

# MERCHANT ENABLEMENT: FOUNDATIONS OF DIGITAL PAYMENTS

EMPOWER MERCHANTS. ENABLE PAYMENTS. DRIVE GROWTH.

A practical, industry-grounded course designed to build a clear and confident understanding of how digital payments operate from a merchant perspective.

Learn the core components of the digital payments ecosystem, including card payments, online payments, EFTs, wallets, real-time payments, and alternative payment methods. Understand how transactions flow from the customer to the merchant, the roles of banks, PSPs, networks and infrastructure operators, and how funds are authorised, cleared, settled, and reconciled.

This course focuses on merchant enablement—how merchants are onboarded, configured, supported, and protected throughout the payment lifecycle.



CARD  
PAYMENTS



ONLINE  
PAYMENTS



EFTs



WALLETS



REAL-TIME  
PAYMENTS



ALTERNATIVE  
PAYMENT METHODS

## THIS COURSE IS IDEAL FOR:



Merchant support  
and customer  
service teams



Sales and  
relationship  
managers



Operations and  
onboarding  
teams



Product, marketing,  
and enablement  
professionals



Anyone working  
with merchants  
across the digital  
payments value chain

## VALUE PROPOSITION



### FOR PARTICIPANTS

- ✓ Develop a practical understanding of how digital payments operate across merchant environments.
- ✓ Gain confidence in explaining payment processes, transaction flows, and payment methods within real-world business contexts.
- ✓ Understand the roles of acquirers, issuers, payment gateways, PSPs, schemes, banks, and infrastructure providers within the payments ecosystem.
- ✓ Learn how card payments, EFTs, digital wallets, real-time payments, QR payments, and alternative payment methods function operationally.
- ✓ Build knowledge of how transactions are authorised, cleared, settled, reconciled, and reported.
- ✓ Strengthen understanding of merchant onboarding, merchant configuration, payment acceptance setup, and merchant support processes.
- ✓ Improve the ability to support merchants more effectively across operational, customer service, onboarding, sales, and support functions.
- ✓ Gain insight into payment risk, fraud prevention, compliance considerations, and merchant protection mechanisms.
- ✓ Understand the operational challenges merchants face when accepting digital payments and how payment providers address those challenges.
- ✓ Enhance professional credibility and career development within payments, fintech, merchant services, banking, e-commerce, and digital financial services environments.



### FOR INSTITUTIONS

- ✓ Build stronger foundational payments knowledge across merchant-facing and operational teams.
- ✓ Improve merchant onboarding, enablement, and support capability throughout the customer lifecycle.
- ✓ Strengthen the organisation's ability to support merchants adopting digital payment solutions.
- ✓ Improve internal understanding of transaction flows, payment infrastructure, and merchant operational requirements.
- ✓ Enhance collaboration between sales, onboarding, operations, support, compliance, and product teams.
- ✓ Reduce operational inefficiencies caused by limited understanding of payments processes and merchant dependencies.
- ✓ Improve merchant experience through better communication, support responsiveness, and operational alignment.
- ✓ Support safer and more reliable payment acceptance environments through stronger awareness of fraud, compliance, and operational controls.
- ✓ Enable teams to position and support digital payment products with greater confidence and accuracy.
- ✓ Strengthen organisational readiness for the continued growth of digital commerce, real-time payments, embedded finance, and evolving merchant payment expectations.
- ✓ Support long-term merchant retention and payment adoption through stronger operational enablement and service delivery capabilities.



## COURSE MODULES

01



### Module 1 - The Digital Payments Ecosystem

- What Is Merchant Enablement?
- Key Players in Payments
- Payment Channels and Merchant Types

02



### Module 2 - Digital Payment Methods & Acceptance

- Card Payments Overview
- Online & E-commerce Payments
- Alternative & Local Payment Methods
- Scenario-Based Examples - Alternative Bases Payments
- Selecting the Right Payment Method for a Merchant

03



### MODULE 3 - Merchant Onboarding & Compliance Foundations

- Merchant Onboarding Process
- Pricing, Fees & Settlement Cycles
- PCI DSS & Data Security Basics
- Merchant Responsibilities & Acceptable Use

04



### MODULE 4 - Transaction Lifecycle & Operational Support

- Card Transaction Flow Simplified
- E-commerce Transaction Journey
- Common Merchant Errors & Fixes
- Supporting Refunds, Reversals & Disputes

05



### MODULE 5 - Enabling Merchant Success

- Merchant Experience & Support Quality
- Understanding Merchant Performance Metrics
- Best Practices for Merchant Support
- Case Studies & Real Scenarios

## THE MERCHANT PAYMENT JOURNEY



ONBOARD  
Verify, assess  
and activate  
merchants



CONFIGURE  
Set up payment  
solutions and  
preferences



PROCESS  
Accept payments  
across preferred  
channels



SETTLE  
Funds are cleared  
and deposited to  
merchant



SUPPORT  
Ongoing support,  
reconciliation and  
performance



SECURE  
Protecting data  
and transactions



COMPLIANT  
Meeting regulatory  
and scheme  
requirements



RELIABLE  
Operational  
resilience and  
availability



TRUSTED  
Building confidence  
with merchants  
and customers



PRACTICAL  
Real-world examples  
and scenarios



MERCHANT FOCUSED  
Built for today's digital  
commerce environment



ACTIONABLE INSIGHTS  
Tools and knowledge  
you can apply



BETTER PAYMENTS  
Stronger experiences.  
Better outcomes.



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