City & Guilds Level 4 Diploma in Banking (6774-04)

Version 1.2 (April 2025)

Qualification Handbook

Qualification at a glance

Subject area	15.1 Accounting and finance
City & Guilds number	6774
Age group approved	18+, 19+
Entry requirements	N/A
Assessment	Portfolio of evidence
Grading	Pass/fail
Approvals	Full approval required
Support materials	Centre handbook
Registration and certification	Consult Walled Garden for last dates

Title and level	City & Guilds qualification number	Regulatory reference number	GLH	TQT
City & Guilds Level 4 Diploma in Banking – Branch Management	6774-04	600/7992/7	365	530
City & Guilds Level 4 Diploma in Banking – Business and Commercial/Customer Relationship Management	6774-04	600/7992/7	365	530

Version and date	Change detail	Section
1.1 October 2017	Added TQT details	Qualification at a glance & Structure
	Deleted QCF	Throughout
1.2 April 2025	Handbook transferred to latest version of the template. The section on Quality Assurance has been updated and sections on Inclusion and diversity, and Sustainability have been added.	Throughout

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1 Introduction

This document tells you what you need to do to deliver the qualifications:

Area	Description
Who is the qualification for?	For candidates who work or want to work as branch, business and customer/commercial relationship managers within banks or building societies where their role will involve them providing solutions to people's financial needs.
What does the qualification cover?	It allows candidates to learn, develop and practice the skills required for employment and/or career progression in the Banking sector.
What opportunities for progression are there?	It allows learners to progress into employment or to the following qualifications: • ILM Level 4 or Level 5 Qualifications in Management • City & Guilds Professional Recognition Awards • Foundation degree or other Higher Education qualifications.
Who did we develop the qualification(s) with?	The qualifications were developed in collaboration with the Financial Skill Partnership, the Sector Skills Council for the Financial Services Sector.
Is it part of an apprenticeship framework or initiative?	It serves as the Competence qualification, in the Banking Higher Apprenticeship framework.

Structure

To achieve the **City & Guilds Level 4 Diploma in Banking – Branch management**, learners must achieve **53 credits** in total.

28 credits from 404, 410-412, 423.

A minimum of 10 credits from 414-421 (financial services branch management and commercial customer units)

A minimum of 15 credits from 300, 390-393, 415, 424-425, 427-429, 502-505 (leadership and management/working with colleagues/customer service units)

Candidates must achieve 33 credits from Level 4 units.

Level 4 Diploma in Banking – Branch Management			
Unit accreditation number	**City & Guilds unit number**	**Unit title**	**Credit value**
Mandatory units:			
T/600/9601	404	Provide leadership and direction for own area of responsibility	5
R/504/5897	410	Managing your own performance, personal development and banking industry awareness	5
D/504/5952	411	Maximising business opportunities within a financial services environment	8
M/504/5955	412	Engaging with your team in progressing business development opportunities in a financial services environment	6
F/600/9682	423	Build, support and manage a team	4
Optional group 1			
K/504/5968	414	Managing risk for financial services customers within your area of responsibility	10
T/504/5956	415	Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment	6

A/504/5957	416	Building professional networks in a financial services environment	4
J/504/5993	417	Monitoring the quality of lending within your area of responsibility	7
R/504/5964	418	Providing complex financial services solutions for commercial customers	10
K/502/6501	419	Reviewing and responding to the client's changing financial needs and circumstances for financial advice and/or planning	4
T/504/5987	420	Researching and developing new commercial customers within a financial services environment	7
F/504/5989	421	Working with customers to assess and enhance the quality of service provided within a financial services environment	4
Optional group 2			
K/600/8493	300	Encourage new ideas and innovation amongst the work team	4
H/600/9674	390	Plan, allocate and monitor work in own area of responsibility	5
R/600/9685	391	Manage conflict in a team	3
Y/600/9686	392	Lead and manage meetings	4
T/600/9730	393	Manage knowledge in own area of responsibility	4
T/504/5956	415	Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment	6
M/600/9659	424	Implement change in own area of responsibility	6

K/600/9661	425	Develop working relationships with colleagues and stakeholders	4
F/600/9679	427	Address performance problems affecting team members	3
D/600/9690	428	Support individuals to develop and take responsibility for their performance	4
A/600/9793	429	Manage the achievement of customer satisfaction	5
Y/600/9588	502	Develop and evaluate operational plans for own area of responsibility	6
T/600/9663	503	Recruit staff in own area of responsibility	4
A/600/9695	504	Manage a budget for own area or activity of work	7
T/600/9792	505	Develop a customer focused organisation	5

To achieve the **City & Guilds Level 4 Diploma in Banking – Business and Commercial/Customer Relationship Management**, learners must achieve **55 credits** in total.

30 credits from 410-411, 413-414

A minimum of 10 credits from 415-421 (financial services branch management and commercial customer units)

A minimum of 15 credits from 300, 390-393, 412, 415, 424-425, 427-429, 502-505 (leadership and management/working with colleagues/customer service units)

Candidates must achieve 33 credits from Level 4 units.

Level 4 Diploma in Banking – Business and Commercial/Customer Relationship Management			
Unit accreditation number	**City & Guilds unit number**	**Unit title**	**Credit value**
Mandatory units:			
D/504/5952	411	Maximising business opportunities within a financial services environment	8

F/504/5958	413	Developing commercial relationships as a trusted adviser to financial services customers	7
K/504/5968	414	Managing risk for financial services customers within your area of responsibility	10
R/504/5897	410	Managing your own performance, personal development and banking industry awareness	
Optional group 1			
T/504/5956	415	Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment	6
A/504/5957	416	Building professional networks in a financial services environment	4
J/504/5993	417	Monitoring the quality of lending within your area of responsibility	7
R/504/5964	418	Providing complex financial services solutions for commercial customers	10
K/502/6501	419	Reviewing and responding to the client's changing financial needs and circumstances for financial advice and/or planning	4
T/504/5987	420	Researching and developing new commercial customers within a financial services environment	7
F/504/5989	421	Working with customers to assess and enhance the quality of service provided within a financial services environment	4
Optional group 2			
K/600/8493	300	Encourage new ideas and innovation amongst the work team	4

H/600/9674	390	Plan, allocate and monitor work in own area of responsibility	5
R/600/9685	391	Manage conflict in a team	3
Y/600/9686	392	Lead and manage meetings	4
T/600/9730	393	Manage knowledge in own area of responsibility	4
M/504/5955	412	Engaging with your team in progressing business development opportunities in a financial services environment	6
T/504/5956	415	Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment	6
M/600/9659	424	Implement change in own area of responsibility	6
K/600/9661	425	Develop working relationships with colleagues and stakeholders	4
F/600/9679	427	Address performance problems affecting team members	3
D/600/9690	428	Support individuals to develop and take responsibility for their performance	4
A/600/9793	429	Manage the achievement of customer satisfaction	5
Y/600/9588	502	Develop and evaluate operational plans for own area of responsibility	6
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Total Qualification Time (TQT)

TQT is the number of notional hours which represents an estimate of the total amount of time that could reasonably be expected for a learner to demonstrate the achievement of the level of attainment necessary for the award of a qualification.

TQT consists of the following two elements:

- the number of hours that an awarding organisation has assigned to a qualification for guided learning
- an estimate of the number of hours a learner will reasonably be likely to spend in preparation, study or any other form of participation in education or training, including assessment, which takes place as directed by – but, unlike guided learning, not under the immediate guidance or supervision of – a lecturer, supervisor, tutor or other appropriate provider of education or training.

Title and level	GLH	TQT
City & Guilds Level 4 Diploma in Banking – Branch Management	365	530
City & Guilds Level 4 Diploma in Banking – Business and Commercial/Customer Relationship Management	365	530

2 Centre requirements

Approval

Full approval

To offer these qualifications, new centres will need to gain both centre and qualification approval. Please refer to the document **Centre Approval Process: Quality Assurance Standards** for further information.

Centre staff should familiarise themselves with the structure, content and assessment requirements of the qualification before designing a course programme.

Resource requirements

Centre staffing

Staff delivering these qualifications must be able to demonstrate that they meet the following occupational expertise requirements. They should:

- be occupationally competent or technically knowledgeable in the area(s) for which they are delivering training and/or have experience of providing training (this knowledge must be to the same level as the training being delivered)
- have recent relevant experience in the specific area they will be assessing
- have credible experience of providing training.

Continuing Professional Development (CPD)

Centres are expected to support their staff in ensuring that their knowledge of the occupational area remains current and of best practice in delivery, mentoring, training, assessment and quality assurance, and that it takes account of any national or legislative developments.

Assessors and internal verifiers

Centre staff should hold, or be working towards, the relevant TAQA () (or possess the equivalent A/V units for their role in delivering, assessing and verifying this qualification, or meet the relevant experience requirements outlined above.

Assessors and internal verifiers will have verifiable, relevant, current industry experience and knowledge of the occupational working area at or above the level being assessed. This experience and knowledge must be of sufficient depths to be effective and reliable when judging candidates' competence. This could be verified by:

- records of continuing professional development achievements
- Curriculum vitae and references
- possession of a relevant NVQ or equivalent

individual and or corporate membership of a relevant professional institute

As part of the process, it is suggested that centres should consider:

- what previous posts they have held and determine whether these are relevant in providing expertise in the area of Banking to undertake internal verification or assessment;
- the relevance and currency of qualifications held;
- the level at which these posts have been held;
- how familiar they are with the NOS for Branch, Business and Customer/Commercial Relationship Managers at the level of the qualification(s) they are seeking to internally verify or assess.

There may be occasions when there are limited opportunities for workplace assessment due to logistical difficulties and availability of an external assessor to carry out assessment in the day- to- day working environment. This is sometimes compounded by issues to do with both confidentiality and the security arrangements which are essential in many commercial situations. Alternative models are therefore available to enable centres to carry out the process of assessment and internal verification.

Employer Direct Model

The Employer Direct Model of in-house assessment has been developed to meet the needs of specific employers based on their knowledge of the qualifications and their history of internal assessor/internal verifier expertise.

Employers may have highly trained and experienced assessors, managers and trainers already in situ who meet or exceed the requirements of the A1 and V1 qualifications. The organisation must:

- liaise with City & Guilds to attain approval to offer this model prior to beginning the process
- prepare, validate and review the assessment/verification roles
- carry out 100% mapping of the employers training to the National Occupational Standards for the A and V units which the qualifications are based on
- agree the mapping process with City & Guilds
- demonstrate an equivalent level of rigour and robustness as the achievement of the unit qualification.

This employer model could if required be combined with the standard model; for example, assessors and internal verifiers under the employer equivalent training model could work alongside external verifiers under regulatory requirements and assessors can work with internal verifiers and external verifiers under the standard model.

Continuing professional development (CPD)

Centres must support their staff to ensure that they have current knowledge of the occupational area, that delivery, mentoring, training, assessment and verification is in line with best practice, and that it takes account of any national or legislative developments.

