

A large, white, semi-transparent circular graphic is centered on the page, containing the text 'Payments Training & Consulting Services'. The background of the entire page is a photograph of a city skyline at dusk, with buildings and a bridge reflected in a body of water.

Payments Training & Consulting Services

Our mission

Welcome to Paymerix, where we are dedicated to helping payment professionals become highly efficient and deliver outstanding value in a rapidly evolving industry.

Our approach is grounded in a belief that success in the payment industry requires a combination of in-depth knowledge and practical expertise, services we are proud to provide through both our training programs and consulting solutions.

Our training courses are designed with the ambitious goals of enabling our students to understand payments and succeed in their payment projects anywhere in the world. In our courses, we delve into the essential principles and latest trends in the payments industry. With a curriculum designed for both beginners and experienced professionals, we ensure that every participant gains a thorough understanding of crucial concepts in domestic and cross-border payments (SEPA SCT/SCT Inst/SDD Core and B2B, SWIFT MT/MX). To enable you to add value to your projects in financial services from day one, our training courses cover topics related to information systems, accounting and payment engines that are used for the payment processing and monitoring.

As a Qualiopi certified organization, we adhere to the highest standards of educational excellence. This certification reflects our commitment to delivering quality training that equips our clients with the tools they need to navigate the changing tides of the payment industry.

However, our role in your professional journey doesn't end with training. Recognizing the diverse challenges faced by businesses in the payment industry, Paymerix also offers innovative consulting services. Whether you represent a bank, a fintech company, or a payment service provider, our consulting team brings tailored expertise to your unique transformation challenges.

Our philosophy is that learning and consulting are not just about imparting knowledge; they are about fostering understanding and application in real-world scenarios. We focus on creating an engaging learning environment and provide consulting services that are informative, actionable and relevant to your specific needs.

We invite you to experience the synergy of our training and consulting services. At Paymerix, we are more than just educators and consultants; we are your partners in navigating the complexities of the payments industry. Please feel free to reach out to us with any inquiries or for further information about how we can assist you in achieving your professional goals.

To your success!

Jean Paul Megue, Co-founder of Paymerix



Navigating the Future of Payments with Expert Consulting

In a rapidly evolving financial landscape, Paymerix stands at the forefront, guiding businesses through the intricacies of the payments industry. Our consulting services are crafted to address the unique challenges and opportunities your company faces.

- Regulation and Compliance
- Payment Engine Integration
- Team training
- Payment Strategy

We tailor our services to each client's unique requirements, taking into account their specific goals, culture, and operating environment.

Our consultancy delves deep into the fabric of the payments industry, offering insights that translate into tangible business outcomes. With a keen eye on global trends and a robust understanding of regulatory landscapes, we deliver strategies that are both innovative and pragmatic. From enhancing customer experience to fortifying security measures, Paymerix ensures that your payment operations are designed for resilience and growth.

A glimpse of our consulting services:

- Payment engines Integration for a smooth end-to-end processing of payment transactions
- Migration to the SWIFT MX Global ISO 20022 for high-value and cross-border payments
- Cash pooling and liquidity management software implementation to better serve the needs of businesses and corporations
- Training your teams on payment engines software of your choice to meet your specific needs
- Navigating complex financial regulations to ensure compliance and operational integrity

Partnering with Paymerix Consultants

Engaging with Paymerix consultants means more than expert guidance; it's a commitment to your success in the payments industry. Our consultants are not only seasoned in SEPA and cross-border transactions but also trained in Paymerix's innovative methodologies. They collaborate closely with your team, ensuring tailored solutions and knowledge transfer for long-term operational excellence.

With Paymerix, you gain access to a depth of expertise and a partnership that extends beyond mere consultation. We focus on empowering your team, offering continuous support, and adapting our strategies to fit your unique challenges. Our goal is to ensure that each engagement leaves a lasting, positive impact on your financial operations.



JEAN PAUL MEGUE

Co-founder of Paymerix and trainer



Jean Paul is a graduate engineer from Supélec in France and from the University of Stuttgart in Germany. He has 19 years of experience in financial services and payments (including 7.5 years with Accenture and 4.5 years with Capgemini).

