Cornerstone Performance Solutions

NQF LEVEL 5

PROGRAMME BROCHURE // BANKING & FINANCIAL SERVICES

Banking in *5IR*

Preparing client-facing banking professionals to thrive where **human insight meets digital innovation** - across digital banking, fintech, consultative engagement, risk and data-driven advisory.

SAQA ID 61589 · National Certificate: Banking · NQF 5 · 120 credits

NQF 5	120 credits	12 months	SAQA 61589
NATIONAL CERT: BANKING	ON COMPLETION	5 MODULES	ACCREDITED

SAQA Registered · QCTO · Accredited Course CHE

#SHAPEYOURFUTURE

PROGRAMME INTRODUCTION

Welcome to the *future of banking.*

The financial services landscape is undergoing its most dramatic transformation yet - driven by rapid technological advancement, artificial intelligence and the principles of the Fifth Industrial Revolution. Our 12-month Banking in 5IR Programme is designed specifically for ambitious students who aspire to thrive in this new era.

This is not just a qualification; it's a strategic career launchpad into client-facing roles where human insight meets technological innovation. Over twelve months, students master everything from digital banking fundamentals and fintech integration to client-centric solutioning and robust compliance frameworks. We are not simply teaching banking - we are cultivating adaptive, ethical professionals equipped to navigate complexity, build lasting client relationships and drive value in an increasingly digital world.

Digital banking fundamentals

Master the platforms, products and processes that power modern, technology-led banking.

Fintech integration

Identify, implement and integrate emerging tools to improve efficiency and customer service.

Client-centric solutioning

Listen, diagnose and tailor value-driven solutions that build lasting client trust.

Robust compliance frameworks

Apply ethical, risk-aware judgement so integrity underpins every client interaction.

5IR - where human insight meets digital innovation

This programme is your opportunity to develop the dynamic capabilities essential for success in modern banking - adaptive, ethical and ready for what's next.

OUR PROGRAMME INTENT

Adaptive, client-centric professionals for the *5IR era.*

This programme transforms students into adaptive, client-centric banking professionals equipped for the 5IR era. They will confidently navigate digital banking platforms, integrate fintech solutions and apply ethical compliance frameworks with ease - becoming agile innovators who bridge human insight with technology to deliver superior client value.

Consultative engagement

Actively listen, diagnose financial needs and offer tailored solutions that build lasting trust.

Critical, collaborative thinking

Apply emotional intelligence and collaborative problem-solving in complex, evolving scenarios.

Data-informed judgement

Interpret financial data with precision, support sound decisions and proactively manage risk.

THE OUTCOME

Agile innovators who bridge human insight with technology - driving operational excellence and delivering superior client value in a rapidly evolving banking landscape.

PROGRAMME OVERVIEW

A 12-month, NQF 5 certificate across *five integrated themes.*

The Banking in 5IR programme is a 12-month NQF Level 5 national certificate designed for grade 12 students pursuing client-facing banking careers. It bridges foundational banking principles with the transformative power of the Fifth Industrial Revolution - blending theory with practical workplace application to foster adaptive intelligence, ethical reasoning and collaborative problem-solving.

Digital banking

Navigate the platforms and processes that define modern, technology-led financial services.

Fintech tools

Apply emerging technologies to enhance productivity, innovation and service delivery.

Consultative engagement

Build trust through active listening, needs assessment and value-driven advice.

Risk management

Identify, assess and mitigate risk while upholding regulatory and ethical standards.

Data-driven advisory - the fifth theme

Students emerge as agile professionals capable of leveraging human-technology augmentation to deliver personalised, value-driven banking solutions in an increasingly digital and dynamic environment.

COMPETENCIES DEVELOPED

The capabilities students build to *lead in modern banking.*

COMPETENCY 01

Financial data analysis & interpretation

Critically assess financial statements, interpret key metrics and ratios, and derive actionable insights to support informed decision-making for individual and business clients.

COMPETENCY 02

Regulatory compliance & ethical decision-making

Understand banking regulations, risk identification and mitigation, and apply compliance frameworks ethically - fostering integrity and trust in all client and operational interactions.

COMPETENCY 03

Fintech integration & digital tool proficiency

Identify, implement and integrate emerging fintech solutions to enhance operational efficiency, streamline banking processes and improve customer service delivery.

COMPETENCY 04

Consultative client engagement & solutioning

Master active listening, strategic questioning and needs assessment to design tailored banking solutions - building long-term relationships through empathy, trust and value-driven service.

COMPETENCY 05

Critical thinking & adaptive problem-solving

Analyse complex banking scenarios, recognise patterns and apply logical reasoning to resolve challenges creatively - developing the cognitive flexibility to adapt rapidly in evolving digital environments.