The Financial Skills Partnership expects centres to ensure that individuals involved in assessment and verification activities maintain currency of skill and understanding of the Banking sector in order to meet the requirements of their respective roles.

Quality assurance

Approved centres must have effective quality assurance systems to ensure optimum delivery and assessment of qualifications. Quality assurance includes initial centre approval, qualification approval and the centre's own internal procedures for monitoring quality. Centres are responsible for internal quality assurance and City & Guilds is responsible for external quality assurance. All external quality assurance processes reflect the minimum requirements for verified and moderated assessments, as detailed in the Centre Assessment Standards Scrutiny (CASS), section H2 of Ofqual's General Conditions. For more information on both CASS and City & Guilds quality assurance processes visit the **What is CASS?** and **Quality Assurance Standards** documents on the City & Guilds website.

Standards and rigorous quality assurance are maintained by the use of:

- internal quality assurance
- City & Guilds external quality assurance.

In order to carry out the quality assurance role, Internal Quality Assurers (IQAs) must:

- have appropriate teaching and vocational knowledge and expertise
- have experience in quality management/internal quality assurance
- hold or be working towards an appropriate teaching/training/assessing qualification
- be familiar with the occupation and technical content covered within the qualification.

External quality assurance for the qualification will be provided by City & Guilds. External Quality Assurers (EQAs) are appointed by City & Guilds to approve centres, and to monitor the assessment and internal quality assurance carried out by centres. External quality assurance is carried out to ensure that assessment is valid and reliable, and that there is good assessment practice in centres.

The role of the EQA is to:

- provide advice and support to centre staff
- ensure the quality and consistency of assessments and marking/grading within and between centres by the use of systematic sampling
- provide feedback to centres and to City & Guilds.

Learner entry requirements

City & Guilds does not set entry requirements for these qualifications. However, centres must ensure that candidates have the potential and opportunity to gain the qualifications successfully.

It would be of benefit to learners if they either have experience within the banking sector or have undertaken the relevant pathway in:

- 6774-02 Level 2 Certificate in Providing Financial Services AND/OR

- 6774-03 Level 3 Certificate in Providing Financial Services OR
- Undertaken CPD using 6774-03 Award in Providing Financial Services

Age restrictions

City & Guilds cannot accept any registrations for candidates under 18 as this qualification is not approved for under 18s.

Access arrangements, reasonable adjustments and special consideration

City & Guilds has considered the design of these qualification(s) and their assessments in order to best support accessibility and inclusion for all learners. order to best support accessibility and inclusion for all learners. City & Guilds understands however that individuals have diverse learning needs and may require reasonable adjustments to fully participate. Reasonable adjustments, such as additional time or alternative formats, may be provided to accommodate learners with disabilities and support fair access to assessment.

Access arrangements are adjustments that allow candidates with disabilities, special educational needs, and temporary injuries to access the assessment and demonstrate their skills and knowledge without changing the demands of the assessment. These arrangements must be made before assessment takes place.

The Equality Act 2010 requires City & Guilds to make reasonable adjustments where a disabled person would be at a substantial disadvantage in undertaking an assessment.

It is the responsibility of the centre to ensure at the start of a programme of learning that candidates will be able to access the requirements of the qualification.

Special consideration is a post examination adjustment to a candidate's mark or grade to reflect temporary injury, illness or other indisposition at the time of the examination/assessment.

Please refer to the documents 'Joint Council for Qualifications (JCQ) Access Arrangements and Reasonable Adjustments', 'JCQ – A Guide to the special consideration process' and 'Access arrangements – When and how applications need to be made to City & Guilds' for more information. All of these are available on the **City & Guilds website**

3 Delivering the qualification

Initial assessment and induction

An initial assessment of each learner should be made before the start of their programme to identify:

- if the learner has any specific training needs
- any support and guidance they may need when working towards their qualification
- any units they have already completed or credit they have accumulated which is relevant to the qualification
- the appropriate type and level of qualification.

We recommend that centres provide an induction programme, so the learner fully understands the requirements of the qualification, their responsibilities as a learner and the responsibilities of the centre. This information can be recorded on a learning contract.

Inclusion and diversity

City & Guilds is committed to improving inclusion and diversity within the way we work and how we deliver our purpose which is to help people and organisations develop the skills they need for growth. More information and guidance to support centres in supporting inclusion and diversity through the delivery of City & Guilds qualifications can be found here:

Inclusion and diversity | City & Guilds (cityandguilds.com)

Sustainability

City & Guilds are committed to net zero. Our ambition is to reduce our carbon emissions by at least 50% before 2030 and develop environmentally responsible operations to achieve net zero by 2040 or sooner if we can. City & Guilds is committed to supporting qualifications that help our customers to consider sustainability and their environmental footprint.

More information and guidance to support centres in developing sustainable practices through the delivery of City & Guilds qualifications can be found here:

Our Pathway to Net Zero | City & Guilds (cityandguilds.com)

Centres should consider their own carbon footprint when delivering this qualification and consider reasonable and practical ways of delivering this qualification with sustainability in mind. This could include:

- reviewing purchasing and procurement processes (such as buying in bulk to reduce the amount of travel time and energy and considering and investing in the use of components that can be reused, instead of the use of disposable or single use consumables)
- reusing components wherever possible

- waste procedures (ensuring that waste is minimised and recycling of components is in place wherever possible)
- minimising water use and considering options for reuse/salvage as part of plumbing activities wherever possible.

Support materials

The following resources are available for these qualification(s):

Description	How to access
Booking and Insurance updates	Included in Focus mailing

Recording documents

Candidates and centres may decide to use a paper-based or electronic method of recording evidence.

City & Guilds endorses several ePortfolio systems, including our own, **Learning Assistant**, an easy-to-use and secure online tool to support and evidence learners' progress towards achieving qualifications. Further details are available at: **www.cityandguilds.com/eportfolios**.

City & Guilds has developed a set of *Recording forms* including examples of completed forms, for new and existing centres to use as appropriate. *Recording forms* are available on the City & Guilds website.

Although new centres are expected to use these forms, centres may devise or customise alternative forms, which must be approved for use by the external verifier, before they are used by candidates and assessors at the centre. Amendable (MS Word) versions of the forms are available on the City & Guilds website.

4 Assessment

Assessment of the qualification

Candidates must demonstrate that they meet all learning outcomes and assessment criteria. They must also demonstrate that they meet the requirements of the relevant regulatory bodies operating within the sector, in particular, the Financial Services Authority, as they apply to qualifications comprising National Occupational Standards (NOS).

Evidence must be authentic, current, sufficient for purpose and valid – and should come from real work produced in the workplace. Real work is defined as the provision of a product or service which if not carried out by the candidate, would require someone else to do it. Workplace evidence should be used wherever possible. Where simulation is permitted this is identified in the relevant unit. Further guidance is available in Appendix 1.
It will be the assessor's responsibility to agree the best method of assessing a candidate in relation to their individual circumstances.

Assessment strategy

Units are assessed through a portfolio of evidence. All evidence in the portfolio for the skills learning outcomes must be generated in the workplace or a realistic working environment.

Portfolio of evidence

Candidate and centres may decide to use a paper-based or electronic method of recording evidence.

City & Guilds endorses several ePortfolio systems, including our own, Learning Assistant, an easy-to-use and secure online tool to support and evidence candidates' progress towards achieving qualifications. Further details are available at **www.cityandguilds.com/eportfolios**.

City & Guilds has developed a set of **recording forms** including examples of completed forms for new and existing centres to use as appropriate. Recording forms are available on the City & Guilds website.

Although new centres are expected to use these forms, centres may devise or customise alternative forms, which must be approved for use by the EQA(s), before they are used by candidates and assessors at the centre. Amendable (MS Word) versions of the forms are available on the City & Guilds website.

Acceptable types of evidence
A range of different types of evidence is desirable to demonstrate achievement of these qualifications. Evidence could include:

- Observation: this should form a substantial part of the evidence.
  Product evidence: as would be contained within a portfolio or signposted to its location within in the workplace.

- Professional discussion: an in-depth discussion recorded electronically or in writing. Assessors must be able to authenticate what candidates have discussed. This may be through confirmation from a third party or sight of the documentation discussed.
- Witness testimony: in writing or verbally to the assessor. This could include existing in-house records such as internal audit records, call monitoring, observation and file review checklists. The name of the witness and their relationship to the candidate should be clearly documented.
- Candidate questioning: using open questions to elicit detailed and articulate replies. Assessor records should include sufficient detail to justify assessment decisions.
- Recognition of Prior Learning (RPL): this should be acknowledged where appropriate. In all instances where recognition of prior learning is used as a form of evidence, assessors must ensure the learner's knowledge or competence remains current and that all assessment criteria have been met through valid assessment tools.

Assessors should discuss decisions to be made with candidates at an early stage as to the suitability of particular forms of evidence (e.g., candidate statements; photographic evidence; video recordings).

Recognition of prior learning (RPL)

RPL means using a person's previous experience or qualifications which have already been achieved to contribute to a new qualification.

RPL is allowed and must be sector specific.

5 Units

Structure of the units

These units each have the following:

- City & Guilds reference number
- title
- unit accreditation number (UAN)
- level
- credit value
- guided learning hours (GLH)
- relationship to NOS, other qualifications and frameworks
- endorsement by a sector or other appropriate body
- unit aim
- learning outcomes which are comprised of a number of assessment criteria.

Guidance for delivery of the units

These qualification(s) comprises a number of units. A unit describes what is expected of a competent person in particular aspects of their job.

Each unit is divided into learning outcomes which describe in further detail the skills and knowledge that a candidate should possess.

Each **l**earning outcome has a set of assessment criteria (performance and knowledge and understanding) which specify the desired criteria that must be satisfied before an individual can be said to have performed to the agreed standard.

Range statements define the breadth or scope of a learning outcome and its assessment criteria by setting out the various circumstances in which they are to be applied.

Supporting information provides guidance of the evidence requirement for the unit and specific guidance on delivery and range statements. Centres are advised to review this information carefully before delivering the unit.

Unit 300 Encourage new ideas and innovation amongst the work team

UAN:	K/600/8493
Level:	Level 3
Credit Value:	4
GLH:	18
Relationship to NOS:	This unit covers the related knowledge and performance requirements within the Management Standards Centre 2004 suite of National Occupational Standards.
Endorsement by a sector regulatory body:	This unit is endorsed by Pro Skills Awards.
Aim:	To develop and assess competencies to encourage new ideas and innovation amongst a work team.

Learning outcome

The learner will:

LO1 be able to manage ideas of team members

Assessment criteria

The learner can:

AC1.1 motivate members of your team, including yourself, to identify ideas for new products and/or services and improvements

AC1.2 respond enthusiastically to ideas identified by members of your team and provide constructive feedback

AC1.3 encourage members of your team to share, discuss and work together in developing initial ideas

AC1.4 identify and pursue opportunities to work with other teams to generate and develop ideas

AC1.5 discuss and agree with members of your team those ideas which should be developed further, how they should be developed and the required resources

AC1.6 provide ongoing support, encouragement and resources to members of your team who are developing and testing ideas and help to remove any identified obstacles

AC1.7 encourage and develop the creativity of members of your team

AC1.8 encourage members of your team to take acceptable risks in pursuing innovation and to make and learn from mistakes.

