

• PROGRAMME BROCHURE // HIGHER CERTIFICATE

Higher Certificate in Banking — *Business Banking*

Get the banking qualification and skills **South Africa's major banks need** — built for matric graduates, bank staff and career-changers.

Entry requirements: Matric or equivalent

12 months

FLEXIBLE ONLINE

120 credits

NQF LEVEL 5

7 modules

6 CORE + SPECIALISATION

111129

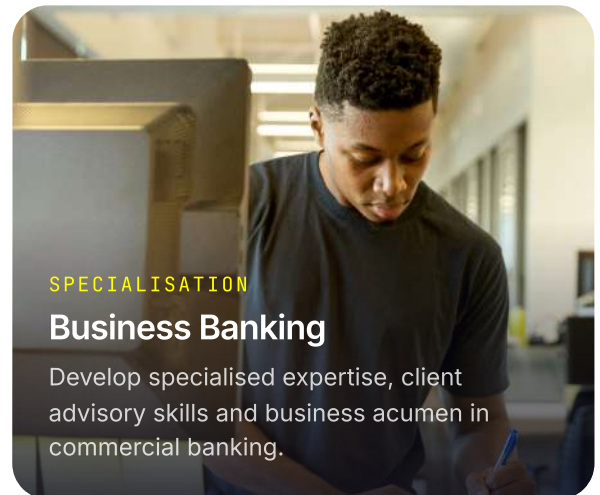
SAQA ID

• PROGRAMME OVERVIEW

The complete skill set South African banks *value most*.

Our Higher Certificate in Banking — Business Banking gives students the complete skill set that South African banks value most. Whether starting fresh or advancing a career, these modules transform how students think about business banking — and how banks think about them.

Perfect for matric graduates, bank staff, and anyone who needs learning that works around work, family and life.



• WHAT STUDENTS STUDY • 6 CORE MODULES (100 CREDITS) + SPECIALISATION

1	Academic Literacy Master professional communication and critical-thinking skills.	10 CREDITS
2	Economics Economic principles and the impact of financial decisions.	15 CREDITS
3	Foundational Banking Practice Comprehensive banking systems and product knowledge.	20 CREDITS
4	Financial Accounting Financial literacy to analyse data and guide clients.	15 CREDITS
5	Ethics & Compliance in Banking Ethical decision-making and regulatory compliance.	20 CREDITS



Study anywhere, anytime — with flexible online learning

The CPSLearn® platform adapts to your schedule and device, so you can fit study around work, family and life.

• WHY CHOOSE CPS

When banking careers matter, students need *proven results*.

CPS has been developing banking professionals for over two decades — combining flexible learning technology with comprehensive industry knowledge.

30,000⁺

Banking professionals have advanced their careers through CPS.

24⁺

Years specialising in South African banking skills development.

3^x

BANKSETA Awards — recognising real-world impact, not just academic achievement.



Built for student success

The CPSLearn® platform delivers smart, adaptive learning on any device, with flexible timing designed for shift workers and busy families. WhatsApp support and AI-powered guidance mean help is always available.



Qualifications that matter

An NQF Level 5 qualification fully accredited by the Council on Higher Education and registered with the DHET. Banks across South Africa recognise it — with clear pathways to advanced NQF 6 qualifications.



Trusted by industry

CPS provides the foundation major South African banks recognise and trust. Organisations investing in development see immediate returns through enhanced performance and reduced turnover.

MODULE 1

01

Academic Literacy

10 CREDITS

Develops the essential communication and critical-thinking skills that underpin academic and professional success in banking — including how to prepare for and write examinations.

Skills students will master

- ✓ Identifying and developing academic “habits of mind” for critical thinking
- ✓ Participating effectively in business discussions with clear communication
- ✓ Formulating strong, evidence-based arguments
- ✓ Producing academic texts using paraphrasing, summarising and Harvard-method citation to avoid plagiarism

WHY IT MATTERS

Students who master academic literacy stand out as professionals who can be trusted with important decisions and advance confidently in their banking careers.

MODULE 2

02

Economics

15 CREDITS

Builds students' understanding of the economic world of banking from both global and local perspectives — and how economic participation shapes organisations, families and individuals.

Skills students will master

- ✓ Understanding economic fundamentals from global and local perspectives
- ✓ Discovering how economic participation affects organisations, families and individuals
- ✓ Mastering economic principles, government policy and globalisation impacts
- ✓ Interpreting economic indicators, markets and consumer behaviour
- ✓ Linking economic concepts to practical business situations and decisions

WHY IT MATTERS

Students who master economics stand out as trusted advisors who help clients navigate changing economic conditions and make informed financial decisions.

MODULE 3

03

Foundational Banking Practice

20 CREDITS

Builds mastery of core banking knowledge and the professional mindset for banking success — covering foundational principles, key role players and fundamental regulations.

