



# Certificate in Foundational Payments

## Introduction

The PASA Certificate in Foundational Payments Course has a unique curriculum and execution structure that was developed by the industry, for the industry. The course not only offers an exceptional insight into the macro payment system and how it fits into and impacts the South African economy, but also covers important payment constructs and explains how various payment streams operate.

8 Modules

6 Weeks

4 Classroom days

1 Trainer

### The course:

- Covers the importance of payments, the role & concept of money, E-money and importance of financial stability.
- Introduces the NPS, elements, characteristics and categories of payment systems.
- Integrates payment instruments, channels and streams with practical and detailed understanding of the characteristics of each stream.
- Positions clearing and settlement as core functions of payment systems.
- Covers different forms of clearing and settlement in detail.
- Details the various common payment concepts that often cause confusion. Concepts are covered in detail with practical examples presented.
- Provides a sound understanding of why payments are regulated and positions the oversight function of the central bank.
- Covers payment risks such as operational, legal, systemic, liquidity, credit risk etc.
- Provides a detailed understanding of governance within the NPS, the functioning and membership of the Payment System Management Body and its structures e.g. PCH PGs.

### Benefits:

Provides overall insight into regulatory, conceptual and system design of the National Payment System

Creates understanding of different role players in various payment systems

Explains the rights and privileges of each role player

Explores risks in the payment system and how it can be managed

Provides insight into opportunities for payment innovation

Offers in-depth understanding of differences and correlations between the card and electronic payment systems

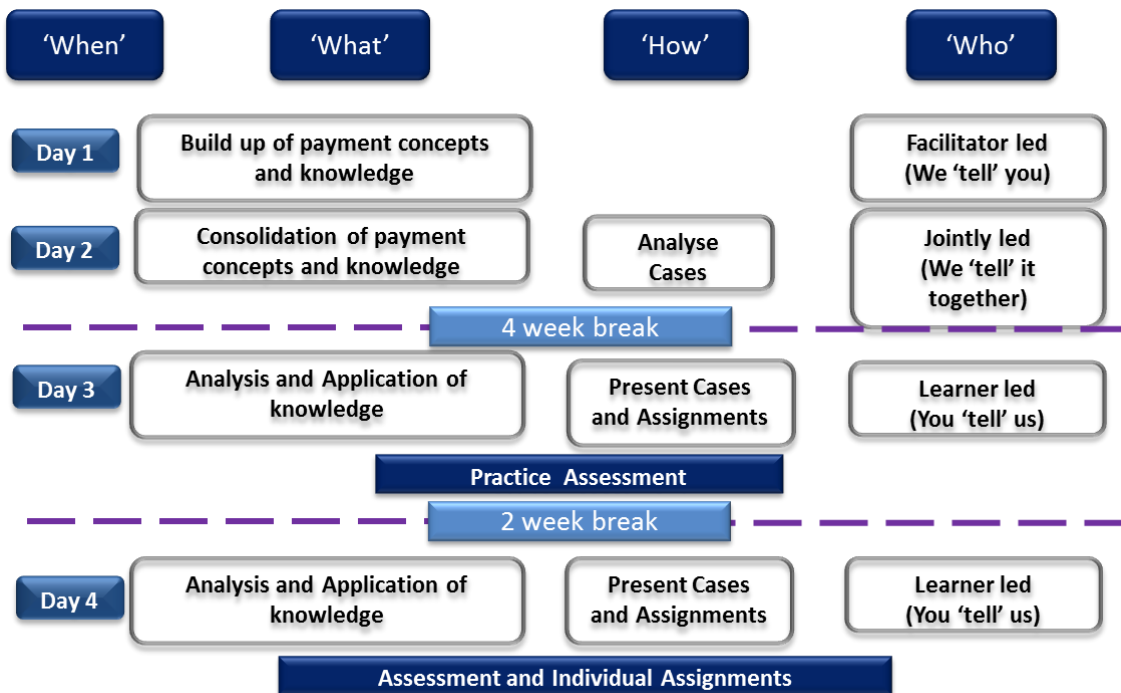
Explains the role of the SARB and PASA

### Bookings:

Register by completing the relevant booking form and sending to [training@pasa.org.za](mailto:training@pasa.org.za)  
Maximum 20 seats per programme available. Allocation made based on payment received.

