

NEW RULES ON BANK PAYMENT OBLIGATION (BPO)

"Bridging the Gap Between Letters of Credit and Open Account Through Digital Trade Finance Instruments"

Schedule

Date	Venue	Fees (Face-to-Face)
16 – 20 Nov 2026	Dubai, UAE	USD 3495 per delegate

► **Available delivery methods:** Face-to-Face & Online Training

Introduction

The Bank Payment Obligation (BPO) is an irrevocable undertaking by a buyer's bank to pay a seller's bank based on successful electronic data matching. It combines the security of traditional letters of credit with the efficiency of open account transactions, providing a powerful solution for modern trade finance. As global commerce becomes increasingly digital, understanding BPO and the new ICC Uniform Rules for Bank Payment Obligations (URBPO) is essential for trade professionals, bankers, and compliance officers. This intensive training program provides participants with comprehensive knowledge of BPO structures, implementation requirements, legal frameworks, risk management, and the use of ISO 20022 messaging standards to support digital trade finance operations.

Objectives

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

- Understand the structure, operation, and advantages of Bank Payment Obligations
- Interpret and apply the ICC Uniform Rules for BPO (URBPO)
- Analyze the data matching processes and the role of Transaction Matching Applications (TMAs)
- Evaluate the legal, operational, and compliance implications of BPO
- Integrate BPO into trade finance offerings and digital transformation strategies

Why Attend

- Gain expertise in BPO—a future-forward alternative to LCs and open account
- Understand how BPO supports digitization of trade documentation and settlement
- Minimize trade risks while improving payment speed and supply chain visibility
- Build readiness for global banking standards and ISO 20022 messaging
- Enhance collaboration between banks, corporates, and trade platforms

Target Audience

This program is designed for:

- Trade finance and operations professionals
- Banking relationship managers and product specialists
- Compliance officers and legal counsel in trade finance
- Exporters, importers, and supply chain managers
- Digital transformation and fintech leaders in trade services

Individual Benefits

Key competencies that will be developed include:

- Ability to structure and process Bank Payment Obligations
- Understanding of SWIFT messaging and TMA requirements
- Skills in managing BPO documentation and data matching
- Compliance with URBPO and trade digitization frameworks
- Practical insight into risk mitigation in digital trade environments

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Enhanced trade efficiency and automation in transaction settlement
- Reduced documentation errors and settlement risks
- Compliance with evolving trade finance regulations and best practices
- Improved collaboration between trade, treasury, legal, and IT departments
- Strengthened customer service offerings with innovative digital solutions

Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- Strategy Briefings - URBPO structure, digital trade finance trends, and SWIFT integration
- Case Studies - Real-world BPO implementations by leading banks and corporates
- Workshops - Data field mapping, message formatting, and risk analysis
- Peer Exchange - Sharing trade digitization challenges and lessons learned
- Tools - BPO templates, compliance checklists, and TMA evaluation guides

Course Outline

Detailed 5-Day Course Outline

Training Hours: 7:30 AM – 3:30 PM **Daily Format:** 3–4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 – 02:00

Day 1: Foundations of Bank Payment Obligation

- Module 1: Introduction to Trade Finance Evolution (07:30 – 09:30) • From traditional instruments to digital alternatives
- Module 2: Understanding the BPO Structure (09:45 – 11:15) • Parties involved, workflow, and data-based transactions
- Module 3: Workshop – Comparing BPO and Letter of Credit (11:30 – 01:00) • Strengths, weaknesses, and use cases
- Module 4: Peer Exchange – BPO Readiness Across Institutions (02:00 – 03:30) • Discussion on adoption barriers and digital readiness

Day 2: ICC Rules and Data Matching Protocols

- Module 5: Overview of URBPPO Rules (07:30 – 09:30) • Key provisions, obligations, and dispute resolution
- Module 6: Transaction Matching Applications (TMAs) (09:45 – 11:15) • Role of TMAs in validating data sets and settlement
- Module 7: Workshop – Data Set Requirements for BPO (11:30 – 01:00) • Match data elements in a typical BPO flow
- Module 8: Case Study – BPO Implementation by a Global Bank (02:00 – 03:30) • Strategic, operational, and legal considerations

Day 3: Messaging Standards, Documentation, and Operations

- Module 9: ISO 20022 and SWIFT Standards (07:30 – 09:30) • Message types, fields, and validation
- Module 10: Documentation and Compliance Controls (09:45 – 11:15) • Data quality, anti-fraud mechanisms, and audit trails
- Module 11: Workshop – SWIFT Message Simulation (11:30 – 01:00) • Create and troubleshoot BPO-related messages
- Module 12: Peer Exchange – Trade Operations in a Digital Framework (02:00 – 03:30) • Aligning banking teams with digital trade goals

Day 4: Risk Management and Legal Aspects

- Module 13: Legal Risks and Governance in BPO (07:30 – 09:30) • Disclaimers, enforceability, and dispute handling
- Module 14: Risk Mitigation and Fraud Prevention (09:45 – 11:15) • Validation routines, dual authentication, and internal controls
- Module 15: Workshop – Risk Mapping in a BPO Transaction (11:30 – 01:00) • Identify exposure points and create controls
- Module 16: Case Study – Lessons from a Failed BPO Settlement (02:00 – 03:30) • Error sources and dispute outcome

Day 5: BPO Strategy and Integration Planning

- Module 17: Aligning BPO with Digital Trade Strategy (07:30 – 09:30) • Use of platforms, fintech integration, and scalability
- Module 18: Corporate Use of BPO in Global Trade (09:45 – 11:15) • Vendor onboarding, training, and adoption roadmap
- Module 19: Final Project – BPO Implementation Plan (11:30 – 01:00) • Design a rollout plan for a BPO solution in your organization
- Module 20: Wrap-Up, Feedback, and Certification (02:00 – 03:30) • Course summary, final discussion, and certificate awarding

Certification

Participants will receive a Certificate of Completion in New Rules on Bank Payment Obligation (BPO), validating their knowledge of URBPPO, digital trade processes, and their readiness to implement BPO as part of modern trade finance solutions.

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TEL:

+601116373203

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info@mawaevents.net

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