He has contributed to the success of several projects related to the implementation of SEPA and cross-border payment hubs for major banking groups in France and abroad.

During his career he has held, among others, the roles of business analyst, quality and change manager, responsible of dress rehearsals and production go-live.

Jean Paul is the creator of the blog Paiementor and author of an acclaimed book about the SEPA Credit Transfer, a domestic payment scheme in Europe: "SEPA Credit Transfer - how to understand and add value to your SCT Payment project".

Yves Cardinal

Trainer at Paymerix



After more than 30 years in the banking and payment industry, mostly at Caceis Investor Services (Subsidiary of the major bank group Crédit Agricole and present in 15 countries), Yves recently joined Paymerix in order to pass on his knowledge and passion for payment instruments and systems.

Yves is a highly skilled expert in SEPA, high-value and cross-border payments, customer-to-bank exchange protocols and cash management. He has also worked on cards and cheques.

Throughout his career, Yves has held positions such as IT project manager, Payments and Cash Management project manager, as well as head of back-office for Euro and cross-border payments.

Yves would like to introduce you to the rich and constantly evolving world of payments and consolidate your domain knowledge. His goal is to enable you to understand the payments ecosystem, make you agile and succeed in your projects.

With Paymerix, understanding payments has never been easier

Payments Fundamentals

- **Module 1 : Payments, payment instruments and payment systems**
 - Payment Definition
 - Payment Instruments
 - Payment Systems
 - End parties and their needs
- **Module 2 : Payment systems models**
 - Open loop models
 - Closed loop models
 - Models for Crypto-currencies
- **Module 3 : The Four Corner Model**
 - From open loop models to the Four Corner Model
 - The Fabulous Four Corner Model
 - Examples of Four Corner Models
- **Module 4 : Clearing and Settlement Mechanisms**
 - What is Clearing?
 - Bilateral and multilateral clearing
 - Gros and Net Settlement
 - Deferred and Continuous Net Settlement
 - Main types of clearing and settlement systems
- **Module 5 : Push and Pull payments and related risks**
 - Push payments and examples
 - Pull payments and examples
 - Summary
- **Module 6 : Payments messages standards**
 - Customer-to-bank space and interbank space
 - The standards (ISO 20022, SWIFT MT/MX, CFONB)
 - Original transactions and Related transactions
- **Module 7 : Domestic and International payments**
 - Domestic payments – Intrabank, intrabank group and interbank payments
 - Domestic and international payments
 - The six party model
 - The Correspondent banking
 - Nostro, Vostro, Loro accounts
- **Module 8 : Payment processing value chain**
 - Payment acquisition and reporting
 - Payment Order Management
 - Payment Exchange
- **Module 9 : Regulations and Risks in payments**
 - Key regulatory goals
 - Few examples of regulatory initiatives
 - Main types of risks in payments (Operational risks, Legal risks, Financial risks)
- **Module 10 : Economic models in payments**
 - Economic models of Payments Systems
 - Clearing and Settlement Systems
 - Card networks
 - Crypto-currencies
 - Economic models of Payment Service Providers
 - Direct revenues
 - Indirect revenues
- **Module 11 : Main key players in the payment industry**
 - Players taking part in the value chain
 - Technology vendors
 - Business and IT consulting companies
 - Strategy and Advisory Consulting companies

Course objectives

- Grasp the basic concepts of payment systems (Payment systems models, 4-corner model, 3-corner model)
- Understand the architectures of payment infrastructures around the world
- Understand the payments value chain and the main players involved
- Easily explain the differences between domestic and international payments
- Explain the economic models of payment systems

Prerequisites

- There is no prerequisite for this course

Who can take this course?