Learning outcome

The learner will:

LO2 know how to manage ideas of team members

Assessment criteria

The learner can:

AC2.1 explain the key differences between creativity and innovation
AC2.2 describe how to make time available for identifying and developing ideas
AC2.3 describe how to motivate people to generate and develop ideas
AC2.4 explain how to provide constructive feedback on ideas to individuals
AC2.5 explain the importance of communication in innovation and how to encourage communication across your team
AC2.6 summarise the potential obstacles to creativity and whether/how they can be removed
AC2.7 explain the reasons for selecting initial ideas for further development
AC2.8 explain how initial ideas might be further developed and tested
AC2.9 explain how to recognise and manage risk in innovation

Learning outcome

The learner will:

LO3 be able to manage implementation of team members

Assessment criteria

The learner can:

AC3.1 agree the practical implementation of ideas, based on the identified benefits, risks and required resources, when you have the authority to do so
AC3.2 support members of your team in submitting formal proposals and plans for the practical implementation of ideas to other people for approval
AC3.3 oversee practical implementation of ideas by your team and monitor and report on progress
AC3.4 ensure that the originators and developers of any ideas which are successfully implemented receive recognition for their achievement

Learning outcome

The learner will:

LO4 know how to manage implementation of team members

Assessment criteria

The learner can:

AC4.1 describe how to develop formal proposals and plans for the practical implementation of an idea and how to support others in doing this describe how to develop creativity in yourself and others

AC4.3 state the resources required for creativity and innovation

AC4.4 explain how to learn from mistakes

AC4.5 explain how to recognise the achievements of the originators/developers of ideas which have been successfully implemented

Unit 390 Plan, allocate and monitor work in own area of responsibility

UAN:	H/600/9674
Level:	Level 3
Credit Value:	5
GLH:	25
Relationship to NOS:	This unit is linked to MSC D6 Allocate and monitor the progress and quality of work in your area of responsibility
Endorsement by a sector regulatory body:	This unit is endorsed by the Management Standards Centre (MSC, the Standards Setting Body for Management)
Aim:	This unit helps learners to plan, allocate and monitor work in own area of responsibility, and make any necessary changes to original work plans.

Learning outcome

The learner will:

LO1 be able to produce a work plan for own area of responsibility

Assessment criteria

The learner can:

AC1.1 explain the context in which work is to be undertaken
AC1.2 identify the skills base and the resources available
AC1.3 examine priorities and success criteria needed for the team
AC1.4 produce a work plan for own area of responsibility

Learning outcome

The learner will:

LO2 be able to allocate and agree responsibilities with team members

Assessment criteria

The learner can:

AC2.1 identify team members' responsibilities for identified work activities
AC2.2 agree responsibilities and smart (specific, measurable, achievable, realistic and time-bound) objectives with team members

Learning outcome

The learner will:

LO3 be able to monitor the progress and quality of work in own area of responsibility and provide feedback

Assessment criteria

The learner can:

AC3.1 identify ways to monitor progress and quality of work
AC3.2 monitor and evaluate progress against agreed standards and provide feedback to team members

Learning outcome

The learner will:

LO4 be able to review and amend plans of work for own area of responsibility and communicate changes

Assessment criteria

The learner can:

AC4.1 review and amend work plan where changes are needed
AC4.2 communicate changes to team members

Unit 391 Manage conflict in a team

UAN:	R/600/9685
Level:	Level 3
Credit Value:	3
GLH:	20
Relationship to NOS:	This unit is linked to CFAD10
Endorsement by a sector regulatory body:	This unit is endorsed by Cfa, the Sector Skills Council for Business Skills and Administration.
Aim:	This unit will ensure that learners understand how to identify potential and actual conflicts within a team and take action to resolve them.

Learning outcome

The learner will:

LO1 be able to support team members' understanding of their role and position within a team

Assessment criteria

The learner can:

AC1.1 communicate to team members the standards of work and behaviour expected of them
AC1.2 explain how team members can work together and support each other

Learning outcome

The learner will:

LO2 be able to take measures to minimise conflict within a team

Assessment criteria

The learner can:

AC2.1 identify issues with organisational structures, systems or procedures that are likely to give rise to conflict
AC2.2 identify potential conflict between team members
AC2.3 explain action required to avoid potential conflict and agree strategies for conflict resolution

Learning outcome

The learner will:

LO3 be able to understand how to encourage team members to resolve their own conflicts

Assessment criteria

The learner can:

AC3.1 explain how team members can be encouraged to identify and resolve their own problems and conflicts
AC3.2 explain how respect can be developed and maintained between team members

Learning outcome

The learner will:

LO4 be able to understand legal and organisational requirements concerning conflict

Assessment criteria

The learner can:

AC4.1 explain legal and organisational requirements concerning conflict in own team

AC4.2 explain how to maintain complete, accurate and confidential records of conflicts and their outcomes

Unit 392 Lead and manage meetings

UAN:	Y/600/9686
Level:	Level 3
Credit Value:	4
GLH:	20
Relationship to NOS:	This unit is linked to MSC D11 Lead meetings
Endorsement by a sector regulatory body:	This unit is endorsed by the Management Standards Centre
Aim:	This unit will ensure that learners are able to prepare for, lead and follow up issues identified in meetings.

Learning outcome

The learner will:

LO1 be able to prepare to lead a meeting

Assessment criteria

The learner can:

AC1.1 perform activities needed to be carried out in preparation for leading a meeting
AC1.2 produce documentation in support of activities

Learning outcome

The learner will:

LO2 be able to manage meeting procedures

Assessment criteria

The learner can:

AC2.1 identify any formal procedures that apply in own organisation

Learning outcome

The learner will:

LO3 be able to chair a meeting

Assessment criteria

The learner can:

AC3.1 manage the agenda in co-operation with participants to ensure meeting objectives are met
AC3.2 produce minutes of the meeting and allocate action points after discussions

Learning outcome

The learner will:

LO4 be able to undertake post-meeting tasks

Assessment criteria

The learner can:

AC4.1 explain that the minutes of the meeting provide an accurate record of proceedings
AC4.2 communicate and follow up meeting outcomes to relevant individuals
AC4.3 evaluate whether the meeting's objectives were met and identify potential improvements

Unit 393 Manage knowledge in own area of responsibility

UAN:	T/600/9730
Level:	Level 3
Credit Value:	4
GLH:	15
Endorsement by a sector regulatory body:	This unit is endorsed by Improve SSC.
Aim:	This unit aims to develop learners' understand of how knowledge is gained, applied and shared in their own areas of responsibility. They will then develop their own knowledge, share it with colleagues and others and be able to monitor and evaluate knowledge for their own area of responsibility.

Learning outcome

The learner will:

LO1 be able to understand existing knowledge management in own area of responsibility

Assessment criteria

The learner can:

AC1.1 describe how knowledge is gained and applied in own area of responsibility
AC1.2 explain how knowledge is shared in own area of responsibility
AC1.3 outline how intellectual property is protected in own area of responsibility

Learning outcome

The learner will:

LO2 be able to develop knowledge

Assessment criteria

The learner can:

AC2.1 identify established processes and procedures which can develop knowledge
AC2.2 explain how to support individuals to ensure knowledge development processes are followed

Learning outcome

The learner will:

LO3 be able to share knowledge

Assessment criteria

The learner can:

AC3.1 communicate established processes and procedures which share knowledge across own area of responsibility
AC3.2 explain how to support individuals to ensure knowledge-sharing processes are followed

Learning outcome

The learner will:

LO4 be able to monitor and evaluate knowledge management in own area of responsibility

Assessment criteria

The learner can:

AC4.1 assess the knowledge development process in own area of responsibility
AC4.2 implement any changes to improve knowledge management
AC4.3 monitor change and development in the knowledge development process

Unit 404 Provide leadership and direction for own area of responsibility

UAN:	T/600/9601
Level:	Level 4
Credit Value:	5
GLH:	30
Relationship to NOS:	This unit directly relates to the Management and Leadership NOS MSC B6.
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to provide leadership and direction for their area of responsibility.

Learning outcome

The learner will:

LO1 be able to lead in own area of responsibility

Assessment criteria

The learner can:

AC1.1 identify own strengths and ability to lead in a leadership role
AC1.2 evaluate strengths within own area of responsibility

Learning outcome

The learner will:

LO2 be able to provide direction and set objectives in own area of responsibility

Assessment criteria

The learner can:

AC2.1 outline direction for own area of responsibility
AC2.2 implement objectives with colleagues that align with those of the organisation

Learning outcome

The learner will:

LO3 be able to communicate the direction for own area of responsibility and collect feedback to inform improvement

Assessment criteria

The learner can:

AC3.1 communicate the agreed direction to individuals within own area of responsibility
AC3.2 collect feedback to inform improvement

Learning outcome

The learner will:

LO4 be able to assess own leadership performance

Assessment criteria

The learner can:

AC4.1 assess feedback on own leadership performance
AC4.2 evaluate own leadership performance

Unit 410 Managing your own performance, personal development and banking industry awareness

UAN:	R/504/5897
Level:	Level 4
Credit Value:	5
GLH:	40
Relationship to NOS:	This unit is linked to FSPBCRM01
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in contributing to their own performance development in line with agreed standards or indicators of performance. It includes evaluating their own performance and planning activities to maintain their competence. Continuing Professional Development (CPD) needs must be identified to ensure that up-to-date knowledge and skills are maintained in relation to the banking industry

Learning outcome

The learner will:

LO1 understand the UK banking industry relevant to their area of operations

Assessment criteria

The learner can:

AC1.1 explain the structure of the UK banking industry, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.2 explain the principles and rules as set out in the banking industry regulatory framework

AC1.3 explain the regulatory advice framework in practice for the consumer

AC1.4 explain the regulatory bodies' use of principles and outcomes based regulation to promote ethical and fair outcomes
AC1.5 explain the continuing professional development (CPD) requirements of the professional body relevant to their occupational role
AC1.6 explain methods for monitoring changes, trends and developments within the UK banking industry

Learning outcome

The learner will:

LO2 understand how to evaluate their own performance

Assessment criteria

The learner can:

AC2.1 explain how to evaluate their own knowledge gaps and skills gaps
AC2.2 explain how to evaluate their own development needs
AC2.3 explain how to evaluate their own knowledge gaps and skills gaps
AC2.4 explain how to evaluate their own development needs
AC2.5 explain the requirements upon them relating to ethical conduct and the application of relevant codes, laws and regulations

Learning outcome

The learner will:

LO3 understand how to plan their own development

Assessment criteria

The learner can:

AC3.1 explain what an effective development plan should contain and the period of time that it should cover
AC3.2 explain how to establish and agree objectives which are specific, measurable, achievable, realistic and time-based
AC3.3 explain how to develop and implement development plans
AC3.4 explain the importance of taking into account their career and personal goals when planning their development
AC3.5 explain how to evidence and record CPD
AC3.6 describe from where up-to-date and appropriate information can be obtained to support CPD activities

Learning outcome

The learner will:

LO4 be able to evaluate their own performance

Assessment criteria

The learner can:

AC4.1 evaluate their personal standards of performance, identifying any problems or obstacles in developing and maintaining their competence
AC4.2 develop strategies for addressing any problems or obstacles, where relevant
AC4.3 seek feedback upon their performance from those in a position to evaluate it
AC4.4 evaluate any gaps between the requirements of their role and their current knowledge, understanding and skills

Learning outcome

The learner will:

LO5 be able to evaluate and address the impact of their organisation's developments in response to relevant trends and developments

Assessment criteria

The learner can:

AC5.1 evaluate the impact for their work role and procedures of their organisation's developments in response to trends and developments in relevant legislation, regulation and the industry
AC5.2 implement their organisation's procedural changes in accordance with organisational requirements, and within the limits of their authority

Learning outcome

The learner will:

LO6 be able to manage their own development activities

Assessment criteria

The learner can:

AC6.1 establish agreed performance and development objectives for their own performance
AC6.2 determine how their progress will be measured and recorded

AC6.3 identify the learning methods most suited to their needs

AC6.4 determine development activities designed to address their agreed development needs and which take into account appropriate learning methods

AC6.5 progress appropriate development or CPD activities

AC6.6 maintain an up-to-date knowledge of banking products and services relevant to their area of operations

AC6.7 maintain records that demonstrate and measure how their performance, knowledge and understanding have been enhanced by their development/CPD activities

AC6.8 review and update their development plan, taking into account their performance, any development activities and any relevant banking industry changes

Unit 411 Maximising business opportunities within a financial services environment

UAN:	D/504/5952
Level:	Level 4
Credit Value:	8
GLH:	69
Relationship to NOS:	This unit is linked to FSPBCRM02
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in developing and implementing a strategy(IES) and associated actions towards maximising business opportunities within their area of responsibility towards achieving agreed sales targets for financial products/services. It includes assessing and prioritising customer groups and clients based upon an analysis of their potential and also competitor activities. It also includes agreeing and implementing methods for monitoring the progress of the strategy(IES) and business development actions

Learning outcome

The learner will:

LO1 understand the UK banking sector relevant to their developing and implementing business opportunities

Assessment criteria

The learner can:

AC1.1 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.2 explain the impact of financial services legislation, regulatory and their organisation's requirements and professional codes

AC1.3 explain their organisation's overall corporate strategy and business plan relevant to the selling of the financial products/services within their area of responsibility

AC1.4 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 understand the factors to be taken into account when developing business opportunities

Assessment criteria

The learner can:

AC2.1 explain the topics to be addressed within business development strategies
AC2.2 explain how to identify potential risks in relation to the achievement of sales targets
AC2.3 explain how to develop strategic business development objectives, actions, accountabilities and associated budgets
AC2.4 explain how to develop measures and methods for monitoring and evaluating performance against targets
AC2.5 explain their sales/business development targets for their operational area
AC2.6 explain trends in financial products/services as they impact upon their operational area
AC2.7 explain their organisation's actual and potential client base for its products/services within their area, and such clients' needs and expectations relating to the products/services
AC2.8 explain their organisation's actual and potential competitors within their area, and the key features of these competitors' business development initiatives impacting upon the selling of their organisation's products/services

Learning outcome

The learner will:

LO3 be able to identify and assess the potential business development opportunities in their area of responsibility

Assessment criteria

The learner can:

AC3.1 gather information regarding their target area and their organisation's existing customers relevant to assessing potential business opportunities in their target area
AC3.2 analyse the information to assess the potential for business from customer groups and clients
AC3.3 determine those customer groups and clients offering the greatest potential for their organisation's financial products and services

AC3.4 assess competitor activity for its impact upon their potential business development activities

AC3.5 prioritise customer groups and potential clients at which the products and services are to be targeted, taking into account their assessment of those with the greatest potential

Learning outcome

The learner will:

LO4 be able to develop and implement business development strategies towards maximising business opportunities within their area of responsibility

Assessment criteria

The learner can:

AC4.1 agree their sales targets for financial products and services

AC4.2 evaluate potential strategies and actions towards achieving the agreed sales targets, taking into account the ease of accessing clients, the resources required and existing available resources

AC4.3 develop the preferred strategy(IES) and actions towards realising the identified sales targets

AC4.4 identify and agree the resources necessary to undertake the strategy(IES) and actions

AC4.5 agree a process for monitoring and evaluating individual actions

AC4.6 implement the business development strategy(IES) and actions

AC4.7 make sure that all development activities conform to their organisation's procedures under the relevant codes, legal and regulatory requirements

AC4.8 monitor and evaluate progress in line with the process agreed

AC4.9 adjust the strategy(IES) and actions, where necessary, to take into account progress against key performance measures

Unit 412 Engaging with your team in progressing business development opportunities in a financial services environment

UAN:	M/504/5955
Level:	Level 4
Credit Value:	6
GLH:	55
Relationship to NOS:	This unit is linked to FSPBCRM03
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in making sure that their team is engaged with their business development strategy(IES) and actions through being involved in the development and progress of such strategy(IES). This includes involving team members in the planning process, encouraging participation and taking account of each team member's business circumstances when agreeing individual objectives. This also involves monitoring performance and recognising achievement in business development.

Learning outcome

The learner will:

LO1 understand the UK banking sector relevant to progressing business development opportunities with their team

Assessment criteria

The learner can:

AC1.1 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.2 explain the impact of financial services legislation, regulatory and their organisation's requirements and professional codes

AC1.3 explain their organisation's overall corporate strategy and business plan relevant to the selling of the financial products/services within their area of responsibility

AC1.4 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 understand the factors to take into account when progressing business development opportunities

Assessment criteria

The learner can:

AC2.1 explain how to create a business strategy and associated actions
AC2.2 explain the business development targets for their operational area
AC2.3 explain trends in financial products/services as they impact upon their operational area
AC2.4 explain their organisation's actual and potential competitors within their local area, and the key features of these competitors' business development initiatives impacting upon the selling of their organisation's products/services
AC2.5 explain sources of information which can assist in the monitoring and evaluation of business development actions
AC2.6 explain the needs and expectations of their colleagues, and any other relevant stakeholders, in relation to the business development strategy and actions

Learning outcome

The learner will:

LO3 understand the factors important to engaging a team in the process of developing business opportunities

Assessment criteria

The learner can:

AC3.1 explain the importance of engaging with members of their team in developing and progressing a business development strategy and associated actions
AC3.2 explain the importance of agreeing business development objectives and of allocating work on a fair basis, and how to do this effectively
AC3.3 explain the importance of indicating how the work of teams and individuals links to the objectives of their area of work and of their overall organisation
AC3.4 explain ways of encouraging individuals to share, discuss and to work together in developing ideas
AC3.5 explain a range of leadership styles and their application according to different situations and people

AC3.6 explain the importance of recognising achievement, and different methods for encouraging, motivating and supporting teams and individuals in undertaking business development activities and in realising objectives

AC3.7 explain how to assess the workload, and also the relevant strengths and development needs, of members of their team involved in business development

Learning outcome

The learner will:

LO4 be able to involve team members actively in the business planning process

Assessment criteria

The learner can:

AC4.1 communicate a clear direction and purpose for business development within their area of responsibility

AC4.2 make sure that members of their team understand how the direction and purpose links to the overall objectives of their organisation

AC4.3 involve team members in planning business development opportunities designed to fulfil team targets

AC4.4 encourage members of their team to share, discuss and work together in developing ideas

AC4.5 respond constructively to ideas identified by members of their team

AC4.6 apply the range of leadership styles appropriate

AC4.7 demonstrate respect for the views and actions of others

Learning outcome

The learner will:

LO5 be able to encourage and support team members in realising business development objectives

Assessment criteria

The learner can:

AC5.1 agree personal business development objectives with each team member which take into account each member's individual business circumstances

AC5.2 empower team members by agreeing clear and transparent benchmarks against which members can measure the achievements that they realise

AC5.3 encourage and support team members to achieve personal business development objectives

AC5.4 recognise achievement in business development by teams and individuals

AC5.5 encourage members of their team to develop members' own ways of working and to take his/her own decisions within agreed boundaries and levels of authority

AC5.6 encourage individuals to lead where the individual's own areas of strength and expertise are key

AC5.7 act within the limits of their own authority at all times in progressing business development opportunities

Unit 413 Developing commercial relationships as a trusted adviser to financial services customers

UAN:	F/504/5958
Level:	Level 4
Credit Value:	7
GLH:	66
Relationship to NOS:	This unit is linked to FSPBCRM04
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in developing and managing business relationships with customers, usually key commercial clients. It includes developing a 'partnership' with key individuals within the customer organisations such that the learner is considered to be a 'trusted adviser' to these organisations for financial services and products

Learning outcome

The learner will:

LO1 understand the UK banking sector relevant to their developing and managing business relationships with commercial customers

Assessment criteria

The learner can:

AC1.1 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.2 explain the impact of financial services legislation, regulatory and their organisation's requirements and professional codes

AC1.3 explain their organisation's business objectives relevant to their area of activity, including their organisation's target market and customers

AC1.4 explain market development in the banking sector and those of their key commercial customers

AC1.5 explain trends in financial products/services as they impact upon their operational area
AC1.6 explain their organisation's requirements relating to ethical standards and health and safety
AC1.7 explain the limits of their authority and the actions to take where these are exceeded

Learning outcome

The learner will:

LO2 understand the roles and techniques relevant to developing and managing business relationships with commercial customers in a financial services environment

Assessment criteria

The learner can:

AC2.1 explain the principles, of and rationale for, relationship management and its importance in the financial services environment
AC2.2 explain the role of the relationship manager as a trusted adviser in anticipating, identifying and addressing customer needs profitably
AC2.3 explain how to analyse strengths, weaknesses, opportunities and threats in relation to assessing customers' needs and in assessing the impact for their own organisation when providing financial products/ services
AC2.4 explain how to undertake an analysis of the political, economic, social, demographic, regulatory and technological factors in the external environment
AC2.5 explain how to build future scenarios and assess their implications
AC2.6 explain the difference between decision makers and influencers, and their roles in the decision-making process

Learning outcome

The learner will:

LO3 understand the factors relevant to developing business relationships with their customers

Assessment criteria

The learner can:

AC3.1 explain their organisation's products and services, including the features and benefits of these products/services, relevant to their area of responsibility
AC3.2 describe the business objectives of their key customers, relevant to their area of responsibility
AC3.3 explain business developments, issues and concerns of importance to their key commercial customers

