

Who We Are

Citadel Advantage are back office system specialists, specifically covering payments, liquidity and treasury systems who provide services relating to the design, functionality, risk mitigation, operation and training (including payment flow control and liquidity management) of Payment Systems and associated Back Office activities.

What we do – from Concept to Completion

Our Clients & Partners Include



ETHAN Hathaway
Finance Courses, Seminars & Training



Consultancy

We innovate, develop, design, integrate and implement all activities concerning payment and associated systems. In short we handle the whole process from Concept to Completion.

We operate across all system streams and issues covering;

- Wholesale, Retail, International Payment Systems;
- SWIFT, RTGS, ACH, ATM, EFTPOS, Credit Card, Micro-payments, CUGs (Closed User Groups), Payment "Clubs";
- Operational Risk Mitigation
- Regulatory, Compliance and Supervision issues;
- Basel II Operational Risk.

Our client range includes among others industry giant IBM and Fundtech Corp., a leading global provider of electronic payments, cash management & settlement solutions.

Training

We offer a wide & comprehensive range of professional courses and training for commercial and central banks in the areas of; Operational Risk Management (for both Basel II and back-office risk mitigation), Specific Operational Risk Management areas including Business Continuity Planning, Anti Money Laundering & Payment Systems, and Liquidity Management.

We also offer a range of Workshops and Introductory Lectures dealing with the main areas covered in our full courses. Our courses, training material, and case studies are up-to-date and topical and reflect the real world. Our training is focused, practical and is aimed at enhancing the application of learned concepts by the participants in their working environment.

We supply both public courses in our own name as well as courses to major financial training organizations like Marcus Evans, Ethan Hathaway and Logitech Consulting (Pty) Ltd.

Contact



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Our Senior Staff

Richard Barr Company Director & Principal Associate

Richard holds a B.S. in International Business Administration from a leading California University. His professional experience spans 19 years, 5 of which were spent with a leading U.S. Bank. Another 5 were spent honing his global banking expertise, involved with Trade Finance and cross border banking. 9 years have been in the Private and High-tech sectors providing high-level consulting services, business analysis, project management and training to a wide banking clientele spanning the globe.



He has spent extensive time with a diversity of "financial institutional" clients in South Africa, Poland, Sweden, Ireland, Netherlands, Greece, Bermuda, Israel, Malawi, United Kingdom and North America. Richard has filled the role of advisor to central banks on payment systems and technical payments issues.

Stanley Epstein Company Director & Principal Associate

Stanley holds a Masters degree in Economics and a BCom degree in Accounting from a major South African University. He has 41 years of banking and IT experience, 33 of which were with a major South African Bank. He has extensive exposure to banking practice and banking operations in South Africa, Israel, the USA, Europe and Australia which includes the role of advisor to a number of central banks on payment system, payments policy and payments risk issues and as a payment systems consultant to a global payments software developer.



His experience includes an industry level role in South Africa during the 1990s where he held several key positions including that of Chairman: Risk Committee – Payments Association of South Africa and the Vice Chairman – ERAG (Electronic Risk Assessment) Group of the Clearing Bankers Association. He also served as a Member of Strategy Team of the South African Reserve Bank's "National Payments System Steering Group" that led to the development of the South African RTGS system.

Our senior staff are skilled bankers with a full understanding of banking and bank operations from the strategic policy making level right through to detailed daily operations. They are highly specialized in the fields of front and back office bank operations, RTGS systems, correspondent banking, wholesale and retail payments in the domestic and international arenas, trade finance, treasury management and related areas.

Our Services

- Operational Risk Mitigation
- Payment Systems Expertise
- Specific Projects
- Advisory services
- RFP Writing and Evaluation
- Training
- Functional Specification Development
- Compliance Services