PROGRAMME LAYOUT · LEARNING PATHWAY

Five integrated modules across *12 months.*

The Banking in 5IR is structured across five integrated modules, delivered over a 12-month period as a balanced learning experience of virtual mediated sessions, self-directed study and workplace application.

5 INTEGRATED MODULES	40 wks STRUCTURED LEARNING TIME	12 MONTHS END TO END	120 SAQA CREDITS · NQF 5

START	MODULE	CONTACT	SELF-STUDY	WORKPLACE	ASSESSMENT
1 MONTH 1	Study Banking in the 5IR	1 × VMS2-hour session	2 weeks STUDY	—	1 PRE-EVALUATION
2 MONTHS 1-4	Applying Fintech Intelligence to Modern Banking	1 × VMS3-hour session	10 weeks STUDY	10 hrs	2 FORMATIVE 1 SUMMATIVE
3 MONTHS 4-7	Client Financial Insights for Better Decisions	1 × VMS5-hour session	10 weeks STUDY	—	2 FORMATIVE 1 SUMMATIVE
4 MONTHS 7-10	Risk Aware Decision-Making in Banking	1 × VMS4-hour session	10 weeks STUDY	—	2 FORMATIVE 1 SUMMATIVE
5 MONTHS 10-12	Value Based Client Centric Engagements	1 × VMS3-hour session	8 weeks STUDY	20 hrs	2 FORMATIVE 1 SUMMATIVE

FORMATIVE ASSESSMENT · SUMMATIVE ASSESSMENT · PRE-EVALUATION · VMS · 1-DAY VIRTUAL MEDIATED SESSION

Indicative schedule. Self-study hours are per week on CPSLearn®; the programme can be scheduled over a longer duration to accommodate organisational requirements such as month-end periods.

MODULE // FOUNDATION

01

Study Banking in the 5IR

DURATION
2 weeks

STAGE
Programme launch

Plan. Learn. Succeed. Your journey starts here.

• MODULE 1

CORE THEMES

- Managing stress, time and study assertiveness
- Planning for core study components
- Deepening academic rigour and the ethical utilisation of AI technologies
- Learning and teaching overview, and programme overview

LEARNING OUTCOMES

1. Obtain a learning and teaching overview
2. Obtain a programme overview

LEARNING COMPONENTS

- Understanding Occupational Qualifications
- The CPSLearn® System
- Assessment Practice & Academic Integrity
- Ethical use of AI
- Student Support & The Qualification
- The Journey Map & Work Experience Journey

PURPOSE

A critical foundational introduction to the qualification - giving students the essential knowledge, skills and ethical frameworks to navigate the banking environment effectively and compliantly.

MODULE // FINTECH

02

Applying Fintech Intelligence to Modern Banking

DURATION
10 weeks

THEME
Emerging banking technology

Bridging banking and technology for lasting impact.

● MODULE 2

CORE THEMES

- Emerging technologies in banking
- Digital tools and platform deployment
- Customer experience enhancement through innovation
- Technology-driven operational improvements

LEARNING OUTCOMES

1. Analyse local and global financial service trends, technologies and products to identify relevant fintech innovations
2. Integrate fintech into traditional frameworks through stakeholder collaboration and ethical application
3. Explore and implement fintech tools to improve services and support processes under supervision

LEARNING COMPONENTS

- Understanding Fintech Solutions
- Implementing Digital Tools
- Integrating Fintech into Banking Processes
- Innovations in Banking Solutions
- Quality Assurance in Fintech Integration

PURPOSE

To develop students' proficiency in identifying, implementing and integrating fintech solutions to improve banking productivity, innovation and customer service efficiency.

MODULE // INSIGHT

03

Client Financial Insights for Better Decisions

DURATION
10 weeks

THEME
Data-driven decisions

Assess. Interpret. Recommend. Enable smarter choices.

MODULE 3

CORE THEMES

- Financial metrics and ratio analysis
- Data interpretation and trend recognition
- Comprehensive financial assessments
- Actionable recommendation development

LEARNING OUTCOMES

1. Interpret financial statements and calculate ratios/KPIs to assess clients' financial health and performance
2. Formulate actionable insights by synthesising quantitative data, global trends and client-specific factors
3. Communicate complex financial data through visual aids and storytelling techniques

LEARNING COMPONENTS

- Understanding Financial Metrics
- Interpreting Financial Data
- Conducting Financial Assessments
- Providing Recommendations Based on Analysis
- Assessing Financial Health in Practice

PURPOSE

To develop students' ability to assess financial situations, interpret data accurately and provide insightful advice that supports informed financial decision-making for individuals and businesses.