- Payments professionals (Business Analysts, Consultants, Project Managers, Architects, Quality Engineers) beginners or experienced who want to master the basics of payments and payments systems

Continuous assessment

- Each module ends with an assessment quiz of 10 questions
- At the end of the course, you can complete a 40-question course evaluation and get a certificate
- Allow 1 day for the tutored version of this course

Understand and Master the SEPA Credit Transfer

- **Module 1 : Introduction to SEPA and SEPA Payments**
 - What is a SEPA payment scheme ?
 - The Four SEPA Payments Schemes
 - The main SEPA Payments Initiatives
 - The Payment Services Directive 1 and 2
 - The generic Four Corner Model for all SEPA Payments
- **Module 2 : The SCT scheme documents and the Four Corner Model**
 - The SCT scheme and the Four Corner Model
 - The EPC documents for the SEPA Credit Transfer
 - End parties in the SCT Four Corner Model
 - The Payment Service Providers in SEPA
- **Module 3 : Clearing, Settlement and Market infrastructures of the SEPA Credit Transfer**
 - Market infrastructures of the SEPA Credit Transfer
 - SCT scheme compliant clearing systems and their categories
 - The two models of connections to CSM in the SEPA Area
 - Types of processing cycles in clearing systems
- **Module 4 : The messages exchanged in SEPA Credit Transfer Scheme**
 - The LIMF Method applied to domestic payments
 - Overview of all messages listed in the SCT IG
 - Structure and meaning of SEPA message names and link to ISO 20022
 - Messages in the Customer-to-bank space and in the interbank space
- **Module 5 : Messages in the Customer-to-Bank space: the Standard ISO 20022 and SCT Implementation Guidelines**
 - Standard ISO 20022 and SEPA Payments
 - ISO 20022 specifications and the SEPA Implementation Guidelines (IG)
 - Comparison of SEPA IG and ISO 20022 specifications
 - SEPA CORE Payments and Additional Optional Services (AOS)
- **Module 6 : Messages in the Interbank space: the Standard ISO 20022 and SCT Implementation Guidelines**
 - The GAIM method for the analysis SEPA messages
 - Detailed analysis of the messages used in the Interbank Space of the SCT Scheme
 - Pacs.008, Pacs.004, Camt.056, Camt.029
 - Pacs.028, Camt.027, Camt.087, Camt.029
- **Module 7 : The main features of the SEPA Credit Transfer**
 - The SCT uses the IBAN and BIC as account identifiers
 - The SCT is a non-urgent transfer with shared fees
 - The SCT allows amounts exclusively in EUR
 - The SCT can carry up to 140 characters unstructured or structured Remittance Information
 - The SCT is independent of acquisition and clearing channels
- **Module 8 : SEPA Credit Transfer Payment Processing value chain – Acquisition and Reporting**
 - Security is achieved through the use of cryptography techniques
 - Symmetric and asymmetric encryption mechanisms
 - Digital Certificate or public key certificate
 - EBICS and SWIFTNet Protocols
- **Module 9 : SEPA Credit Transfer Payment Processing value chain – Order Management**
 - Payment Order Management for the SEPA Credit Transfer
 - Single-beneficiary and Multy-beneficiary payment orders
 - POM Payment processing steps
 - POM functions and services
- **Module 10 : SEPA Credit Transfer Payment Processing value chain – Payment exchange**
 - Payment Exchange Platform (PEP) functions and services
 - Sanctions screening
 - Participation directories and Routing
 - Payment Exchange Platform – Bulking and Debulking

Course objectives

- Understand the basics of SEPA and SEPA payment schemes
- Know where to find the information you are looking for in the EPC's multiple SEPA Credit Transfer documents
- Understand how the SCT clearing, settlement and market infrastructures work
- Get an overview of the messages exchanged in the SCT scheme and master the structures of the different messages
- Explain the difference between the SEPA implementation guidelines and the ISO 20022 standard
- Understand what sets the SCT apart - how it differs from other types of credit transfers
- Analyse the value chain of SCT processing (Acquisition and reporting, Order management, Exchange management)

Who can take this course?

- Payments professionals (Business Analysts, Consultants, Project Managers, Architects, Quality Engineers) beginners or experienced who want to master the basics of payments and payments systems

Prerequisites

- Before taking this course, the participant should take the course payments fundamentals

Continuous assessment

- Each module ends with an assessment quiz of 10 questions
- At the end of the course, you can complete a 40-question course evaluation and get a certificate
- Allow 1 day for the tutored version of this course

