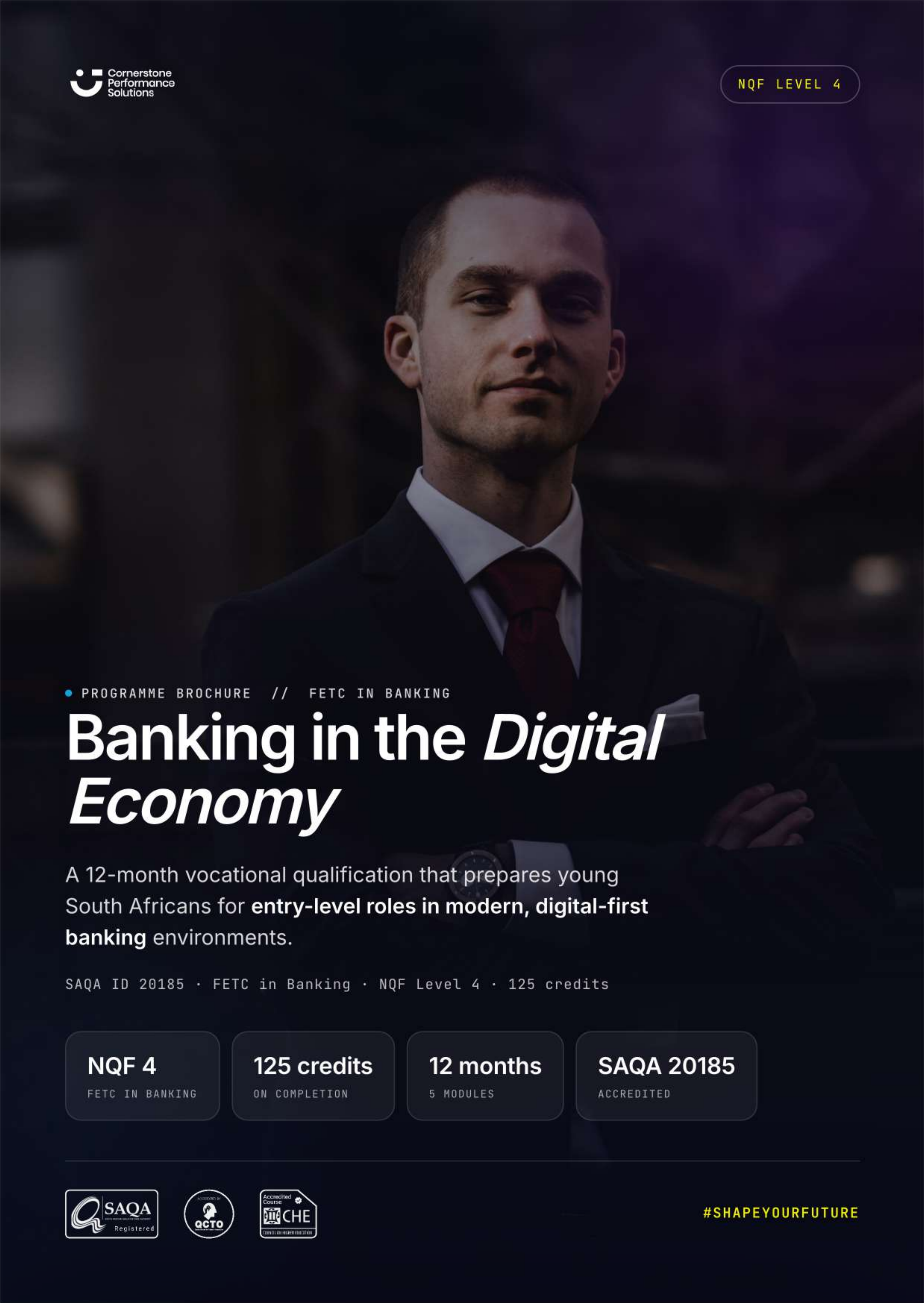

Cornerstone Performance Solutions

NQF LEVEL 4

PROGRAMME BROCHURE // FETC IN BANKING

Banking in the *Digital Economy*

A 12-month vocational qualification that prepares young South Africans for **entry-level roles in modern, digital-first banking** environments.

SAQA ID 20185 · FETC in Banking · NQF Level 4 · 125 credits

NQF 4	125 credits	12 months	SAQA 20185
FETC IN BANKING	ON COMPLETION	5 MODULES	ACCREDITED

SAQA Registered · QCTO · Accredited Course CHE

#SHAPEYOURFUTURE

PROGRAMME INTRODUCTION

Banking has changed. *Your career should too.*

Banking now operates through mobile applications, AI-powered chatbots and real-time payment platforms - extending well beyond traditional branch-based service. This programme responds to that transformation through four learning themes.

Cybersecurity & Fintech

Build confidence in digital tools and security protocols across modern banking platforms.

Compliance & Risk

Apply sound ethical judgment, balancing compliance obligations with client protection.