Skills students will master

- ✓ Understanding banks, banking systems and their role in the economy
- ✓ Mastering banking customer segmentation, channels and solutions
- ✓ Learning how banks remain financially sustainable and manage risk
- ✓ Identifying the disruptive impact of new technologies in banking
- ✓ Describing the behaviour, role and mindset of successful banking professionals

WHY IT MATTERS

Students who master these foundations can walk into any bank in South Africa with confidence, understanding the industry from the inside out.

MODULE 4

04

Financial Accounting

15 CREDITS

Develops financial intelligence and numerical literacy for personal and business success — connecting personal financial goals to business financial management.

Skills students will master

- ✓ Understanding personal financial planning, budgeting and goal-setting strategies
- ✓ Reading and interpreting financial statements with confidence
- ✓ Mastering banking calculations including interest, loans and investments
- ✓ Analysing business financial performance using ratios and key indicators
- ✓ Connecting personal financial decisions to business financial management principles

WHY IT MATTERS

Students who master financial accounting speak the language of money fluently and help clients make informed financial decisions with confidence.

MODULE 5

05

Ethics & Compliance in Banking

20 CREDITS

Banking is built on trust. This module builds professional integrity and regulatory knowledge, equipping students to navigate the complex world of banking regulation with confidence.

Skills students will master

- ✓ Understanding South African banking laws and the regulatory framework
- ✓ Making ethical decisions confidently, even when it's difficult
- ✓ Meeting compliance requirements and legal standards in every interaction
- ✓ Identifying and managing regulatory risks before they become problems
- ✓ Navigating the dynamic environment of digital-era compliance and ethics

WHY IT MATTERS

Students who master ethics and compliance build a reputation for integrity that banks value most, ensuring every client interaction meets regulatory requirements.

MODULE 6

06

Client Solutioning in Banking

20 CREDITS

The best banking professionals are problem solvers. This module transforms students from someone who sells products into someone who listens, understands and finds solutions that genuinely help.

Skills students will master

- ✓ Understanding concepts of value and value exchange in client relationships
- ✓ Identifying client alternatives and how banking channels meet diverse needs
- ✓ Describing fundamental financial services and how each class serves clients
- ✓ Applying principles of client centricity in a competitive, evolving marketplace
- ✓ Explaining how technological advances impact banking service options

WHY IT MATTERS

Students who master client solutioning transform frustrated customers into loyal advocates and build a client base that trusts them with important decisions.

MODULE 7 • SPECIALISATION

07

Business Banking

20 CREDITS

The specialisation. Business banking is not simply about financial products — it's about helping businesses realise growth ambitions through strategic financial partnerships and tailored banking solutions.

Skills students will master

- ✓ Understanding the role of business banking in driving economic growth and sustainable banking success
- ✓ Applying core business banking concepts and principles in commercial environments
- ✓ Developing expertise in business financial analysis, lending principles and credit-risk assessment
- ✓ Aligning banking solutions to client needs, industries and business life-cycle requirements
- ✓ Leveraging client insight to create meaningful value and strengthen commercial relationships
- ✓ Demonstrating the behaviours, mindset and advisory capabilities of a trusted business partner
- ✓ Evaluating and responding to the impact of technology and innovation on business banking

WHY IT MATTERS

Students who develop expertise in business banking become valuable commercial partners — building trusted relationships, supporting informed decisions and managing risk effectively.

• AFTER COMPLETION

A complete banking professional, ready to *walk into any bank.*

By the time students complete the qualification, they'll walk into any South African bank with confidence. Here's exactly what they'll be capable of — and why banks will want to hire them.



Transform client relationships

Turn frustrated customers into loyal advocates through professional communication that builds trust and solves problems fast.



Master banking inside-out

Handle any query from home loans to business accounts, spot fraud risks before they happen, and recommend the right products instantly.



Read money stories

Analyse financial statements in minutes, calculate loan options on the spot, and help clients understand how decisions impact their future.



Solve real problems

Listen beyond what clients say to understand what they actually need, then create banking solutions that genuinely improve lives and businesses.



Deliver specialised excellence

Whether personal relationships, business solutions, operational efficiency or team leadership — graduates have deep expertise that makes them indispensable from day one. They won't just know banking theory; they'll be banking professionals who handle complex situations confidently and deliver results that matter.

● READY TO START?

Banking professional development *starts here.*

STUDY DURATION

12 months flexible learning

CREDITS EARNED

120 credits · NQF Level 5

CAREER OUTCOME

Bank-ready professional qualification

RECOGNITION

CHE accredited · SAQA ID 111129

WHAT'S INCLUDED

- ✓ All six core modules plus the Business Banking specialisation
- ✓ Comprehensive study materials & CPSLearn® platform access
- ✓ Student support throughout the journey
- ✓ WhatsApp support & AI-powered guidance

Apply today and shape your future

It isn't just education — it's professional transformation.

Apply now →



WHATSAPP

073 062 9345



EMAIL

applications@cps.co.za

The Higher Certificate in Banking isn't just education — it's *professional transformation*. Students begin as individuals interested in banking careers and graduate as qualified professionals with the knowledge, skills and confidence that banks value most.