Ngychom FX - Training Manual

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Session formats

Track	Audience	Time
Client / support	Customers, branch and support staff	40 min
Desk operations	Verification and payout staff	90 min
Control & compliance	Compliance officer, finance lead, owner	60 min

Track 1 - Client / support (40 min)

1.1 Quote -> pay in -> track

Goal: complete one exchange end to end as a client.

Client can explain the reference, the fee and the payout amount without help.

1.2 Handle the three common questions

Goal: answer confidently without escalating.

Trainee answered all three from the application, not from memory.

Track 2 - Desk operations (90 min)

2.1 Verify deposits correctly

Goal: never verify on a hunch.

One verified, one rejected with a reason - both on the timeline and in the audit trail.

2.2 Release payouts and protect the float

Goal: complete payouts without ever running a corridor dry.

Payout released, alert triggered, float restored.

2.3 Pricing and margin

Goal: understand what the bureau earns on an exchange.

Trainee computed the margin and demonstrated override set/clear with audit entries.

Track 3 - Control & compliance (60 min)

3.1 KYC limits and AML holds

Goal: apply controls without harming service.

KYC decision and both AML decisions recorded with reasons.

3.2 Reconcile the day

Goal: prove every exchange balances.

A full reconciliation with each exception classified and actioned.

3.3 Settings, export and audit

Goal: control the workspace and survive an audit request.

Audit export produced; trainee can explain every field of an exchange record.

Assessment scenarios

Scenario	Expected answer
Client deposits without the reference.	Never verify blind: find the credit on the statement, confirm the source with the client, then verify or reject with a reason.
The rate moves 2% against the bureau between quote and pay-in.	Honour a valid quote; if it expired, refresh and explain the new rate from the exchange record.
Float below minimum with three payouts queued.	Fund the corridor and update float first, then release in age order; keep clients informed.
Regulator asks who changed a rate last week.	Audit trail -> filter rates.base_saved / rates.override_set, export CSV - actor, time and values are logged.
Suspected structuring (repeated just-under-threshold exchanges).	Flag for AML review, request source of funds, block if unresolved, and document - patterns are visible in reports by client.