AC3.4 explain different sources of information regarding their customers and relevant customers' competitors
AC3.5 explain their sales targets for their operational area
AC3.6 explain the needs and expectations of their customers
AC3.7 describe their customers' planning and decision making processes
AC3.8 explain the importance of listening effectively, of confirming understanding and of treating customers with respect

Learning outcome

The learner will:

LO4 be able to develop an understanding of their customers' requirements relevant to developing and managing business relationships

Assessment criteria

The learner can:

AC4.1 obtain relevant information regarding their customers, and their customers' products and services, and also regarding their customers' key competitors
AC4.2 use the information to support planning and decision making regarding how to develop customer relationships and their business
AC4.3 develop an understanding of their customers' businesses and their customers' business objectives
AC4.4 develop an understanding of the current and future strategic and operational business challenges faced by their customers

Learning outcome

The learner will:

LO5 be able to advise and work with their customers towards meeting customers' needs for financial products and services

Assessment criteria

The learner can:

AC5.1 work in partnership with their customers to develop and implement actions towards addressing their customers' business needs for financial products and services
AC5.2 take agreed actions according to an agreed schedule
AC5.3 inform their customers promptly if there is any delay in progressing agreed actions, and the reasons for this
AC5.4 monitor key factors and trends impacting upon their customers' business, including relevant political, economic, social, demographic, regulatory and technological developments

AC5.5 provide information, financial products and services which help to develop the business of their customers effectively

AC5.6 treat customers with respect

AC5.7 listen actively and respond constructively to their customers' business issues and circumstances, and avoid being judgemental

AC5.8 honour commitments made to their customers

AC5.9 address any concerns from their customers promptly and correctly, in line with their organisation's business objectives and requirements

AC5.10 maintain accurate and up to date records of points discussed, outcomes agreed and actions taken

AC5.11 comply with all relevant legal and regulatory requirements, their organisation's policies and professional codes, including ethical and health and safety standards

Unit 414 Managing risk for financial services customers within your area of responsibility

UAN:	K/504/5968
Level:	Level 4
Credit Value:	10
GLH:	86
Relationship to NOS:	This unit is linked to FSPBCRM08
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in managing the risk for customers of financial services within their area of responsibility. It includes maintaining a responsible approach in all lending, and monitoring both the business performance of commercial customers and also trends in their assessed risk. It also involves addressing situations where there is a cause for concern regarding the level of risk posed by a particular customer

Learning outcome

The learner will:

LO1 understand the UK banking sector relevant to managing the risk for customers of financial services within their area of responsibility

Assessment criteria

The learner can:

AC1.1 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.2 explain the impact of financial services sector legislation, regulatory and their organisation's requirements, and professional codes

AC1.3 explain the importance of responsible lending and the factors to take into account to make sure that lending can be justified as being responsible

AC1.4 explain their organisation's risk appetite for operational and reputational risk
AC1.5 explain their organisation's requirements relating to ethical standards and health and safety
AC1.6 explain the limits of their authority and the actions to take where these are exceeded

Learning outcome

The learner will:

LO2 understand the types of risk and the procedures for determining and addressing such risks

Assessment criteria

The learner can:

AC2.1 explain the types of risk within financial services and the principles of effective risk management
AC2.2 explain the factors to consider when monitoring the business performance of commercial customers and its impact for the level of risk to their organisation
AC2.3 explain how to interpret financial accounts and the value of such accounts in assessing risk and the extent to which a business is achieving its corporate goals
AC2.4 explain types of variances in customers' financial arrangements with their banks, including exceeding the limits agreed, deviations from terms and conditions, an improving or deteriorating position in such accounts, and the indicators of these variances
AC2.5 explain the principle causes of variances to loan facilities, including the customers' own activities and external factors such as the customers' market/business environment
AC2.6 explain their organisation's techniques and procedures for monitoring and managing risk with customers
AC2.7 explain their organisation's procedures for investigating problems with accounts and the actions to take where problems are indicated
AC2.8 explain their organisation's support available to customers in financial difficulties and how to arrange this
AC2.9 identify colleagues, and any other stakeholders, to whom problems with accounts, or indicators of such problems, are to be referred, and the procedures for doing this
AC2.10 explain their organisation's products and services relevant to their area of responsibility

Learning outcome

The learner will:

LO3 be able to monitor and assess for risk the business performance of their commercial customers

Assessment criteria

The learner can:

AC3.1 monitor the business performance of their commercial customers
AC3.2 evaluate the impact of business performance for the level of different types of relevant risk to their organisation
AC3.3 assess the nature and level of risk, in line with their organisation's criteria and requirements
AC3.4 use their assessments actively in making decisions regarding customers' financial arrangements with their organisation
AC3.5 make sure that their discussions with customers and any subsequent arrangements relating to lending are responsible and in accordance with their organisation's requirements

Learning outcome

The learner will:

LO4 be able to review and evaluate risk associated with existing financial arrangements with their customers

Assessment criteria

The learner can:

AC4.1 undertake reviews of customers' financial arrangements at appropriate intervals to confirm that the arrangements remain affordable and suited to their customers' needs
4.2 review and identify any trends and patterns in their customers' risk as assessed by organisational reports
4.3 determine the reasons for any patterns identified
4.4 determine correctly the causes for their customers' actions which are responsible for creating the trends and patterns identified in the customers' risk levels
4.5 monitor customers' financial arrangements and relevant repayments
4.6 identify promptly any variances in arrangements and repayments which require actions to be undertaken, in line with their organisation's requirements
4.7 identify customers in financial difficulty or where the customer's risk level is assessed as inappropriately high, determining the cause(s)

Learning outcome

The learner will:

LO5 be able to provide support to customers in managing risk

Assessment criteria

The learner can:

AC5.1 instigate the appropriate steps to address any variances in customer arrangements and relevant repayments requiring action

AC5.2 provide appropriate and responsible support to customers in financial difficulty to agree an action plan towards managing customers' financial problem(s), in line with their organisation's requirements

AC5.3 provide the necessary information to all relevant parties promptly in line with their organisation's requirements

AC5.4 refer all matters that are beyond their level of authority promptly to the relevant person, setting out clearly the circumstances and the reason for the referral

AC5.5 maintain complete and accurate records in line with their organisation's requirements

AC5.6 maintain confidentiality and security of information in line with their organisation's procedures and requirements

AC5.7 act within their levels of authority, complying with legal requirements, industry regulations, including ethical standards and health and safety, organisational policies and professional codes

Unit 415 Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment

UAN:	T/504/5956
Level:	Level 4
Credit Value:	6
GLH:	53
Relationship to NOS:	This unit is linked to FSPBCRM05
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in the monitoring and evaluating of business development against agreed measures. It includes working with their team in identifying any variations against targeted performance and associated business development activities, ensuring that these are consistent with overall business development objectives. It also involves supporting others involved in the business development where appropriate, and recognising and promoting sales success. When supporting 'others', these can include, for example, those in their immediate team and/or other colleagues or any third parties involved in business development on their behalf

Learning outcome

The learner will:

LO1 understand the impact of financial services legislation and their organisation's requirements upon business development in their area of operations, including its monitoring and evaluation

Assessment criteria

The learner can:

AC1.1 explain the impact of financial services sector legislation, regulatory and their organisation's requirements and professional codes

AC1.2 describe those selling and related activities that are regulated within the financial services sector and the impact for business development within their area of responsibility

AC1.3 explain key performance indicators used by their organisation and the application of such indicators when measuring the performance of business development activities

AC1.4 explain the importance of fulfilling their organisation's ethical and regulatory requirements in all business development activities

AC1.5 explain their organisation's requirements relating to ethical standards and health and safety

AC1.6 explain the limits of their authority and responsibilities and the actions to take where these are exceeded

Learning outcome

The learner will:

LO2 understand the factors to take into account when monitoring and evaluating business development

Assessment criteria

The learner can:

AC2.1 explain their sales objectives and targets, and how these fit within their organisation's overall sales strategy

AC2.2 explain the importance of monitoring and evaluating the impact of business development activities upon an organisation's financial performance

AC2.3 explain measures of financial performance available when monitoring business development activities and performance against agreed objectives and targets

AC2.4 explain their organisation's financial products and services, related key marketing and selling activities, and procedures appropriate to monitoring and evaluating sales performance of these products/services in their area of operations

AC2.5 explain the resources available for business development activities within their area of operations

AC2.6 explain reporting lines within their organisation relevant to reporting upon business development

Learning outcome

The learner will:

LO3 understand the factors important to engaging with their team when monitoring and evaluating business development

Assessment criteria

The learner can:

AC3.1 explain the importance of engaging with relevant colleagues in developing indicators and measures of performance
AC3.2 explain methods of engaging with teams and individuals
AC3.3 explain the importance of promoting the success of business development activities and plans both within their team and also to other relevant stakeholders within their organisation

Learning outcome

The learner will:

LO4 be able to lead and engage their team in monitoring and evaluating business development activities against agreed measures

Assessment criteria

The learner can:

AC4.1 make sure that individual responsibilities are understood by those involved in progressing business development activities, and that individuals support the strategy(IES) and actions
AC4.2 agree measures against which the success of the business development strategy(IES) and actions can be assessed
AC4.3 make sure that the measures are specific, realistic and measurable
AC4.4 hold regular discussions to review team and individual progress against agreed measures
AC4.5 monitor and evaluate the performance of teams and individuals regularly against the measures agreed

Learning outcome

The learner will:

LO5 be able to lead and engage their team in responding constructively to the outcomes of their evaluations of business development activities

Assessment criteria

The learner can:

AC5.1 recognise the achievements by teams and individuals, including the successful completion of significant business development activities and the achievement of targets

AC5.2 identify any variations from the agreed targets and measures, and the reasons for these

AC5.3 adjust the strategy(IES) and business development activities where relevant, to address any variations in a way that is consistent with their organisation's relevant objectives and business plan

AC5.4 support colleagues, where relevant, in identifying and addressing any obstacles to achieving the agreed targets

AC5.5 identify any areas of underperformance against agreed targets and measures

AC5.6 discuss and agree the causes of any areas of underperformance with those involved, establishing the actions necessary to address these causes

AC5.7 make sure that business development activities fulfil their organisation's ethical and financial regulatory requirements

AC5.8 record how the strategy(IES) has been put into practice, evaluated and adjusted where relevant, in a way that will inform future planning

AC5.9 demonstrate the contribution made to financial performance derived from key business development activities

AC5.10 assess the reasons for identified good practice and successful activities, as well as any areas for improvement

AC5.11 communicate the successful practice and activities to relevant stakeholders

Unit 416 Building professional networks in a financial services environment

UAN:	A/504/5957
Level:	Level 4
Credit Value:	4
GLH:	34
Relationship to NOS:	This unit is linked to FSPBCRM06
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in developing professional networks to support both their current and future work within a financial services environment. It includes planning, managing and evaluating their networking activities. The range of contacts may include those within their own organisation, those within other organisations with whom they make contact via such as business membership organisations, associations and institutes, or via such as professional advisers

