their oversight, while digital banking strategy training centres on apps, platforms and online partnerships.