

THE SOUTH AFRICAN PAYMENTS FRAMEWORK AND LANDSCAPE

A comprehensive online course designed to deepen your understanding of South Africa's digital and electronic payments ecosystem.

Explore mobile payments, e-commerce trends, regulatory frameworks, and fintech innovations, and gain the knowledge and practical skills needed to thrive in the rapidly evolving digital finance landscape.



TARGET AUDIENCE



Professionals working in banking, retail, finance, and fintech sectors in South Africa.



Entrepreneurs and business owners seeking to expand their knowledge of electronic payments for their ventures.



Government officials and policymakers involved in shaping regulatory frameworks for digital finance.

VALUE PROPOSITION



Gain insights into the latest trends and developments in digital and electronic payments, with a focus on the unique dynamics of South Africa.



Acquire relevant knowledge for implementing electronic payment solutions, driving innovation, and addressing regulatory compliance challenges.



Network with industry experts and peers to exchange insights and best practices in digital finance.



Elevate your career prospects by staying ahead of the curve in one of the fastest-growing sectors in the region.

WHAT YOU WILL LEARN



PAYMENTS ECOSYSTEM & INFRASTRUCTURE



REGULATORY & INDUSTRY OVERSIGHT



PAYMENT METHODS & CHANNELS



ISSUING & ACQUIRING PROCESSES



COMPLIANCE & SECURITY



DIGITAL MONEY & FINTECH INNOVATIONS



FEES, COSTS & PRICING MODELS



PAYMENT APIs & TECHNOLOGY INTEGRATION



EMERGING PAYMENTS & TRENDS



PRACTICAL APPLICATIONS & REAL SCENARIOS

POWERING A DIGITAL, INCLUSIVE & MODERN PAYMENTS ECOSYSTEM



Better Merchant Experience



Faster Transactions & Settlements



Reduced Risk & Fraud



Stronger Compliance & Governance



Support Sustainable Economic Growth

KEY OUTCOMES



Understand the South African payments framework



Support merchants with confidence and accuracy



Improve operational efficiency & compliance



Drive innovation in digital payments



Strengthen customer trust and payment security



Grow the digital economy together



EXPERT FACULTY
Industry leaders and practitioners



PRACTICAL LEARNING
Real-world examples and case studies



SELF-PACED
Online learning at your convenience



CERTIFICATE OF COMPLETION
Boost your career



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Module 1 - The Introduction and Evolution of Money

- What is Money?
- The Evolution of Money
- Evolution of Payments – A Detailed Timeline

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Module 2 - The National Payments System

- Overview and Components
- Role and Oversight
- Access and Participation
- Challenges and Initiatives

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Module 3 - Payment System Networks

- Understanding Payment System Networks
- Payment Messaging Standards
- Third-Party Payment Providers (TPPPs)
- Payment Processor, Switch & Gateway
- How do Payment Gateways Work
- Payments Systems Operators and Authorised Systems Operators
- Clearing vs Settlement

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Module 4 - The Regulatory Aspects of Payments

- Introduction to the Payments Regulation in South Africa
- National Payment System Regulatory Framework

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Module 5 - Public and Private Sector Payment Bodies

- Introduction, Overview and Roles
- The South African Reserve Bank
- SAMOS
- Intergovernmental Fintech Working Group
- Payment Clearing House
- PayInc
- Layers of the National Payment System: From Transaction to Final Settlement
- Payments Association of South Africa
- Payment Industry Body

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Module 6 - Payments in the Context of the Economy

- Phases of Payments
- Participant and Payment System Provider

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Module 7 - Method of Payments

- Overview • Cash • Debit Cards
- Credit Cards • Prepaid Cards
- Private Label Cards

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Module 8 - Issuing

- Card Issuing
- Global & Regional Card Schemes
- Card Processing – Institutional Roles

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Module 9 - Acquiring

- Introduction, Overview, Types and Process
- Forms of Acquiring
- Card Not Present Transactions
- Challenges, Opportunities & Innovations
- Card Disputes, Chargebacks, and Refunds

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Module 10 - Payment APIs

- Introduction to APIs
- Payments API's
- API Integration and Testing

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Module 11 - Payment Compliance & Security

- Compliance & EMV
- PCI-DSS
- The Evolution of Secure Authentication
- 3D Secure
- Tokenisation
- Cloud Token Framework

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Module 12 - Payment Channels

- Payment Channels – Mechanism
- POS Evolution, Trends and Outlook
- SoRPOS
- Payment Channels – ATMs
- How ATMs work

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Module 13 - Fees, Costs and Charges

- Fees, Costs & Charges
- Interchange Fees
- Party Payment Models
- Pricing Structures

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Module 14 - Emerging Payments

- Fintech (R)evolution
- Remittance Payments • Push Payments
- An Example of Digitised Remittances
- Mobile Payments • Mobile Money
- eWallets • Mobile Payments Replacing Cash
- Buy Now, Pay Later
- e-Commerce Types & Examples
- e-Commerce Framework & Opportunities
- Understanding Online Payments
- Digital vs Neobanks
- Open Banking vs Open Finance vs Embedded Finance
- AI in Payments
- Enabling the New Payments Ecosystems
- Global Trends Shaping Payments

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Module 15 - Digital Money

- Blockchain
- Block Chain and Payment Systems
- Digital Currencies • Virtual Currencies
- Crypto Currencies • Bitcoin vs Banks
- Central Bank Digital Currencies (CBDC)
- Stablecoins
- Virtual vs Digital vs Crypto vs CBDC Currencies