Learning outcome

The learner will:

LO1 understand the impact of financial services legislation, regulation and their organisation's requirements upon their networking activities

Assessment criteria

The learner can:

AC1.1 explain the impact of financial services legislation, regulation and their organisation's requirements and professional codes

AC1.2 explain their organisation's objectives and requirements relevant to building professional networks

AC1.3 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 understand the principles and benefits of networking

Assessment criteria

The learner can:

AC2.1 explain the principles of effective networking and how to apply these in their working environment
AC2.2 explain the importance of maintaining networking relationships and methods for doing this
AC2.3 explain the benefits for individuals and organisations of networking, including the benefits to others of networking with them
AC2.4 explain how to apply effective communication techniques in developing professional networks
AC2.5 explain the importance of developing and maintaining respect and trust in business relationships
AC2.6 explain how to apply the principles of confidentiality when exchanging information with business contacts
AC2.7 explain how to recognise and respect appropriate boundaries within networking relationships
AC2.8 explain the benefits of introducing people and organisations to their existing contacts, if they are unable to help them with particular needs

Learning outcome

The learner will:

LO3 understand the networking opportunities of relevance to their area of operations and aspects of relevance when networking

Assessment criteria

The learner can:

AC3.1 explain different networking opportunities of relevance to their business needs
AC3.2 explain their own business capabilities and experience of relevance to networking
AC3.3 identify the people and organisations within their current professional network of relevance to their role
AC3.4 explain their organisation's financial products and services, including the features and benefits of these products/services, within their area of operations

Learning outcome

The learner will:

LO4 be able to manage and evaluate their networking activities

Assessment criteria

The learner can:

AC4.1 evaluate potential networking opportunities likely to be relevant in building their professional profile, and which are in line with their organisation's objectives
AC4.2 determine what they plan to achieve and the action appropriate to realising the potential from each networking opportunity
AC4.3 identify potential business opportunities whilst networking
AC4.4 maintain accurate records of all relevant information obtained whilst networking, including the names and contact details of contacts
AC4.5 confirm with contacts the arrangements for any actions agreed, including how further contact will be made
AC4.6 evaluate those networking activities which are the most productive, using this to inform future networking

Learning outcome

The learner will:

LO5 be able to develop a network of contacts

Assessment criteria

The learner can:

AC5.1 invest time in building a network of business contacts which are appropriate to meeting their business needs
AC5.2 make sure that key contacts have an accurate awareness of their business role, capabilities and experience, and are aware of the benefits to them of networking with the learner
AC5.3 make sure that relevant colleagues are aware of their intention to build their professional network, and understand the nature of the contacts being sought
AC5.4 encourage relevant colleagues to make appropriate contacts aware of their business role, capabilities and experience, and to seek opportunities for introducing them to such contacts
AC5.5 conduct their self in a manner that promotes a positive image of themselves and their organisation

AC5.6 adapt their behaviour to take into account other people's culture, methods of communication and methods of working

AC5.7 keep promises and honour commitments made to colleagues and contacts

AC5.8 introduce people and organisations with common interests to each other

AC5.9 act within their level of authority and their organisation's and regulatory requirements at all times

Unit 417 Monitoring the quality of lending within your area of responsibility

UAN:	J/504/5993
Level:	Level 4
Credit Value:	7
GLH:	58
Relationship to NOS:	This unit is linked to FSPBCRM11
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in monitoring the quality of lending, including applications made and loans arranged, within their area of operations, ensuring that lending is in line with their organisation's and regulatory requirements. It includes reviewing lending to ensure that it is within mandated authorities, that relevant criteria are met and that lending is within overall lending objectives

Learning outcome

The learner will:

LO1 understand the impact of financial services legislation, regulation and their organisation's requirements upon the quality of lending within their area of operations

Assessment criteria

The learner can:

AC1.1 explain the impact of financial services sector legislation, regulatory and their organisation's requirements and professional codes upon the quality of lending within their area of operations

AC1.2 explain the importance of organisations and individuals fulfilling regulatory requirements and the impact of failure to comply

AC1.3 explain their organisation's requirements and associated procedures for fulfilling regulatory requirements regarding lending within their area of responsibility

AC1.4 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 understand the factors to be taken into account when monitoring the quality of lending within their area of responsibility

Assessment criteria

The learner can:

AC2.1 explain their organisation's lending criteria that need to be satisfied for loans to be approved
AC2.2 explain how to assess the level of risk for both the client and for their organisation across the different types of loan within their area of responsibility
AC2.3 explain the factors to assess when checking for the possibility of fraud or money laundering
AC2.4 explain their organisation's guidelines regarding the need for insurance cover for the different types of loans within their area of responsibility
AC2.5 describe the documentation that is required to support the different types of loan within their area of responsibility
AC2.6 explain their organisation's procedures for monitoring loan applications to completion
AC2.7 explain their organisation's local lending objectives and how these link to its overall lending objectives
AC2.8 explain the actions to take where local lending is at variance with agreed local objectives
AC2.9 explain their level of authority and responsibility in monitoring the quality of lending within their area of operations, and the actions to take should these be exceeded

Learning outcome

The learner will:

LO3 be able to monitor and evaluate the quality of lending within their area of responsibility

Assessment criteria

The learner can:

AC3.1 evaluate the level of risk associated with loans against their organisation's criteria and guidelines

AC3.2 assess whether loans meet their organisation's quality criteria and regulatory requirements

AC3.3 determine whether all necessary insurance cover has been arranged and that it fulfils their organisation's guidelines and the needs of the borrower

AC3.4 identify any special insurance risks and address these in line with their organisation's guidelines

AC3.5 make sure that all documentation is prepared correctly, and that it is accurate and complete

AC3.6 make sure that all lending applications, and loans arranged, satisfy mandated authorities and their organisation's lending criteria

AC3.7 address correctly any aspects of lending applications and loans that they assess as being outside their organisation's and regulatory requirements

AC3.8 make sure that loan advances are monitored routinely to completion, in line with their organisation's requirements

AC3.9 monitor and maintain lending within underwriting criteria and in line with local and their organisation's overall lending objectives

Unit 418 Providing complex financial services solutions for commercial customers

UAN:	R/504/5964
Level:	Level 4
Credit Value:	10
GLH:	91
Relationship to NOS:	This unit is linked to FSPBCRM07
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in providing complex financial services solutions for commercial customers. This includes determining the customers' needs, and developing and presenting financial solutions identified as suitable. It is recognised that the development of the possible solutions may involve the input of colleagues, such as paraplanners, financial planners and relevant further specialists Solutions are complex where they are not routine and cannot be dealt with mechanistically, for example when they are technically demanding or have substantial financial implications

Learning outcome

The learner will:

LO1 understand the UK banking sector, determining customer needs and then presenting and advising upon financial services solutions for commercial customers

Assessment criteria

The learner can:

AC1.1 explain the impact of relevant legal, regulatory and their organisation's requirements

AC1.2 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

AC1.3 explain market developments in the banking sector and those impacting upon their commercial customers

AC1.4 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 understand their organisation's objectives and procedures relevant to providing financial solutions for commercial customers

Assessment criteria

The learner can:

AC2.1 explain their organisation's business objectives, relevant to their area of responsibility, including the impact for their organisation's target market and customers
AC2.2 explain their organisation's financial products and services, and associated features and benefits, relevant to their area of responsibility
AC2.3 explain their organisation's ethos and practice
AC2.4 explain how to assess the suitability of possible financial solutions against the financial needs and objectives of commercial customers
AC2.5 describe the roles and responsibilities of relevant colleagues involved in developing financial services solutions for commercial customers, and the procedures for consulting with such colleagues
AC2.6 explain their organisation's requirements regarding the information that must be provided to their customers
AC2.7 explain their organisation's procedures for recording, storing and securing information

Learning outcome

The learner will:

LO3 understand the factors to take into account when providing financial solutions

Assessment criteria

The learner can:

AC3.1 explain the importance of obtaining all information necessary towards identifying customers' financial needs, including the nature of the information required and effective ways of accessing this
AC3.2 explain ways of validating the financial information provided by customers
AC3.3 explain ways of determining commercial customers' existing financial arrangements

AC3.4 explain the factors to consider when assessing a commercial customers' financial circumstances

AC3.5 explain the typical financial needs faced by commercial customers, and how to prepare a prioritised assessment of such needs

AC3.6 explain the factors to consider when assessing the risk associated with possible financial solutions, both to the customer and to their organisation, and the impact for any recommendations

AC3.7 explain methods of presenting complex recommendations in ways that are understood by commercial customers, and of verifying a customer's understanding

AC3.8 explain different types of financial crime, their indicators and the actions to take where they suspect financial crime

AC3.9 explain the factors to consider when identifying the need for future reviews with their customers

Learning outcome

The learner will:

LO4 be able to evaluate commercial customers' financial needs

Assessment criteria

The learner can:

AC4.1 obtain all information necessary to identify the actual financial needs and objectives of their customer, addressing any gaps correctly

AC4.2 evaluate all relevant information necessary to determine their customer's actual financial needs

AC4.3 agree with their customer a prioritised assessment of the customer's financial needs

Learning outcome

The learner will:

LO5 be able to prepare and justify appropriate proposals which offer complex financial services solutions

Assessment criteria

The learner can:

AC5.1 prepare and evaluate financial proposals that address their customer's complex financial needs

AC5.2 assess any aspects of the proposals that might be discussed with their customer towards optimising the solution

AC5.3 evaluate the proposals to make sure that these are suitable and affordable for the customer

AC5.4 assess the impact of the proposals upon their customer's existing financial arrangements, where relevant

AC5.5 assess the risks of the possible solutions to both their customer and their organisation, including the risks to their customer's short and longer term sustainability

AC5.6 justify proposed solutions on the basis of their assessment of their customer's financial needs and objectives, financial circumstances and risk profile

Learning outcome

The learner will:

LO6 be able to present and explain financial recommendations which address identified complex financial needs

Assessment criteria

The learner can:

AC6.1 present their recommendations in a manner which promotes understanding by their customer

AC6.2 explain clearly and fairly how the recommendations will impact upon their customer's financial needs and objectives, including the features, benefits, costs and risks associated with the proposed solutions

AC6.3 explain to their customer any options that were explored and discounted

AC6.4 explain clearly to their customer any conditions and implications applying to the recommendations, as well as disclosure requirements and their customer's rights

Learning outcome

The learner will:

LO7 be able to obtain and progress a decision from customers

Assessment criteria

The learner can:

AC7.1 obtain a decision from their customer in response to their recommendations, recording the outcome

AC7.2 explain clearly to the customer the next steps in the process, agreeing timescales

AC7.3 agree a review schedule, where such a review is necessary

AC7.4 recommend an alternative course of action where they assess that their organisation is unable to address the customer's financial needs

AC7.5 make sure that their actions and decisions are in accordance with their organisation's ethos and practice, as well as legal and regulatory requirements

AC7.6 explain the limits of their authority and the actions to take where these are exceeded

AC7.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral

AC7.8 maintain accurate and complete records

Unit 419 Reviewing and responding to the client's changing financial needs and circumstances for financial advice and/or planning

UAN:	K/502/6501
Level:	Level 4
Credit Value:	4
GLH:	35
Endorsement by a sector regulatory body:	This unit is endorsed by the Financial Services Skills Partnership (FSP).
Aim:	This unit is designed for learners providing financial advice and/or planning to clients. This is appropriate where a review schedule has been agreed with the client or other changes (including external or legislative changes) justify the need for a review of the client's financial circumstances.