Client-Centred Engagement

Deliver professional service across digital and in-person channels with clarity and empathy.

Client Financial Analysis

Assess a client's financial health - personal or business - and perform financial analysis.

Designed for digital-first banking

Mentor-led, workplace-integrated learning that bridges the gap between the classroom and the contact centre, branch or back office.

PROGRAMME INTENT

Turning learning into *opportunity.*

Learning becomes an opportunity when you actively apply new knowledge to improve your performance, add value to clients and position yourself for future roles. Rather than viewing learning as a compliance requirement, use it to deepen your expertise, strengthen client relationships, improve decision-making, and stay ahead of industry trends such as digital banking, data analytics and artificial intelligence.

Embedded work experience

A mentor-led programme that bridges the gap between learning and real workplace application.

Recognised qualification

Graduates earn a SAQA-accredited FETC in Banking - a credential employers know and trust.

Increase your professional value

Demonstrate the impact of what you have learned - building credibility and opening the next role.

THE CPS APPROACH

Deepen your expertise, strengthen client relationships and improve decision-making - so learning compounds into a career, not just a certificate.

LEARNING PATHWAY · ESTIMATED TIME COMMITMENT

Five integrated modules across *12 months.*

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

5 VIRTUAL CONTACT SESSIONS (VMS)	**13**hrs TOTAL MEDIATED SESSION TIME	**60**hrs WORKPLACE EXPERIENCE	**12** ASSESSMENTS ACROSS THE JOURNEY

START	MODULE	CONTACT SESSION	SELF-DIRECTED	WORKPLACE	ASSESSMENTS
1 MONTH 1	The Digital Economy Compass	1 × VMS2-hour session	3 weeks STUDY	—	1 PRE-EVALUATION
2 MONTH 4	Risk & Ethics in Digital Ecosystems	1 × VMS3-hour session	12 weeks STUDY	20 hrs	2 FORMATIVE 1 SUMMATIVE
3 MONTH 7	Banking Products & Fintech	1 × VMS4-hour session	12 weeks STUDY	—	2 FORMATIVE 1 SUMMATIVE
4 MONTH 9	Financial Acumen	1 × VMS2-hour session	9 weeks STUDY	—	1 FORMATIVE 1 SUMMATIVE
5 MONTH 12	Client Value Creation	1 × VMS2-hour session	10 weeks STUDY	40 hrs	2 FORMATIVE 1 SUMMATIVE

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

Each module pairs a live virtual mediated session with self-directed learning on CPSLearn® and, where applicable, hours of structured workplace experience - building toward 12 assessments in total across the 12-month journey.

MODULE // FOUNDATION

01

The Digital Economy Compass

DURATION	3 weeks
CONTACT SESSION	1 × VMS · 2 hrs
ASSESSMENT	1 Pre-evaluation

CORE MESSAGE

Master the study basics - structure, integrity and AI readiness - before technical learning begins.

• MODULE 1

Module 1 establishes the foundation for effective study by introducing the qualification structure, assessment expectations, academic integrity, and the responsible use of AI before technical learning begins.

WHAT YOU'LL SET UP

1. Understand the qualification - the learnership framework and how it applies in the workplace
2. Master your learning system - the CPSLearn® platform, the assessment process and student support
3. Study ethically - academic integrity and the responsible utilisation of AI
4. Plan your journey - complete your study planner for better results

WHY IT MATTERS

REFRAME

A confident start - knowing how you'll learn, how you'll be assessed and how to study with integrity - sets the pace for the entire 12-month journey.

MODULE // COMPLIANCE

02

Risk & Ethics in Digital Ecosystems

DURATION
12 weeks

CONTACT · WORKPLACE
1 × VMS · 3 hrs · 20 hrs

ASSESSMENTS
2 Formative · 1 Summative

● MODULE 2

Students develop the capability to interpret regulatory requirements, detect fraud, and apply sound ethical judgment - balancing compliance obligations with client protection.

WHAT STUDENTS WILL DO

1. Explain banking institution structures and functions
2. Analyse regulatory requirements for banking officers
3. Conduct document compliance checks and support fraud detection
4. Identify, assess and respond to banking risks
5. Apply market conduct principles and compliance procedures
6. Demonstrate ethical decision-making and professional integrity

KEY CHAPTERS

- Understanding Banking Compliance
- Identifying Operational Risks
- Mitigating Risks Effectively
- Legal and Ethical Compliance
- Implementing Compliance Frameworks

CORE COMPETENCIES

ANALYTICAL THINKING
RISK MANAGEMENT
REGULATORY COMPLIANCE
ETHICAL DECISION-MAKING
EMOTIONAL INTELLIGENCE

REFRAME

Consistently identify, evaluate and mitigate risks to safeguard institutions and clients.

CORE MESSAGE

Effective compliance and risk management balances regulatory adherence, ethical standards and operational vigilance to protect institutions and clients.