MODULE // RISK

04

Risk Aware Decision-Making in Banking

DURATION
10 weeks

THEME
Compliance & integrity

Identify risk. Ensure compliance. Protect integrity.

PURPOSE

To equip students to identify, assess and mitigate risks in banking and client interactions - understanding regulations, applying best practices and fostering ethical decision-making.

• MODULE 4

CORE THEMES

- Risk identification and mitigation
- Regulatory compliance requirements
- Ethical decision-making in banking
- Proactive risk management strategies

LEARNING OUTCOMES

1. Apply key financial regulations, market conduct rules and FICA compliance for client due diligence
2. Apply ethical decision-making frameworks to identify, mitigate and respond to risks and compliance irregularities
3. Perform compliance monitoring and fraud detection under supervision, and educate clients on digital banking tools

LEARNING COMPONENTS

- Understanding Regulatory Frameworks
- Risk Assessment Techniques
- Ethical Decision-Making in Practice
- Compliance Monitoring and Reporting
- Client Onboarding and Due Diligence

MODULE // ENGAGEMENT

05

Value Based Client Centric Engagements

DURATION
8 weeks

THEME
Client relationships

Strategic solutions.
Stronger relationships.
Smarter banking.

MODULE 5

CORE THEMES

- Client needs analysis and engagement
- Consultative communication techniques
- Tailored solution design and recommendation
- Long-term relationship building and trust

LEARNING OUTCOMES

1. Analyse client segmentation and financial needs to tailor banking solutions accordingly
2. Apply consultative engagement and active listening to deliver value-driven client experiences with empathy
3. Utilise problem-solving principles to develop, implement and report on tailored solutions under supervision

LEARNING COMPONENTS

- Understanding Client Needs
- Consultative Techniques in Banking
- Tailored Banking Solutions
- Problem-Solving in Banking
- Building Long-Term Client Relationships

PURPOSE

To develop students' ability to analyse client needs and design tailored banking solutions through consultative techniques, critical thinking and strategic recommendations that foster long-term relationships.

WHY CHOOSE CPS

Two decades developing professionals *organisations depend on.*

CPS develops professionals that organisations can depend on - building both credentials and practical capability across industries. For over two decades, CPS has specialised in workplace-integrated learning: not theory in isolation, but concepts applied directly to organisational contexts under leader support and guidance.

40,000+
Professionals have developed practical capabilities through CPS programmes.

24+
Years specialising in professional skills development across industries.

3×
BANKSETA Award winners - recognising real-world impact, not just academic achievement.

1 **Fully accredited, regulator-approved programmes**
Registered with the DHET as a Private Higher Education Institution (PHEI), with accreditation across both the higher education and occupational education systems.

2 **Deep specialisation in financial services**
Focused on banking, financial services, insurance, risk, compliance and leadership development - a specialist focus that differentiates CPS from generic training providers.

3 **Proven impact & strong completion outcomes**
85%+ completion rates across NQF Level 4-6 programmes, with thousands of professionals trained over more than two decades.

4 **Award-winning, research-based methodology**
A proprietary methodology grounded in original research and built for real behaviour change - recognised internationally with a Brandon Hall Gold Award.

5 **Trusted partner for managed learning journeys**
End-to-end managed journeys including learner support, project management, assessment, moderation and post-learning impact evaluation.

Cornerstone Performance Solutions

● INVESTMENT REQUIRED

Develop client-ready banking talent your *organisation can depend on.*

R0
PER DELEGATE
Based on a cohort of 20 delegates. Includes programme fees, virtual contact sessions, simulation and digital content.

12
MONTHS
Schedulable over a longer duration to accommodate organisational requirements such as month-end periods.

120
CREDITS
National Certificate: Banking · NQF Level 5 · SAQA 61589.

CREDENTIAL
National Certificate: Banking · NQF 5 · 120 credits

STRUCTURE
5 integrated modules over 12 months

DELIVERY
Virtual sessions · self-study · workplace application

RECOGNITION
SAQA ID 61589

DELIVERED AS A MANAGED JOURNEY

- Programme fees, virtual contact sessions & simulation
- CPSLearn® digital content, support & AI-guided learning
- Embedded workplace experience & leader support
- Assessment, moderation & post-learning impact evaluation

Talk to our partnerships team

Build a future-ready, client-facing banking pipeline with a managed CPS cohort.

Request a conversation →

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The Fifth Industrial Revolution is reshaping banking - and the professionals who run it should be ready for what's next. *Where human insight meets digital innovation.*