Learning outcome

The learner will:

LO1 be able to evaluate the performance and continuing suitability of previous recommendations to the client's current financial situation for financial advice and/or planning

Assessment criteria

The learner can:

AC1.1 undertake periodic reviews of the client's financial holdings in line with the client agreement and accurately determine their performance

AC1.2 evaluate with the client whether previous recommendations continue to be suitable to their current financial situation

AC1.3 explain the review schedule as agreed with the client

AC1.4 explain the typical factors that can justify the need for a review with the client

AC1.5 explain how to review and measure the suitability of the client's existing holdings

Learning outcome

The learner will:

LO2 be able to explain to client's their rights and obligations are when their financial circumstances have changed

Assessment criteria

The learner can:

AC2.1 explain the client's rights and any obligations as a result of a change to their financial circumstances
AC2.2 explain the options available to the client as a result of a change to their financial circumstances
AC2.3 explain the typical factors that can cause change in the client's financial circumstances

Learning outcome

The learner will:

LO3 be able to take appropriate action in the event of policy cancellations or complaints

Assessment criteria

The learner can:

AC3.1 investigate policy cancellations
AC3.2 take action where justified that is appropriate and within organisational and regulatory procedures
AC3.3 provide information where appropriate in response to a complaint received from the client, and within organisational and regulatory procedures
AC3.4 explain organisational and regulatory procedures for dealing with policy cancellations and complaints

Learning outcome

The learner will:

LO4 know how to refer a client to a more suitably qualified person who is more able to fulfil the client's needs

Assessment criteria

The learner can:

AC4.1 identify a suitably qualified person, more able to fulfil the client's needs, where this is appropriate
AC4.2 explain alternative sources of advice and guidance for the client
AC4.3 explain how to make an appropriate referral when justified
AC4.4 refer the client to a person more able to fulfil the client's needs when this is justified

Learning outcome

The learner will:

LO5 be able to follow organisational procedures and industry regulations for financial advice

Assessment criteria

The learner can:

AC5.1 explain organisational client acquisition, contact and appointment booking procedures
AC5.2 explain organisational requirements relating to recording and storing information
AC5.3 explain organisational requirements relating to the application of ethics, codes, laws and regulations
AC5.4 explain the regulatory framework as it affects financial advice
AC5.5 make sure organisational procedures are followed when preparing for, and undertaking contact with, prospective clients

Learning outcome

The learner will:
LO6 be able to deal with suspicions of financial crime

Assessment criteria

The learner can:
AC6.1 identify different types of financial crime and business procedures for reporting suspicions

AC6.2 report suspicions of financial crime when relevant
AC6.3 explain how different types of financial crime could be identified

Learning outcome

The learner will:
LO7 be able to work within the limits of personal levels of authority

Assessment criteria

The learner can:
AC7.1 refer the client to a suitably qualified person who is more able to fulfil the client's needs when relevant
AC7.2 outline the limits of personal levels of authority within the job role

Unit 420 Researching and developing new commercial customers within a financial services environment

UAN:	T/504/5987
Level:	Level 4
Credit Value:	7
GLH:	66
Relationship to NOS:	This unit is linked to FSPBCRM09
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in researching potential new commercial customers to identify those with which they would wish to do business, as well as developing an action plan towards developing a business relationship with such customers. This unit makes reference to 'their organisation' and 'organisational'. For the purposes of this unit an 'organisation' can mean a self-contained entity, such as a private sector company, or a significant operating unit with a relative degree of autonomy within a larger organisation, such as the branch of a bank

Learning outcome

The learner will:

LO1 understand the financial services sector relevant to researching and developing new commercial customers within their area of

Assessment criteria

The learner can:

AC1.1 explain the impact of relevant financial services sector legislation, regulatory and their organisation's requirements

AC1.2 explain current and emerging trends and developments affecting the demand for financial products and services, both nationally and locally

AC1.3 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome

The learner will:

LO2 understand their organisation's objectives and procedures relevant to developing new commercial customers within their area of operations

Assessment criteria

The learner can:

AC2.1 explain their organisation's business objectives

AC2.2 explain their organisation's ability to respond to market opportunities

AC2.3 describe the needs and expectations of colleagues and any other relevant stakeholders

AC2.4 explain the importance of making relevant people aware of their plans to develop new commercial customers

Learning outcome

The learner will:

LO3 understand the factors to take into account when developing new commercial customers within their area of operations

Assessment criteria

The learner can:

AC3.1 explain their organisation's actual and potential customer base for those financial products and services within their area of operations, including the customers' needs and expectations relating to these products/services

AC3.2 describe the key features of the strategies of their organisation's actual and potential competitors

AC3.3 explain their organisation's products and services, including the features and benefits of these products and services

AC3.4 explain the characteristics of potential commercial customers of relevance to establishing them as targets to be developed

AC3.5 explain how to use different sources of information regarding potential customers, the relevant operating environment, economy and relevant technologies

AC3.6 explain methods for addressing typical barriers or problems that can be encountered when seeking to develop business with potential commercial customers

AC3.7 explain measures and methods for monitoring and evaluating the outcomes of action plans for developing potential customers

AC3.8 explain the importance of identifying ways in which future action planning can be improved in developing new commercial customers

Learning outcome

The learner will:

LO4 be able to evaluate and prioritise those potential customers to be targeted

Assessment criteria

The learner can:

AC4.1 develop prioritised objectives for developing new commercial customers, which are in line with their organisation's overall business objectives

AC4.2 determine the characteristics of existing customers to determine those which might be used in identifying potential customers at which resources might best be targeted

AC4.3 obtain information regarding potential commercial customers, the customers' operating environment and circumstances, the economy and technologies, of relevance to planning those customers to be targeted

AC4.4 use the information actively to support planning and decision making regarding those customers to be targeted

AC4.5 assess the relevant characteristics of potential customers against those of existing customers, where appropriate, to evaluate relevant opportunities for developing future business

AC4.6 prioritise those potential customers to be targeted

Learning outcome

The learner will:

LO5 be able to develop and implement strategies and actions in developing new commercial customers

Assessment criteria

The learner can:

AC5.1 develop justified strategies and action plans for developing contact and business with potential customers, making sure that these are in line with their organisation's business objectives

AC5.2 prioritise key performance measures and methods for monitoring and evaluating their strategies and action plans

AC5.3 make sure that relevant stakeholders know of their strategies and plans

AC5.4 implement the action plans

AC5.5 use the agreed methods to monitor the implementation and outcomes of the actions against the identified measures

AC5.6 address promptly any barriers, or problems, associated with developing targeted customers

AC5.7 evaluate the success of the actions towards developing new commercial customers

AC5.8 identify effective practice and areas for improvement, using this to inform future planning

AC5.9 explain the limits of their authority and the actions to take where these are exceeded

AC5.10 act within the limits of their authority and in accordance with their organisation's and regulatory requirements, including ethical standards and health and safety

Unit 421 Working with customers to assess and enhance the quality of service provided within a financial services environment

UAN:	F/504/5989
Level:	Level 4
Credit Value:	4
GLH:	34
Relationship to NOS:	This unit is linked to FSPBCRM10
Endorsement by a sector regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in working with customers and their colleagues to make or recommend enhancements to the quality of service provided to their financial services customers

Learning outcome

The learner will:

LO1 understand the impact of financial services legislation, regulation and their organisation's requirements upon working with customers towards enhancing customer service

Assessment criteria

The learner can:

AC1.1 explain the impact of financial services legislation, regulatory and their organisation's requirements

AC1.2 explain their organisation's customer service objectives and requirements relating to their area of operations

AC1.3 explain their organisation's requirements relating to ethical standards and health and safety

AC1.4 explain their organisation's complaints policy and procedures

AC1.5 explain the limits of their authority and the actions to take where these are exceeded

Learning outcome

The learner will:

LO2 understand the role and importance of customer service within the financial services environment

Assessment criteria

The learner can:

AC2.1 explain good practices in customer service across the financial services sector, relevant to their area of operations

AC2.2 explain the importance of achieving customer satisfaction in a competitive environment and where high levels of service are expected

AC2.3 explain the importance of clear and measurable standards of customer service, which take into account customers' expectations and their organisation's resources and procedures

AC2.4 explain the importance of making sure that relevant colleagues understand the standards of service that they are expected to deliver, and the extent of their colleagues' authority in responding to customers' requests and problems within their area of responsibility

AC2.5 explain the importance of making or recommending changes to processes, systems and/or standards towards enhancing customer service

AC2.6 describe sources of advice, guidance and support regarding customer service within their organisation

Learning outcome

The learner will:

LO3 understand the factors impacting upon customers' perceptions of their organisation's customer service, relevant to their area of operations

Assessment criteria

The learner can:

AC3.1 explain the importance of making sure that customers' requests and any problems are referred promptly to the relevant person(s), and of seeking advice from specialists or other managers where necessary

AC3.2 explain the feedback mechanisms within their organisation appropriate for relaying information regarding customer service and for making recommendations towards enhancing customer service

AC3.3 explain their organisation's products and services, including the features and benefits of the products/services

AC3.4 explain the relative strengths and weaknesses of their organisation's products and services

AC3.5 explain those organisations against which their organisation is often compared by their customers

AC3.6 explain how the related activities and services of their principal competitors may affect their customers' perceptions of customer service

Learning outcome

The learner will:

LO4 understand ways of monitoring customer's perceptions regarding customer service

Assessment criteria

The learner can:

AC4.1 explain effective ways of identifying customer perceptions regarding the customer service provided by their organisation, and of measuring customer satisfaction

AC4.2 explain the importance of encouraging colleagues and customers to provide feedback upon their perceptions of the levels of customer service provided

AC4.3 explain the risks that can be associated with seeking feedback upon customers' perceptions regarding customer service and how to address these

AC4.4 explain how to monitor the standards of customer service delivered, customers' requests and problems, and feedback from colleagues and customers

Learning outcome

The learner will:

LO5 be able to evaluate the actual and perceived levels of customer service provided within their area of operations

Assessment criteria

The learner can:

AC5.1 encourage customers and relevant colleagues to provide feedback upon their perceptions regarding the customer service provided by their organisation

AC5.2 identify those aspects of customer service and associated standards that are perceived to be of particular importance to their customers

AC5.3 manage their customers' expectations regarding the levels of customer service to make sure that these are realistic

AC5.4 make sure that relevant colleagues understand the expectation of customers, and understand how their colleagues' own roles and responsibilities relate to meeting customers' expectations in providing appropriate standards of customer service

AC5.5 evaluate their provision of customer service, and that of those working with them, against the associated standards determined by their organisation

AC5.6 evaluate customers' requests and problems relating to customer service, together with any problems and feedback from colleagues and customers

AC5.7 assess the information available to identify the causes of any problems and trends relating to customer service

Learning outcome

The learner will:

LO6 be able to identify and justify potential enhancements to the customer service provided within a financial services environment

Assessment criteria

The learner can:

AC6.1 evaluate opportunities for enhancing customer service

AC6.2 propose potential enhancements to customer service activity which are sustainable and in line with their organisation's policies and procedures as well as legal and regulatory requirements

AC6.3 justify their proposals in terms of the benefits to customers and their organisation

AC6.4 make recommendations to the relevant person(s) towards enhancing the level of customer satisfaction

AC6.5 implement agreed enhancements to customer service within their area of responsibility

Unit 423 Build, support and manage a team

UAN:	F/600/9682
Level:	Level 4
Credit Value:	4
GLH:	25
Relationship to NOS:	This unit is linked to MSC D9
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit is about building a team and managing it through its various stages of growth. Learners will be able to support team development, effectively communicate roles and responsibilities within a team, manage team performance and understand how to disband a team.

