

• PROGRAMME BROCHURE // HIGHER CERTIFICATE

Higher Certificate in Banking (*HCIB*)

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

Entry requirements: Matric or equivalent

12 months

FLEXIBLE ONLINE

120 credits

NQF LEVEL 5

4 paths

CHOOSE ONE SPECIALISATION

111129

SAQA ID



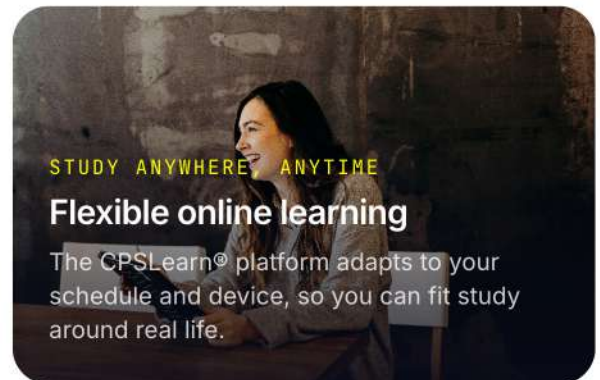
#SHAPEYOURFUTURE

• PROGRAMME OVERVIEW

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

The Higher Certificate in 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 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)

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
6	Client Solutioning in Banking Skilled problem-solvers who transform client challenges.	20 CREDITS



Then choose one specialisation — your 7th module (20 credits)

Personal Banking · Business Banking · Banking Operations · Business Management. Six core modules plus the path that fits your career — 120 credits in total.

• 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. Here's why 30,000+ banking professionals have chosen CPS.

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 — tablet, laptop or computer — 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 — making graduates immediately employable, 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 — valuable for individual growth and institutions alike.

• YOUR LEARNING JOURNEY

From enrolment to *bank-ready* in 12 months.

A flexible, fully supported path through six core modules and your chosen specialisation elective — built around work, family and life.

01

MONTH 1

Enrol & orientation

- Register and get set up on the CPSLearn® platform — any device, anywhere
- Onboarding, study planning and a competency baseline
- Meet your support team — WhatsApp & AI-powered guidance from day one

02

MONTHS 1-8

Six core modules · 100 credits

- Academic Literacy · Economics · Foundational Banking Practice
- Financial Accounting · Ethics & Compliance · Client Solutioning
- Continuous formative assessment with fast, supportive feedback

03

MONTHS 8-11

Specialisation elective · Module 7 · 20 credits

- Choose one elective: Personal Banking · Business Banking · Banking Operations · Business Management
- Apply specialised expertise to real banking scenarios and case studies
- For the generic qualification, the Business Management elective applies

04

MONTH 12

Assessment & qualification

- Complete the final integrated assessment
- Earn 120 credits · NQF Level 5 · SAQA ID 111129
- Graduate bank-ready — with a clear pathway to NQF 6

AT A GLANCE Module breakdown

DURATION

12 months

TOTAL MODULES

7 modules

VIRTUAL CONTACT
SESSIONS

7.5 sessions

ASSESSMENTS

7× Free text
7× Multiple
choice
7× Exams

CREDITS

120 credits

MODULE 1 • CORE

01

Academic Literacy

Augmenting critical thinking with knowledge technologies

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
- ✓ The ethical utilisation of AI in academia

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 • CORE

02

Economics

*Prospering in disruption***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 • CORE

03

Foundational Banking Practice

Delivering banking in the digital economy

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, such as Agentic AI
- ✓ 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 • CORE

04

Financial Accounting

*Utilising augmented analysis tools***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 • CORE

05

Ethics & Compliance in Banking

Meeting the ethical and compliance challenges of the digital age

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 • CORE

06

Client Solutioning in Banking

Enabling clients with client-centric, technology-first solutions

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 new financial technologies (FinTechs) 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.

• SPECIALISATION MODULES • CHOOSE ONE (20 CREDITS)

One qualification, *four ways to specialise.*

After six core modules, students choose the specialisation that matches their career ambitions. Each is a 20-credit module that develops deep, employable expertise in a distinct area of banking.

