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

# Basic Training: **Payment Transactions**

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

# 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**<br>• Main actors and interfaces | 2 h |
| | **3.2. Formats**<br>• Message standards in Europe | |
| | **3.3. Bodies and rulebooks**<br>• SEPA<br>• High-value payments (HVP) - TARGET2 / EBA<br>• Interaction: HVP - clearing via TARGET2 & EBA EURO1<br>• SWIFT | |
| Section 4: Trends in account-based payments | **4.1. Open Banking**<br>• The path from traditional banking to the open data economy | 2 h<br>↓ |
| | **4.2. The role of non-banks in payments**<br>• New service offerings from non-banks | |
| | **4.3. Payment as a Service (PaaS)** | |

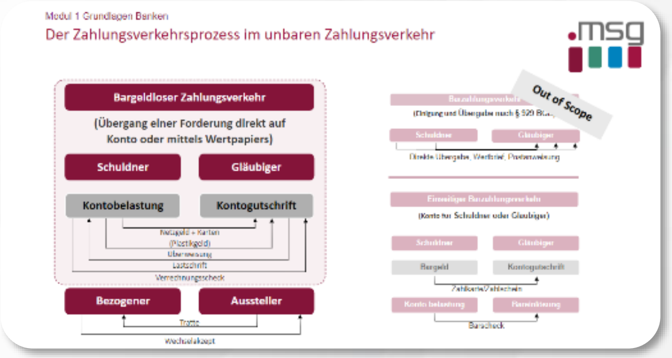
# Basic Training: **Payment Transactions**

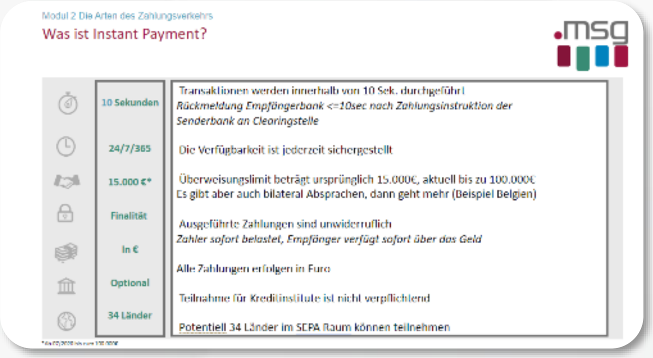
| Sektion | Topic | Time required |
|---|---|---|
| Section 4: Trends in account-based payments | **4.4. The end of traditional Cross-border Payments**<br>• SWIFT GPI, IXB, OCT Inst, Wise, etc. | ↑<br>2 h |
| | **4.5. The European Payments Initiative**<br>• The European Retail Payments Strategy 36 |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

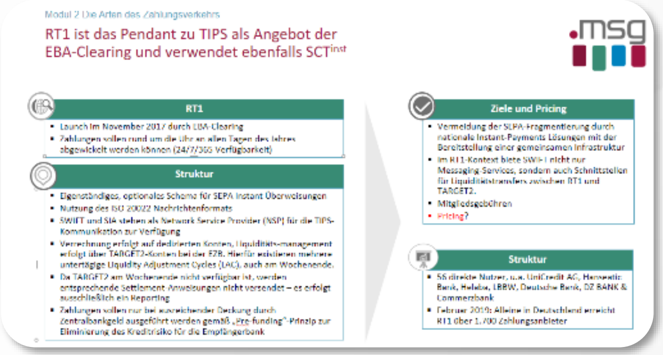
# Basic Training: **Payment Transactions**

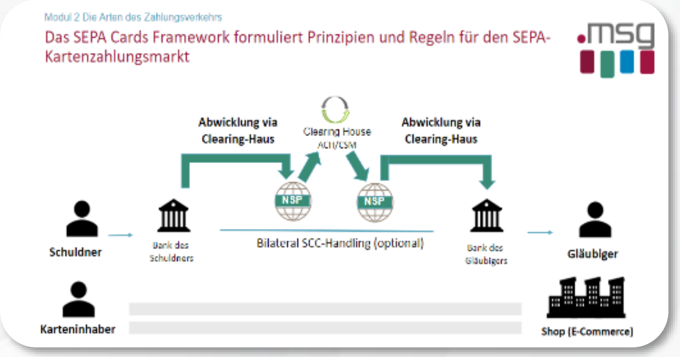
| Sektion | Topic | Time required |
|---|---|---|
| Section 5: Card payments and other merchant and consumer payments | **5.6. Important CMP techniques** | ↑<br>2 h |
| | **5.7. Guidelines, regulations and rulebooks of the CMPs**<br>• ZAG, ZAIT, PSD3/PSR, PCI/DSS, MARisk | |
| | **5.8. The future of 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** | |

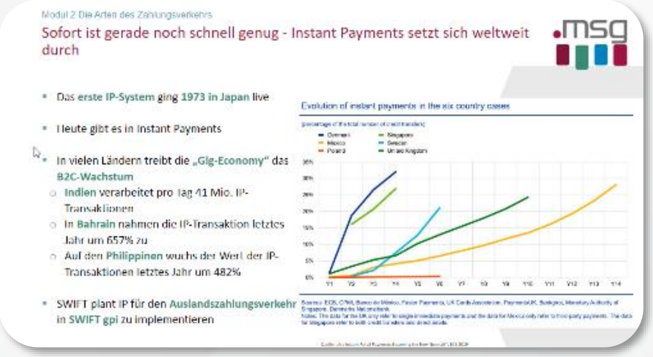
# Training Materials

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