Secrets for your SEPA Credit Transfer Projects

- **Module 1 : Booking and the SEPA Credit Transfer**
 - The double entry bookkeeping principle and accounting events
 - Pain.001, Pacs.004 and Pacs.008 booking
 - Correspondent banking in domestic payments - Nostro, Vostro and Loro accounts
- **Module 2 : Account Balance Management and the SEPA Credit Transfer**
 - Challenges of Account balance management
 - Customer account balance management
 - Introduction to merge accounts
- **Module 3 : The Payment engines**
 - Payment engines and Payment Services Hubs
 - Payment engines and the payment processing value chain
 - Main options for Payment engines Implementation
 - Vendors and Payment engines of the market
- **Module 4 : The Payment engines Integration into the Bank IT landscape**
 - Payment engines interact with many systems in the bank
 - Presentation of surrounding systems of a payment engine (Payment Order Management)
 - Presentation of surrounding systems of a payment engine (Payment Exchange Platform)
- **Module 5 : Payments engines and the Graphical User Interfaces**
 - Payment engines GUI – Naming and organising the menu items
 - Payment capture – Key principles and Best practices
 - Payment information displayed on the GUI (Examples of pain.001 and pacs.008)
- **Module 6 : Payment engines Graphical User Interface : User rights and actions**
 - User actions
 - User rights and user roles
 - Role-Based Access Control (RBAC) and User roles
 - The search and search criteria
 - The worklist items (WLI)
- **Module 7 : State machine diagrams of payment entities (Message, Order, Transaction)**
 - Introduction to State machine diagrams
 - State machine diagrams of a Message, an Order and a Transaction
 - State machine diagrams and booking
- **Module 8 : The scope of your SEPA Credit Transfer Project**
 - SCT messages and your project
 - The processes in your SCT project
 - The applications in scope of your project
 - The geographical scope
- **Module 9 : Information Systems architectures and the different plans**
 - The process architecture
 - The functional architecture – Domains / functional areas
 - Application architecture – data flows
 - Technical / Physical architecture – The machines

Course objectives

- Understand basic accounting concepts and how they are applied to the accounting of SCT instructions
- Understand the management of the intraday balance and the associated issues
- Get a presentation of the payment engines and the applications which are interfaced with them in the bank's Information System
- Understand how payment engines are integrated into the bank's information system
- Understand the concepts related to graphical interfaces and user rights and actions
- Get an introduction to payment entity state diagrams
- Learn about information systems architecture and the different architectural plans

Who can take this course?

- Payments professionals (Business Analysts, Consultants, Project Managers, Architects, Quality Engineers) beginners or experienced who want to master the basics of payments and payments systems

Prerequisites

- Before taking this course, the participant should take the course payments fundamentals

Continuous assessment

- Each module ends with an assessment quiz of 10 questions
- At the end of the course, you can complete a 40-question course evaluation and get a certificate
- Allow 1 day for the tutored version of this course

Initiation to Cross-Border Payments

- **Module 1 : Key strategies to understand how cross-border payments work – Organisation of market infrastructures**
 - The " six party model " for cross border payments
 - Payment systems models – Open loop models
 - Payment market infrastructures in 11 countries
- **Module 2 : Key strategies to understand how cross-border payments work – Correspondent account relationships**
 - Banks and correspondent accounts
 - Unilateral account relationship and mirror account
 - The correspondent network
- **Module 3 : Key strategies to understand how cross-border payments work – The SWIFT Network and the SWIFT standards**
 - SWIFT addresses security and automation with its network SWIFTNet
 - SWIFTNet interconnects banks and corporations
 - SWIFTNet is a messaging system
 - SWIFT and the BIC code
- **Key strategies to understand how cross-border payments work – Introduction to FX markets and how banks handle currencies**
 - Cross-border Payments and currency exchanges
 - Foreign exchange – BID price and ASK price / Direct and Indirect Quotation
 - Liquidity management in foreign currency
- **Module 5 : Modeling cross border payments**
 - Customer Credit Transfer to various destinations (a customer of the correspondent bank, a customer of another bank in the monetary zone, a customer of a subsidiary of a major bank, etc.)
 - FI Transfer to various destinations (a correspondent bank's subsidiary, another bank in the monetary zone, etc.)
 - Transfers involving up to six banks
- **Module 6 : MT Messages in Cross border payments**
 - SWIFT MT Messages for Customer transfers
 - SWIFT MT Messages for Financial Institution transfers
 - General structure of a SWIFT MT Message
 - Documentation on SWIFT MT messages
- **Module 7 : MX Messages in Cross border payments**
 - SWIFT MX Messages for Customer transfers
 - SWIFT MX Messages for Financial Institution transfers
 - Structure and meaning of SWIFT MX message names
 - Documentation on SWIFT MX messages
- **Module 8 : Basic Customer and Financial Institution Credit Transfers**
 - MT103 Transfer with optional fields 53B, 70 and 71G
 - MT103 Transfer with fields 52a, 57a // Pacs.008
 - Transfer with Currency conversion
 - MT202 FI Transfer // Pacs.009
- **Module 9 : Serial and Cover Payments**
 - Customer Credit Transfer – Cover Method
 - Customer Credit Transfer – Serial Method
 - Cover method analysis (MT and MX messages)
 - Serial method analysis (MT and MX messages)
- **Module 10 : SWIFT MT and MX Messages structures**
 - SWIFT MT Messages for Customer transfers
 - SWIFT MT Messages for Financial Institution transfers
 - SWIFT MX Messages for Customer transfers
 - SWIFT MX Messages for Financial Institution transfers