# Certificate in Foundational Payments Structure

The Course design and structure is balanced between Facilitator led, student collaboration and student led sessions



## Who should attend?

- Management directly or indirectly involved in payment processing activities
- Operational staff directly or indirectly managing payment activities
- Technical and project staff directly involved in payment related development
- Anyone wanting to gain a better understanding and knowledge of payments



## Why should I attend?

### You will have:

- Improved understanding of the bigger payment system and *how your organisation and role contributes*
- Increased awareness of the importance and *impact of payments related changes* in your business
- A good understanding of key payment concepts for example *Debit Pull vs Credit Push* transactions, *Open loop vs Closed loop* systems and *4-Party vs 3-Party* model.
- A better understanding of the industry rules behind the payments processes you deal with daily

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# Certificate in Foundational Payments Facilitators



**Dave Mitchell**



Dave Mitchell is the former Head of the National Payment System (NPS) Department of the South African Reserve Bank. His areas of responsibility included the operation of the South African Multiple Option Settlement (SAMOS) system (the South African RTGS) and the oversight of the NPS. Mr. Mitchell was also the Project Leader of the Southern African Development Community (SADC) Payment Systems Project, which aims to develop the national and cross-border capabilities of the payment systems of the SADC region. He was a member of the BIS Committee on Payment and Settlement Systems and the CLS Joint Oversight Committee and also participated in several international workgroups. He was also part of the World Bank Group that developed "Guidelines for the Successful Regional Integration of Financial Infrastructures".

Since his retirement in December 2012, Mr. Mitchell has been involved in National Payment System training, mostly for PASA, but also some regional countries and consulting on national and regional payment systems including a few projects for the World Bank.

**Jeni Webber**



Jeni entered the Banking arena in 1981 when she joined (then) Barclaycard in their Merchant Acquiring department. She spent 20 years at Barclays/ FNB during which time she spent time gaining skills and managing various areas. In 2000 she left FNB to go to MasterCard International where she started as Business Manager for Chip Cards, but soon after took over the Account Management of the Standard Bank Account, which grew to the largest account in the Middle East and Africa Region, assisting them in the growth and the launch of numerous products. When she left MasterCard in 2010 she had been Country Manager for South Africa for the past year.

Since 2010 Jeni has provided consulting services to the Payments arena, including to Tutuka, The Prepaid Exchange and to PASA.

For PASA Jeni Facilitates some of the Training Programmes and use to provide Management Services to the running of the Programme. Jeni has also developed a successful Travel Agency – Blue Elephant Travel.

**Errol vd Merwe**



Errol has been in banking for some 42 years and has held various General Management positions in Credit Card, Electronic Banking and Risk.

He served on a number of PASA forums over the years, including the Card PCH PG, Card Strategy Forum and more recently as PASA Councillor.

Errol currently provides consultancy services to the Banking Industry.

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## Course Information

PROGRAMME	DAY 1	DAY 2	DAY 3	DAY 4
Programme 1	30-Jan	31-Jan	27-Feb	13-Mar
Programme 2	1-Feb	2-Feb	1-Mar	15-Mar
Programme 3	6-Feb	7-Feb	6-Mar	22-Mar
Programme 4	8-Feb	9-Feb	8-Mar	23-Mar
Programme 5	13-Feb	14-Feb	14-Mar	28-Mar
Programme 6	15-Feb	16-Feb	16-Mar	30-Mar
Programme 7	8-May	9-May	5-Jun	19-Jun
Programme 8	10-May	11-May	7-Jun	21-Jun
Programme 9	22-May	23-May	20-Jun	4-Jul
Programme 10	29-May	30-May	26-Jun	10-Jul
Programme 11	7-Aug	8-Aug	4-Sep	18-Sep
Programme 12	14-Aug	15-Aug	11-Sep	26-Sep
Programme 13	16-Aug	17-Aug	12-Sep	27-Sep
Programme 14	21-Aug	22-Aug	18-Sep	2-Oct
Programme 15	6-Sep	7-Sep	4-Oct	18-Oct
Programme 16	13-Sep	14-Sep	11-Oct	25-Oct
Cape Town	TBA	TBA	TBA	TBA

### Johannesburg

AstroTech Conference Centre  
Cnr. Anerley Road & 3<sup>rd</sup> Avenue  
Parktown  
Johannesburg

Cape Town - TBA



### Training co-ordination & queries



Caronese Tait is responsible for the co-ordination and administration of the PASA training programmes.

Contact information:

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R9,200 excl. VAT