NOVAONE BUSINESS SCHOOL

KNOW YOUR CUSTOMER MASTER CLASS SERIES 2026

A Compliance & Strategy Roadmap

Future-Proofing Financial Institutions in a High-Risk, High-Regulation Environment

INTRODUCTION

The financial services landscape in South Africa is undergoing one of its most significant transformations in decades.

Following the country's exit from the **FATF Greylist**, institutions are no longer operating in a phase of regulatory survival. They are now entering an era defined by sustained scrutiny, strategic compliance, and operational resilience.

At the same time, emerging forces such as AI-driven decision-making, crypto asset regulation, and margin compression are reshaping how compliance functions must operate, not as control mechanisms alone, but as drivers of business value.

The **Novia One Business School** 2026 Know Your Customer Masterclass Series is a forward-looking, highly practical programme designed to guide professionals through this transition. This modular journey equips students with the insight, tools, and judgment required to operate confidently in 2026 and beyond.

PROGRAMME STRUCTURE

This masterclass series follows a strategic learning journey:

Phase 1: Strengthening the Gatekeeper Role (KYC & AML Foundations)
Phase 2: Transitioning from Greylist Recovery to Sustainable Growth
Phase 3: Navigating Future Risks, Technology, and Profitability Pressures

FLEXIBLE DELIVERY OPTIONS

Choose between a flexible 6-month journey with steady learning or a fast-tracked 3-month intensive, both delivering the same powerful outcomes at a pace that suits your schedule.

6-Month Programme: 2 sessions per month
3-Month Intensive: 4 sessions per month

CONTINUOUS PROFESSIONAL DEVELOPMENT POINTS

Participants in the **2026 Know Your Customer Masterclass Series** have the option to earn Continuous Professional Development (CPD) points, enabling them to not only build practical expertise but also maintain their professional accreditation.

For those who register accordingly, this programme can be aligned to CPD requirements, subject to the necessary registration and attendance criteria. This ensures that your learning investment delivers dual value, enhancing your real-world capability while supporting your ongoing professional compliance.

Attendees who wish to obtain CPD recognition will be guided through the simple registration process and provided with the necessary documentation upon successful completion of the programme.

MASTERCLASS CONTENT

Phase 1: The Foundations of Modern Gatekeeping

Move beyond **"tick-box"** compliance and develop the professional judgment required in real-world scenarios.

1. KYC as the First Line of Defence

- Understand the true impact of frontline decisions on national and global financial integrity.
- Explore how individual actions connect to the broader Financial Intelligence Centre ecosystem and influence South Africa's global standing.

2. Beyond the Checklist: CDD, EDD & ODD

- Develop the ability to identify when deeper investigation is required, and why it matters.
- Master the nuances of customer risk profiling, source of wealth analysis, and ongoing due diligence triggers.

MASTERCLASS CONTENT

3. The Risk-Based Approach (RBA)

- Shift from compliance as a process to compliance as a strategy.
- Learn how to allocate resources intelligently, defend risk decisions, and leverage data-driven frameworks.

4. The High Cost of Silence

- Analyse real enforcement actions and uncover where organisations fail, not in policy, but in execution.
- Understand the true financial and reputational cost of non-compliance.

MASTERCLASS CONTENT

Phase 2: Transitioning from “Grey” to Growth

Shift from regulatory compliance to strategic implementation and long-term resilience.

5. Post-Greylist South Africa

- Prepare for the next FATF Mutual Evaluation cycle and understand why regulatory scrutiny is intensifying, not decreasing.

6. The RMCP Evolution

- Transform your Risk Management and Compliance Programme into a living, auditable business tool aligned with real operations.

7. The Beneficial Ownership Frontier

- Master the complexity of identifying the **“true owner”** behind corporate structures, using CIPC and trust registers effectively.

8. COFI Deep-Dive

- Prepare for the transition to the Conduct of Financial Institutions Bill, a unified, principles-based regulatory framework.
- Understand how this shift impacts licensing, governance, and customer outcomes.

MASTERCLASS CONTENT

Phase 3: The New Frontiers & Financial Reality

Navigate the intersection of innovation, regulation, and profitability.

9. Crypto & Virtual Assets (Directive 9)

- Understand how to implement the Travel Rule and manage AML risks in decentralised financial environments.

10. The AI Compliance Officer

- Leverage machine learning for fraud detection while ensuring alignment with POPIA and ethical governance standards.

11. Cross-Functional Synergy

- Break down silos between Compliance, IT, and Sales to enable a "compliance-by-design" culture that supports innovation.

12. The Profitability Pivot

- Turn compliance into a strategic advantage by improving efficiency, enhancing risk selection, and protecting return on equity.


Real-World Case Studies (2025 Enforcement Insights)

This series is grounded in recent South African enforcement actions, ensuring practical, relevant learning. Each case study is unpacked to reveal root causes, regulatory expectations, and practical remediation strategies:

Standard Bank of South Africa: Operational backlogs and alert failures

Sanlam Collective Investments: RMCP gaps and onboarding failures

Absa Bank: High-risk client screening breakdowns

Old Mutual: RMCP implementation weaknesses

Capitec Bank: Large-scale systemic compliance failures

Discovery Bank: Training and operational gaps

HBZ Bank: Poorly justified risk ratings

Citibank: Reporting and record-keeping failures

WHAT MAKES THIS SERIES DIFFERENT

Judgment-Based Learning: Focus on decision-making, not memorisation
South Africa–Specific Insights: Direct alignment with local regulatory developments
Strategic Orientation: Connect compliance to profitability and growth
Real-World Application: Built around actual enforcement cases and scenarios
Future-Focused: Covers AI, crypto, RegTech, and evolving regulatory expectations

WHO SHOULD ATTEND

- Compliance Officers & AML Specialists
- Risk, Audit & Governance Professionals
- Banking & Insurance Executives
- Legal & Regulatory Advisors
- FinTech & Digital Transformation Leaders

INVESTMENT & PRICING OPTIONS

Flexible pricing structures designed to suit both individual learners and organisations are offered, whether you prefer to attend selected masterclasses or commit to the full learning journey.

Participants can enrol per masterclass for targeted upskilling or take advantage of the comprehensive 6-month package, which provides a more cost-effective way to gain the full benefit of the series.

This flexible approach ensures that you can tailor your investment to your learning goals, schedule, and professional development needs.

Investment Per Masterclass:
R1,304.11 ex VAT (non-CPD)
R1,502.35 ex VAT (CPD inclusive)

Investment for 6 Month Masterclass Package (12 classes):
R15 649,37 ex Vat (non-CPD)
R18, 028,24 ex vat (CPD inclusive)

START YOUR JOURNEY OF LEARNING

The role of compliance is changing.

It is no longer enough to meet regulatory requirements, organisations are now required to demonstrate effectiveness, enable growth, and anticipate future risks.

The 2026 Know Your Customer Masterclass Series equips you to do exactly that and more.

Secure your place today and position yourself, and your organisation, at the forefront of compliance in 2026.

Register now to join the next cohort or contact us for group bookings and corporate packages.

Scan the QR code to register

NOVIAONE BUSINESS SCHOOL

Get in touch
011 783 9390
marketing@noviaone.com
www.noviaone.com