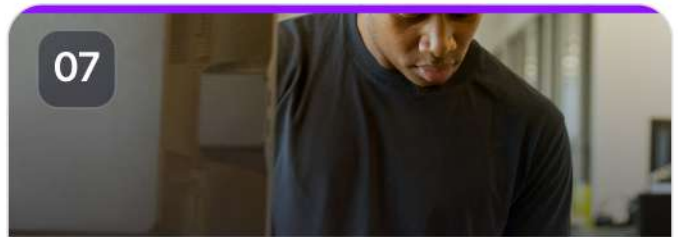


07

SPECIALISATION A

Personal Banking

Relationship-banking expertise that helps families navigate major financial decisions and build relationships that last.



07

SPECIALISATION B

Business Banking

Specialised expertise, client advisory skills and business acumen for successful commercial banking relationships.



07

SPECIALISATION C

Banking Operations

Operational-excellence skills and system optimisation for seamless, efficient banking operations behind the scenes.



07

SPECIALISATION D

Business Management

Leadership and management capabilities to manage teams, drive performance and solve complex business challenges.

MODULE 7 • SPECIALISATION A

07

Personal Banking

*Relationship banking for life's
biggest moments*

20 CREDITS

Personal banking is about life's biggest moments — buying a first home, starting a family, planning for retirement. This specialisation develops relationship-banking expertise to guide individuals and families through crucial financial decisions with confidence and care.

Skills students will master

- ✓ Building long-term client relationships that last for decades
- ✓ Helping clients through every phase of their financial journey
- ✓ Mastering home loans, personal accounts, investments and insurance products
- ✓ Becoming a trusted financial advisor, not just a product seller
- ✓ Understanding how to guide families through major life decisions

WHY IT MATTERS

Students who master personal banking become indispensable to both families and banks — trusted advisors who help clients achieve their dreams while building lasting professional relationships.

MODULE 7 • SPECIALISATION B

07

Business Banking

Strategic financial partnerships that drive growth

20 CREDITS

Business banking is not simply about financial products — it's about helping businesses realise their 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.

MODULE 7 • SPECIALISATION C

07

Banking Operations

Operational excellence behind the scenes

20 CREDITS

Banking operations keep everything running smoothly behind the scenes. This specialisation develops operational-excellence skills so students become the efficiency experts who make seamless banking possible.

Skills students will master

- ✓ Optimising processes to make banking operations faster, better and more efficient
- ✓ Ensuring every transaction meets the highest quality standards
- ✓ Understanding and improving banking technology platforms and systems
- ✓ Keeping operations within regulatory requirements and compliance standards
- ✓ Managing the backbone systems that support exceptional customer service

WHY IT MATTERS

Students who master banking operations become indispensable to banks — the efficiency experts who ensure seamless operations, maintain quality standards and create the foundation for exceptional customer service.

MODULE 7 • SPECIALISATION D

07

Business Management

Leading teams and driving performance

20 CREDITS

Great banking professionals eventually become great banking leaders. This specialisation develops the leadership and management capabilities banks need to manage teams, drive performance and solve complex business challenges.

Skills students will master

- ✓ Understanding the management environment at macro, market and micro levels
- ✓ Identifying the behaviour and mindset of successful managers in banking
- ✓ Applying basic management principles to solve routine management problems
- ✓ Shaping team performance using proven management practices
- ✓ Managing fundamental business challenges including change, diversity and organisational culture

WHY IT MATTERS

Students who master business management stand out as professionals who can lead banking teams effectively, drive performance and solve the complex business challenges that require leadership solutions.

• AFTER COMPLETION

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

By the time students complete the Higher Certificate in Banking, 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 to clients and employers.

● 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 your chosen specialisation
- ✓ Comprehensive study materials & CPSLearn® platform access
- ✓ Student support throughout the journey
- ✓ WhatsApp support & AI-powered guidance

Invest in your people and shape your future

It isn't just education — it's measurable workforce transformation.

Enquire now →



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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.