Course objectives

- Master the 4 key strategies to understand how cross-border payments work (Organization of market infrastructures, Account relationships and Correspondent Banking, The SWIFT network and standards, Introduction to foreign exchange markets)
- Understand the Modelling of cross-border Payments
- Become familiar with the SWIFT message standards used for cross-border payments
- Explain the contents of messages on customer transfers and between financial institutions
- Understand the differences between cover and serial payments
- Identify the structures of the most common MT and MX messages

Who can take this course?

- Payments professionals (Business Analysts, Consultants, Project Managers, Architects, Quality Engineers) beginners or experienced who want to master the basics of payments and payments systems

Prerequisites

- Before taking this course, the participant should take the course payments fundamentals

Continuous assessment

- Each module ends with an assessment quiz of 10 questions
- At the end of the course, you can complete a 40-question course evaluation and get a certificate
- Allow 1 day for the tutored version of this course



Master Cross-Border Payments

- **Module 1 : SWIFTNet : Registration, Connectivity and Services**
 - Steps to get SWIFT Identifiers and become a SWIFTNet user
 - Protocols and services on SWIFTNet
 - Typical architecture for a direct connection to SWIFT
- **Module 2 : Customer credit transfer initiation**
 - MT101/MX Pain.001 usage to pay from multiple debit accounts
 - MT101/MX Pain.001 usage to pay from a subsidiary account
 - MT101/MX Pain.001 usage by parent company to pay on behalf of subsidiaries
 - MT101/MX Pain.001 usage for funds repatriation
- **Module 3 : Customer credit transfers where six financial institutions are involved**
 - Cover method Transfer with a third reimbursement institution
 - Cover method Transfer with an Account with Institution
 - Serial method Transfer
- **Module 4 : Financial Institution Credit Transfers and Direct Debits**
 - Financial Institution Credit Transfer with MT200 / MX Pacs.009
 - Financial Institution Credit Transfer with Cover method
 - Financial Institution Direct Debit
- **Module 5 : Related transactions in cross border payments**
 - The main related transactions (Reject, Return, Cancellation request, Payment Reversal)
 - SWIFT GPI tracker and Universal payment confirmations (MT 199)
- **Module 6 : Standing Settlement Instructions (SSI) and Settlement path determination**
 - Getting SSI instructions
 - How SSIs are used during payment processing
 - Algorithm to determine the settlement path
- **Module 7 : Foreign Exchange**
 - BID price and ASK price for banks and customers
 - FX main process steps
 - FX (Currency conversion) calculations
- **Module 8 : Charges in Cross-border payments**
 - MT103 Serial with charge option BEN or SHA
 - MT103 Serial with charge option OUR prepaid or OUR non prepaid
 - Usage of MTn90 Advice of Charges and of MT191 Request of charges
- **Module 9 : XCT Payment Processing value chain – Acquisition and Reporting**
 - Payment channels
 - Security in file transfer channels – the main challenges
 - Symmetric and asymmetric encryption mechanisms
- **Module 10 : XCT Payment Processing value chain – Order Management**
 - Payment order management for International Payments
 - Single-beneficiary and Multi-beneficiary payment orders
 - POM functions and services
- **Module 11 : XCT Payment Processing value chain – Payment exchange**
 - Payment Exchange Platform (PEP)
 - PEP functions and services
 - PEP and Routing directories

