



Payments Academy by msg for banking

Training offers 2026

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Target groups and Purpose

Target groups

- New starters in Payments
- Corporate customer advisers
- Business unit advisers
- Corporate Treasury
- Payments Department

Purpose

The Payments Academy provides in-depth technical and practical knowledge in the field of payment transactions – for beginners as well as experienced professionals.



**Structured introduction
for newcomers to
Payment Transactions**



**Practical best practices
for efficient payment
processing**



**Early insight into
regulatory developments**



**A comprehensive, cross-
functional overview
rather than isolated,
siloed knowledge**



**Top-notch knowledge and
skills for employees in
payments processing and
customer service**

Customer-specific Offers

Tailored to meet your specific requirements:

- Flexible dates and venues
- Customisable thematic and learning focus
- German or English
- Interactive learning formats with certification of completion



Basic Payments Training

Key topics:

- Payment Transactions
- Compliance in Payment Transactions
- PSD3
- Innovations and Technology Trends
- International Payment Systems and Standards
- Regulation of Instant Payments
- Verification of Payee
- FiDA
- Digital Euro
- Digital Money



Basic Training: Payment Transactions

Section	Topic	Time required
Section 0: Delimitation of electronic payments	0.0. Introduction • Differentiation of account-based payments • Cards and other merchant and consumer payments • Digital currencies	0.5 h
Section 1: The banking system in Germany	1.1. Introduction to the Banking Sector • Types of banks in Germany • Supervisory institutions • Tasks of a bank	3 h
	1.2. Clearing and settlement • Balance sheets, accounts and postings • Clearing und Settlement • Payment processing methods	
	1.3. The payments process • The payments process • Roles and actors • Bank processes	

Basic Training: Payment Transactions

Section	Topic	Time required
Section 2: Types of account-based payments	2.1. SEPA • SEPA products • SEPA Cards Framework (SCF) • SEPA XML messages	3 h
	2.2. Cross-border Payments • Operating principles of cross-border payments across correspondent banks	
	2.3. HVP (High Value Payments)	
	2.4. Instant Payments • Importance Instant Payments • Scope of application SEPA Instant Credit Transfer (SCT) • SEPA Instant Credit Transfer benefits and disadvantages • Instant clearing at the ECB and the EBA • Verification of Payee / IBAN Name Check	

Basic Training: Payment Transactions

Section	Topic	Time required
Section 3: Formats, rulebooks and bodies in account-based payments	3.1. Actors, guidelines and message standards Main actors and interfaces	2 h
	3.2. Formats Message standards in Europe	
	3.3. Bodies and rulebooks - SEPA - High-value payments (HVP) - TARGET2 / EBA - Interaction: HVP - clearing via TARGET2 & EBA EURO1 - SWIFT	
Section 4: Trends in account-based payments	4.1. Open Banking The path from traditional banking to the open data economy	2 h ↓
	4.2. The role of non-banks in payments New service offerings from non-banks	
	4.3. Payment as a Service (PaaS)	

Basic Training: Payment Transactions

Sektion	Topic	Time required
Section 4: Trends in account-based payments	4.4. The end of traditional Cross-border Payments • SWIFT GPI, IXB, OCT Inst, Wise, etc.	↑ 2 h
	4.5. The European Payments Initiative • The European Retail Payments Strategy 36	
Section 5: Card payments and other merchant and consumer payments	5.1. Introduction to Consumer / Merchant Payments (CMPs) • Basics of cashless payment	2 h ↓
	5.2. Cards • VISA, Mastercard, girocard	
	5.3. Wallet solutions: Paypal & Co	
	5.4. The problem with direct debit and purchase on account, and the solution • Klarna, Riverty, etc.	
	5.5. Bank-supported procedures and other alternative payment methods • girocard, giropay, iDeal	

Basic Training: Payment Transactions

Sektion	Topic	Time required
Section 5: Card payments and other merchant and consumer payments	5.6. Important CMP techniques	↑ 2 h
	5.7. Guidelines, regulations and rulebooks of the CMPs • ZAG, ZAIT, PSD3/PSR, PCI/DSS, MARisk	
	5.8. The future of CMPs	
	5.9. Payment service providers and participants in the CMPs	
Section 6: Digital currencies	6.1. History of blockchain and Cryptocurrencies	2 h
	6.2. Blockchain	
	6.3. Tokens	
	6.4. Smart Contract	
	6.5. Traditional vs. Decentralised Finance	
	6.6. Current hurdles in Decentralised Finance (DeFi)	
	6.7. Potential of digital assets	

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Modul 2 Die Arten des Zahlungsverkehrs

Sofort ist gerade noch schnell genug - Instant Payments setzt sich weltweit durch



- Das erste IP-System ging 1973 in Japan live
- Heute gibt es in Instant Payments

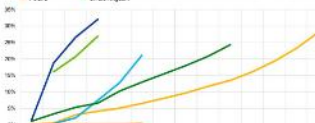
In vielen Ländern treibt die „Gig-Economy“ das B2C-Wachstum

- Indien verarbeitet pro Tag 41 Mio. IP-Transaktionen
- In Bahrain nahmen die IP-Transaktion letztes Jahr um 657% zu
- Auf den Philippinen wuchs der Wert der IP-Transaktionen letztes Jahr um 482%

- SWIFT plant IP für den Auslandszahlungsverkehr in SWIFT GPI zu implementieren

Evolution of instant payments in the six country cases

(percentage of the total volume of all transactions)



Legend: China, Singapore, Mexico, Germany, UK and Singapore

Source: EBC, CMA, Banco de México, Future Payments, UK Cashless Society, PaymentSC, Bankings, Monetary Authority of Singapore, Central Bank of Mexico, Bank of England, Bank of Canada

Note: The UK and the UK only use a single transaction type and the data for Mexico only refers to instant payments. The data for Singapore refers to instant payments only.

Advisers



Dr. Christian Engel

Principal Business Consultant Payments

- Specialist in Merchant & Consumer Payments and CESOP



Jan Haas

Lead Business Consultant Payments

- Specialist in digital currencies



Bernd Sibold

Executive Business Consultant Payments

- Specialist in account-based international payments

Contact



Bernd Sibold

Executive Business Consultant Payments

Tel: +49 162 726 1258

Email: Bernd.Sibold@msg.group



Paul Krügel

Associate Business Consultant

Email: Paul.Kruegel@msg.group

msg for banking ag

Amelia-Mary-Earhart-Straße 14
60549 Frankfurt a. M.

+49 69 580 045 – 0

info-banking@msg.group
www.msgforbanking.de