MODULE // PRODUCTS

03

Banking Products & Fintech

DURATION
12 weeks

CONTACT SESSION
1 × VMS · 4 hrs

ASSESSMENTS
2 Formative · 1 Summative

• MODULE 3

Students align banking products with client requirements, operate digital payment systems, and uphold cybersecurity standards with a secure-by-design mindset.

WHAT STUDENTS WILL DO

1. Discuss how banking technology and fintech are transforming traditional banking services
2. Explain the importance of cybersecurity, verification and authentication in digital banking
3. Identify and match key banking products to customer and business needs
4. Describe how payment systems and basic transactions operate securely
5. Outline the banking environment and how banks lend and generate income
6. Promote, support and troubleshoot digital banking products using client-centric practices

KEY CHAPTERS

- Digital Banking and Fintech Foundations
- Security, Trust and Digital Identity
- Banking Products and Client Solutioning
- Payments, Transactions and Banking Operations
- Client Enablement, Support and Digital Adoption

CORE COMPETENCIES

ANALYTICAL THINKING

DIGITAL PLATFORM PROFICIENCY

BANKING PRODUCTS

CLIENT ENGAGEMENT

OPERATIONAL EFFICIENCY

TROUBLESHOOTING

TEAMWORK

CORE MESSAGE

Effective use of banking products and fintech is essential for enhancing client service and operational efficiency within the banking sector.

MODULE // FINANCIAL

04

Financial Acumen

DURATION
9 weeks

CONTACT SESSION
1 × VMS · 2 hrs

ASSESSMENTS
1 Formative · 1 Summative

MODULE 4

Students interpret financial statements, calculate ratios, and advise clients on budgeting - translating complex data into clear, practical guidance.

WHAT STUDENTS WILL DO

1. Explain core financial acumen principles relevant to the banking sector
2. Interpret basic financial statements
3. Create and analyse personal financial statements
4. Calculate and evaluate simple personal financial ratios
5. Compile, adjust and apply basic personal budgets
6. Summarise and present personal financial information clearly

KEY CHAPTERS

- Understanding Financial Concepts
- Interpreting Financial Data
- Client Financial Advising
- Financial Performance and Cash Flow
- Financial Ratios for Risk & Affordability
- Budgeting as a Planning and Control Tool
- Effective Communication in Banking

CORE COMPETENCIES

- ANALYTICAL THINKING
- FINANCIAL LITERACY
- RISK IDENTIFICATION
- INFORMED DECISIONS
- ETHICAL JUDGMENT

REFRAME

Use financial ratios as practical decision-support tools - not abstract calculations.

CORE MESSAGE

Mastering fundamental financial concepts empowers banking officers to help clients make informed decisions, understand risk and improve financial wellbeing.

MODULE // CLIENTS

05

Client Value Creation

DURATION
10 weeks

CONTACT · WORKPLACE
1 × VMS · 2 hrs · 40 hrs

ASSESSMENTS
2 Formative · 1 Summative

MODULE 5

Students develop trust through consultative listening, empathy and tailored solutions across digital and in-person channels.

WHAT STUDENTS WILL DO

1. Analyse client types, behaviours and needs
2. Apply client-centric, value-adding principles in banking interactions
3. Use banking systems and omni-channel platforms to support engagement
4. Conduct consultative engagements using active listening and empathy
5. Apply problem-solving and root-cause analysis to routine client needs
6. Communicate value-driven solutions clearly and professionally

KEY CHAPTERS

- Introduction to Client Engagement
- Client Needs Assessment
- Proposing Banking Solutions
- Engaging in Meaningful Client Experiences
- Client Relationship Management
- Assessing and Improving Service Quality
- Communicating with Trust and Empathy
- Problem-Solving in Client Engagement
- Communicating Value-Driven Solutions

CORE COMPETENCIES

ANALYTICAL THINKING · EMOTIONAL INTELLIGENCE · CLIENT ENGAGEMENT · SOLUTION DEVELOPMENT · SERVICE DELIVERY · REGULATORY STANDARDS · TEAMWORK

CORE MESSAGE

Effective client engagement is founded on consultative listening and tailored solutions - using established products to build trust and satisfaction.

WHY CHOOSE CPS

Two decades developing professionals *organisations depend on.*

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

40,000+
Professionals developed across industries 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, 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 - 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 journeys including learner support, project management, assessment, moderation and post-learning impact evaluation.

Cornerstone Performance Solutions

● PROGRAMME COST & ENROLMENT

Develop entry-level 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.

125*

CREDITS

*With Grade 12 Communication first & second language and Mathematical Literacy.

CREDENTIAL

FETC in Banking · NQF 4 · 125 credits

STRUCTURE

5 integrated modules · 5 VMS sessions

ASSESSMENT

12 assessments · pre-eval, formative & summative

RECOGNITION

SAQA ID 20185

DELIVERED AS A MANAGED JOURNEY

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

Talk to our partnerships team

Build a digital-banking talent pipeline with a managed CPS cohort.

Request a conversation →

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Banking has changed - and the people who run it should be ready for what's next. *That's workforce transformation that lasts.*