Course objectives

- Understand the registration, connectivity and services on the SWIFTNet network
- Explain the different use cases of MT101/MX Pain.001 messages for customer credit transfer initiation
- Analyze the cases of customer transfers where six financial institutions are involved
- Explain how related transactions are used in cross-border payments
- Understand Settlement Instructions (SSI) and settlement path determination
- Understand the impact of foreign exchange and fees on the cross-border payments processing
- Analyse the value chain of cross-border payment processing (Acquisition and reporting, Order management, Exchange management)

Who can take this course?

- Payments professionals (Business Analysts, Consultants, Project Managers, Architects, Quality Engineers) beginners or experienced who want to master the basics of payments and payments systems

Prerequisites

- Before taking this course, the participant should take the course payments fundamentals

Continuous assessment

- Each module ends with an assessment quiz of 10 questions
- At the end of the course, you can complete a 40-question course evaluation and get a certificate
- Allow 1 day for the tutored version of this course

Secrets for your Cross-Border Payments Projects

- **Module 1 : Correspondent accounts and their reconciliation**
 - Account relationship, pillar of correspondent banking
 - Real and Mirror accounts in end-to-end the processing of cross-border transfers
 - Reconciliation of real and mirror accounts
- **Module 2 : Booking and cross-border payments**
 - The double entry bookkeeping principle and accounting events
 - Customer Credit Transfer booking using the Serial method requiring a currency conversion
 - Customer Credit Transfer booking using the Cover method
- **Module 3 : Customer and Nostro Accounts Balance Management in Cross-border payments**
 - Challenges of Account balance management
 - Customer account balance management
 - Nostro account balance management
 - Structures of Nostro accounts
- **Module 4 : The Payment engines**
 - Payment engines interact with many systems in the bank
 - Payment engines and Payment Services Hubs
 - Payment engines and the payment processing value chain
- **Module 5 : The Payment engines Integration into the Bank IT landscape**
 - Payment engines interact with many systems in the bank
 - Presentation of Surrounding systems of an international payments engine (POM)
 - Presentation of Surrounding systems of an international payments engine (PEP)
- **Module 6 : Payment engines and the Graphical User Interfaces**
 - Payment engines GUI
 - Screens navigation
 - Cross-border payments capture – Best practices
- **Module 7 : PE Graphical User Interface – User rights and actions**
 - User actions
 - User rights and user roles
 - Role-Based Access Control (RBAC) and User roles
 - The worklist items (WLI)
- **Module 8 : State machine diagrams of payment entities (Message, Order, Transaction)**
 - Message – State machine diagram
 - Order – State machine diagram
 - Transaction – State machine diagram
 - State diagrams and booking
- **Module 9 : Debit and credit legs payment processing**
 - Functions involved in processing the debit and credit legs for Customer Credit Transfers
 - Functions involved in processing the debit and credit legs for Customer Direct Debits
- **Module 10 : The scope of your Cross-border payment Project**
 - Cross-border payment messages and your project
 - Bank role-based analysis method
 - The processes in your XCT project
 - The applications in scope of your project
- **Module 11 : Information Systems architectures and the different plans**
 - The process architecture
 - Functional architecture – Domains / functional areas
 - Application architecture – data flows
 - The technical architecture – The machines

Course objectives

- Understand basic accounting concepts and how they are applied to the accounting of XCT instructions
- Understand the management of the intraday balance and the associated issues
- Get a presentation of the payment engines and the applications which are interfaced with them in the bank's Information System
- Understand how payment engines are integrated into the bank's information system
- Understand the concepts related to graphical interfaces and user rights and actions
- Explain Debit and credit legs payment processing
- Learn about information systems architecture and the different architectural plans

Who can take this course?

