



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Debit And Credit Card Issuance Monitoring In Banking Training

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 114748 · NQF Level 3 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips banking professionals with the knowledge and skills to effectively monitor the issuance of debit and credit cards. It covers the entire lifecycle from application to activation, ensuring compliance with regulatory requirements and internal policies. Participants will learn to detect and prevent fraud, manage risk, and improve operational efficiency in card issuance processes.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	114748
Accreditation	SAQA Accredited · NQF Level 3 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply regulatory and internal policy requirements to debit and credit card issuance processes.
- Analyze card application data to identify potential fraud or errors.
- Evaluate the effectiveness of monitoring controls in card issuance workflows.
- Implement corrective actions for non-compliant or suspicious card issuance activities.
- Demonstrate the ability to document and report monitoring findings accurately.
- Design improvements to card issuance monitoring procedures based on risk assessment.

WHO SHOULD ATTEND

- This course is designed for banking professionals involved in card operations, including issuance officers, risk and compliance staff, and branch managers.
- It is also suitable for auditors and quality assurance personnel seeking to understand card issuance monitoring.

COURSE OUTLINE

Day 1: Foundations of Card Issuance and Regulatory Framework

- Introduction to debit and credit cards: features, differences, and market trends.
- Overview of the South African regulatory environment: SARB, PASA, and NCR.
- The card issuance lifecycle: application, verification, production, and delivery.
- Fraud risks in issuance: identity theft, synthetic fraud, and application fraud.
- Customer due diligence (CDD) and Know Your Customer (KYC) requirements.
- Data privacy and Protection of Personal Information Act (POPIA) compliance.

Day 2: Monitoring Techniques and Fraud Detection

- Transaction monitoring fundamentals: velocity checks, geolocation, and amount thresholds.
- Behavioural analytics: profiling cardholder spending patterns.
- Rule-based vs. machine learning approaches in fraud detection.
- Monitoring tools: Falcon, Actimize, and in-house systems.
- Alert management: triage, investigation, and case management.
- Incident response procedures: card blocking, customer notification, and reporting.

Day 3: Operational Risk Management and Continuous Improvement

- Operational risk assessment: identifying vulnerabilities in issuance and monitoring.
- Key performance indicators: false positive rate, detection time, and customer impact.
- Continuous improvement: root cause analysis and process optimisation.
- Regulatory reporting: SARs, compliance audits, and exam preparation.
- Emerging trends: contactless, tokenisation, and digital wallets.
- Best practices for training and awareness among staff and customers.

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **6 NQF credits** at **NQF Level 3**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 17,900.00	R 17,900.00
1	In-House	R 23,300.00	R 23,300.00
1	On-Campus (Pretoria)	R 26,800.00	R 26,800.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	12 Aug 2026	On-Campus	Abu Dhabi, UAE
10 Aug 2026	12 Aug 2026	On-Campus	Cape Town, South Africa
11 Aug 2026	13 Aug 2026	On-Campus	Durban, South Africa
11 Aug 2026	13 Aug 2026	On-Campus	Dubai, UAE
12 Aug 2026	14 Aug 2026	On-Campus	Pretoria, South Africa
12 Aug 2026	14 Aug 2026	On-Campus	Mauritius
17 Aug 2026	19 Aug 2026	On-Campus	Durban, South Africa
17 Aug 2026	19 Aug 2026	On-Campus	Dubai, UAE

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 114748) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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