



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

Process Cheque, Credit Card and Bank Transactions

Services / Hospitality, Tourism, Travel, Gaming and Leisure

Unit Standard 258040 · NQF Level 3 · 8 Credits · 5 Days

COURSE OVERVIEW

This course equips learners with the practical skills to process cheque, credit card, and bank transactions accurately and efficiently in a business environment. It covers the complete transaction lifecycle from receipt through reconciliation, ensuring compliance with organizational policies and regulatory requirements.

Category	Services
Subfield	Hospitality, Tourism, Travel, Gaming and Leisure
Unit Standard	258040
Accreditation	SAQA Accredited · NQF Level 3 · 8 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Process cheque transactions, including receipt, endorsement, and deposit, in accordance with organizational procedures.
- Process credit card transactions, including authorisation, settlement, and reconciliation of merchant statements.
- Process bank transactions, including electronic transfers, direct deposits, and stop payments, using appropriate banking platforms.
- Reconcile bank statements with internal records, identifying and resolving discrepancies.
- Apply internal control measures to prevent fraud and errors in transaction processing.
- Demonstrate knowledge of relevant legislation, such as the Banks Act and the National Credit Act.

WHO SHOULD ATTEND

- Finance administrators, bookkeepers, and accounts clerks responsible for processing payments and reconciling bank statements in a corporate or small business setting.

COURSE OUTLINE

Day 1: Introduction to Cheque, Credit Card and Bank Transactions

- Overview of payment methods: cheques, credit cards, electronic funds transfer (EFT).
- Key parties: drawer, drawee, payee, issuer, acquirer, merchant, cardholder.
- Cheque types: bearer, order, crossed, post-dated.
- Credit card transaction flow: authorisation, clearing, settlement.
- Bank transaction types: deposits, withdrawals, transfers, stop payments.
- Regulatory environment: SAQA, SARB, PASA, ECT Act.
- Security risks: fraud, forgery, unauthorised use.
- Record-keeping fundamentals for audit trails.

Day 2: Processing Cheque Transactions

- Cheque deposit procedures: endorsing, completing deposit slips, processing at bank.
- Cheque clearing process: MICR encoding, presentment, return items.
- Cheque endorsement types: blank, restrictive, special.
- Crossed cheques: general and special crossing.
- Dishonoured cheques: reasons (insufficient funds, irregular signature, stale date).
- Cheque fraud indicators: alterations, forged signatures, counterfeit cheques.
- Stop payment requests: process and implications.
- Recording cheque transactions in journals and ledgers.

Day 3: Processing Credit Card Transactions

- Credit card transaction types: swiped, keyed, contactless, e-commerce.
- Authorisation process: AVS, CVV, address verification.
- Merchant account: application, fees, settlement cycle.
- Refunds and credits: processing through POS or gateway.
- Chargebacks: reasons, timelines, representment process.
- Fraud prevention: EMV chip, tokenisation, 3D Secure.
- PCI DSS compliance requirements for merchants.
- Reconciling credit card settlements with bank statements.

Day 4: Processing Bank Transactions and Reconciliation

- EFT processing: batch payments, beneficiary verification, settlement.
- Direct deposits: payroll, supplier payments, customer receipts.
- Stop payments on bank transactions: process and fees.
- Bank statement analysis: reconciling items, outstanding cheques, deposits in transit.
- Bank reconciliation steps: compare, adjust, identify errors.
- Adjusting journal entries for bank charges, interest, errors.
- Internal controls: segregation of duties, authorisation limits, dual custody.
- Electronic bank reconciliation tools: bank feeds, accounting software integration.

Day 5: Integrated Processing, Compliance and Practical Application

- Integrated case study: process cheques, credit cards, and EFTs for a business.
- Compliance review: SARB directives, PASA rules, FICA obligations.
- Handling exceptions: disputed transactions, recall requests, duplicates.
- Audit trail creation: documenting approvals, receipts, and reconciliations.
- Reporting: daily cash position, transaction summary, exception reports.

- Security best practices: encryption, secure storage, access controls.
- Review of key concepts and assessment preparation.
- Final assessment: practical task covering all transaction types.

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 **8 NQF credits** at **NQF Level 3**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 23,000.00	R 23,000.00
1	In-House	R 29,900.00	R 29,900.00
1	On-Campus (Pretoria)	R 34,500.00	R 34,500.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	14 Aug 2026	On-Campus	Durban, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Abu Dhabi, UAE
10 Aug 2026	14 Aug 2026	On-Campus	Pretoria, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Dubai, UAE
10 Aug 2026	14 Aug 2026	On-Campus	Cape Town, South Africa
10 Aug 2026	14 Aug 2026	On-Campus	Mauritius
17 Aug 2026	21 Aug 2026	On-Campus	Dubai, UAE
17 Aug 2026	21 Aug 2026	On-Campus	Pretoria, South Africa

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 258040) 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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