- Payments professionals (Business Analysts, Consultants, Project Managers, Architects, Quality Engineers) beginners or experienced who want to master the basics of payments and payments systems

Prerequisites

- Before taking this course, the participant should take the course payments fundamentals

Continuous assessment

- Each module ends with an assessment quiz of 10 questions
- At the end of the course, you can complete a 40-question course evaluation and get a certificate
- Allow 1 day for the tutored version of this course

Online courses bundles

For the online courses, we offer bundles at preferential rates : the SEPA Credit Transfer Curriculum that encompasses three courses and the Cross-Border Payments Curriculum that includes 4 courses. Each curriculum enables the learner to go deep into a specific payment domain.

Online courses	SEPA Credit Transfer Curriculum	Cross-Border Payments Curriculum	All-in-One Professional Bundle
Payments Fundamentals	✓	✓	✓
Understand and Master the SEPA Credit Transfer	✓	✗	✓
Secrets for your SEPA Credit Transfer projects	✓	✗	✓
Initiation to Cross-Border Payments	✗	✓	✓
Master Cross-Border Payments	✗	✓	✓
Secrets for your Cross-Border Payment Projects	✗	✓	✓
Discounted prices	€1691 €1197	€2788 €1597	€3982 €2497

Choose the SEPA Credit Transfer Curriculum to master the fundamentals, understand domestic payments and the SEPA Credit Transfer, and get the valuable secrets you need to become a highly skilled payments professional!

Choose the Cross-border Payments Curriculum to quickly become an expert in SWIFT MT and MX ISO 20022 payments, save valuable time and make impressive progress in your career in the payments industry.

Finally, with the All-in-one Professional Bundle, you will move and stay on top of both domestic and Cross-border Payments, and that will enable you to deliver incredible value to your company and your customers.



Tutored trainings curriculums

For the tutored trainings, we offer you curriculums at preferential rates: a SEPA credit transfer curriculum that consists of 2 courses and a Cross-Border Payments curriculum that consists of 3 courses. After the classroom trainings, you will have access to all the online materials of the courses in the curriculum for one full year.

Courses list	SEPA Credit Transfer Curriculum	Cross-Border Payments Curriculum
Payments Fundamentals	✗	✗
Understand and Master the SEPA Credit Transfer	✓	✗
Secrets for your SEPA Credit Transfer projects	✓	✗
Initiation to Cross-Border Payments	✗	✓
Master Cross-Border Payments	✗	✓
Secrets for your Cross-Border Payment Projects	✗	✓
Discounted prices	€2400 €1750	€4100 €2500

Choose the SEPA Credit Transfer Curriculum for a 2-day classroom training, after which you will understand domestic payments and the SEPA Credit Transfer, and get the valuable secrets you need to become a highly-skilled payments professional.

Or take the Cross-border Payments Curriculum for a 3-day classroom training to quickly become an expert in SWIFT MT and MX ISO 20022 payments, save valuable time and make amazing progress in your career in the payments industry!

We will be happy to assist you with your specific needs.



With Paymerix, it has never been so easy to succeed in payments

With Paymerix, it has never been easier to succeed in payments

As we continue our journey in the world of payments, your feedback, comments and encouragement keep fueling our passion and motivation. It's this dynamic that drives us to outdo ourselves in growing Paymerix. To date, a vast majority of our participants, from over 20 countries, have expressed their satisfaction with the quality of our training courses and the usefulness of the skills they have acquired in their projects.

But our ambition doesn't stop at training. We have also extended our expertise to consulting, offering customized services to support companies in their specific payment-related challenges. Whether it involves systems integration, regulatory compliance or payment strategies, our consultants add significant value to your projects.

In the future, we plan to further enrich our offering. In addition to our online courses, we already offer tutored trainings with our experts and our consulting services. We plan to introduce new video formats, seminars, new courses and our advanced Payment Mastering Program.

It is now also possible to request training courses tailored to your specific needs on the following topics:

- Introduction to Cash Management
- Strategies and Execution of Tests in Payments
- Deployment Strategies and Implementation in Payments
- Mastering SEPA Instant Transfer
- Understanding and Mastering SEPA Core and B2B Direct Debit

We are eager to share these new contents with you and continue to grow alongside you in this exciting industry. We thank you for your ongoing support and are committed to contributing to your success in your careers and projects.

The Paymerix team



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