Learning outcome

The learner will:

LO1 understand the purpose and required attributes of a team and select those that match the team's requirements

Assessment criteria

The learner can:

AC1.1 explain the role of a team in the achievement of a specific project or activity

AC1.2 identify the attributes needed within the team to achieve its objectives

AC1.3 analyse the skills and knowledge of potential and current team members against the identified needs

AC1.4 identify individuals whose attributes most closely match the identified requirements

Learning outcome

The learner will:

LO2 be able to induct team members and communicate their roles and responsibilities

Assessment criteria

The learner can:

AC2.1 communicate project aims and objectives to team members

AC2.2 explain how to introduce team members to each other and discuss each member's role and responsibilities

Learning outcome

The learner will:

LO3 understand how to support team development

Assessment criteria

The learner can:

AC3.1 identify the stages of team development

AC3.2 explain how to resolve conflict between team members

AC3.3 describe methods of encouraging team members to share knowledge and skills to achieve project objectives

AC3.4 explain how to encourage open communication, trust and respect between team members

Learning outcome

The learner will:

LO4 be able to manage team performance and understand how to disband a team

Assessment criteria

The learner can:

AC4.1 monitor and review the performance of a team against its purpose

AC4.2 communicate project developments and to team members and support any change in roles or responsibilities

AC4.3 communicate team and individual successes to the all team members

Learning outcome

The learner will:
LO5 understand how to disband team

Assessment criteria

The learner can:
AC5.1 explain how to prepare team members for project conclusion
AC5.2 describe how team is disbanded

Unit 424 Implement change in own area of responsibility

UAN:	M/600/9659
Level:	Level 4
Credit Value:	6
GLH:	25
Relationship to NOS:	This unit is linked to NOS unit MSC C6 Implement change.
Endorsement by a sector regulatory body:	This unit is endorsed by People 1st the Sector Skills Council for Hospitality.
Aim:	This unit helps learners to implement and evaluate a plan for change in their area of responsibility.

Learning outcome

The learner will:
LO1 understand how to implement change in own area of responsibility

Assessment criteria

The learner can:
AC1.1 explain the main models and methods for managing change

Learning outcome

The learner will:
LO2 be able to involve and support others through the change process

Assessment criteria

The learner can:

AC2.1 communicate the benefits of and reasons for change and how they relate to business objectives

AC2.2 implement and agree a plan to support change

Learning outcome

The learner will:

LO3 be able to implement and monitor a plan for change in own area of responsibility

Assessment criteria

The learner can:

AC3.1 apply smart (specific, measurable, achievable, realistic and time-bound) objectives with individuals and teams to plan for change

AC3.2 assess opportunities and barriers to change

AC3.3 review action plans and activities according to identified opportunities and barriers to change

Unit 425 Develop working relationships with colleagues and stakeholders

UAN:	K/600/9661
Level:	Level 4
Credit Value:	4
GLH:	20
Relationship to NOS:	This unit is linked to MSC D2 Develop productive working relationships with colleagues and stakeholders.
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit will help learners to develop effective working relationships with colleagues and stakeholders.

Learning outcome

The learner will:
LO1 know how to identify stakeholders and their relevance to an organisation

Assessment criteria

The learner can:
AC1.1 identify an organisation's stakeholders
AC1.2 evaluate the roles, responsibilities, interests and concerns of stakeholders
AC1.3 assess the importance of identified stakeholders

Learning outcome

The learner will:
LO2 understand how to establish working relationships with colleagues and stakeholders

Assessment criteria

The learner can:
AC2.1 clarify how to agree a common sense of purpose with colleagues and stakeholders

AC2.2 summarise how to create an environment of trust and mutual respect with colleagues and stakeholders

Learning outcome

The learner will:

LO3 be able to create an environment of trust and mutual respect with colleagues and stakeholders

Assessment criteria

The learner can:

AC3.1 review and revise the needs and motivations of colleagues and stakeholders

AC3.2 demonstrate interaction with colleagues and stakeholders that allows respect for the views and actions of others

Unit 427 Address performance problems affecting team members

UAN:	F/600/9679
Level:	Level 4
Credit Value:	3
GLH:	20
Relationship to NOS:	This unit is linked to NOS MSC D8
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit allows learners to help members of their team address problems affecting their performance. These may be work-related problems or problems arising from personal circumstances.

Learning outcome

The learner will:

LO1 understand legal requirements, industry regulations, organisational policies and professional codes concerning performance

Assessment criteria

The learner can:

AC1.1 identify legal requirements, industry regulations, organisational policies and professional codes concerning performance

AC1.2 explain limits of own authority relating to performance problems

Learning outcome

The learner will:

LO2 be able to identify performance problems of team members

Assessment criteria

The learner can:

AC2.1 assess team member's performance against performance criteria
AC2.2 evaluate causes of identified performance problems

Learning outcome

The learner will:
LO3 be able to discuss performance problems with team members

Assessment criteria

The learner can:
AC3.1 identify performance problems to the attention of the team member concerned
AC3.2 explain an organisation's policies for managing performance problems to the team member concerned
AC3.3 develop a confidential record of discussions with team members about problems affecting their performance

Learning outcome

The learner will:
LO4 be able to set a course of action to deal with identified problems with team members

Assessment criteria

The learner can:
AC4.1 explain and discuss alternative courses of action with the team member concerned
AC4.2 identify the course of action with the team member concerned
AC4.3 review and revise confidential records of discussions with team members about problems affecting their performance

Unit 428 Support individuals to develop and take responsibility for their performance

UAN:	D/600/9690
Level:	Level 4
Credit Value:	4
GLH:	20
Relationship to NOS:	This unit is linked to NOS MSC D13
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit allows learners to support individuals to develop and maintain their performance at work.

Learning outcome

The learner will:

LO1 be able to agree their performance development needs with an individual

Assessment criteria

The learner can:

AC1.1 explain the standards of performance required for current or future role with an individual

AC1.2 identify and agree the performance development needs for the individual

Learning outcome

The learner will:

LO2 be able to understand how to help an individual create a development plan

Assessment criteria

The learner can:

AC2.1 identify options available to support an individual in meeting desired standards of performance

AC2.2 explain specific actions needed to achieve objectives
AC2.3 explain the process for an individual to create a development plan

Learning outcome

The learner will:

LO3 be able to support an individual in implementing their development plan

Assessment criteria

The learner can:

AC3.1 describe the opportunities provided for an individual to improve performance
AC3.2 explain the outcome to an individual for improved performance

Learning outcome

The learner will:

LO4 be able to evaluate an individual's progress against a development plan and provide feedback for continual performance improvement

Assessment criteria

The learner can:

AC4.1 monitor and evaluate an individual's progress against their development plan
AC4.2 implement feedback to make development plan revisions
AC4.3 explain how to encourage individuals to take responsibility for continuing their performance development

Unit 429 Manage the achievement of customer satisfaction

UAN:	A/600/9793
Level:	Level 4
Credit Value:	5
GLH:	25
Relationship to NOS:	This unit is linked to MSC F11
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to understand the importance of monitoring customer service satisfaction levels to manage the achievement of customer satisfaction.

Learning outcome

The learner will:
LO1 be able to understand customer service standards required in own organisation

Assessment criteria

The learner can:
AC1.1 explain customer service standards within own organisation
AC1.2 describe customer service best practice in own sector using research techniques

Learning outcome

The learner will:
LO2 be able to implement sustainable processes for customer satisfaction

Assessment criteria

The learner can:
AC2.1 define sustainable processes taking into account environmental issues
AC2.2 identify sustainable processes to support customer service standards
AC2.3 produce a plan for implementation

AC2.4 state customer service standards with relevant key stakeholders
AC2.5 ensure resources are provided to deliver agreed standards of customer service

Learning outcome

The learner will:
LO3 be able to manage and support colleagues in delivering customer service standards

Assessment criteria

The learner can:
AC3.1 communicate customer service roles and responsibilities with employees in own organisation

Learning outcome

The learner will:
LO4 be able to manage and develop culture in own organisation to support customer service standards

Assessment criteria

The learner can:
AC4.1 evaluate the culture in own organisation
AC4.2 identify techniques for improving motivation amongst employees
AC4.3 describe motivational strategies for improving customer service standards

Learning outcome

The learner will:
LO5 be able to monitor customer service levels for continuous improvement

Assessment criteria

The learner can:
AC5.1 describe methods of measuring customer satisfaction
AC5.2 develop processes for monitoring customer satisfaction, including customer feedback mechanisms
AC5.3 review employee performance to ensure customer service standards and organisational values are met
AC5.4 analyse and monitor customer service

Unit 502 Develop and evaluate operational plans for own area of responsibility

UAN:	Y/600/9588
Level:	Level 5
Credit Value:	6
GLH:	25
Relationship to NOS:	This unit is linked to MSC B1 Develop and implement operational plans for your area of responsibility.
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to develop, implement, monitor and review operational plans for own area of responsibility.

Learning outcome

The learner will:
LO1 be able to align objectives of own area of responsibility with those of own organisation

Assessment criteria

The learner can:
AC1.1 identify operational objectives within own area of responsibility
AC1.2 analyse objectives of own area of responsibility in relation to those of own organisation.

Learning outcome

The learner will:
LO2 be able to implement operational plans in own area of responsibility

Assessment criteria

The learner can:
AC2.1 assess risks associated with operational plans and include contingency arrangements

AC2.2 identify support from relevant stakeholders
AC2.3 implement operational plan within own area of responsibility

Learning outcome

The learner will:
LO3 be able to monitor and evaluate operational plans in own area of responsibility

Assessment criteria

The learner can:
AC3.1 monitor procedures within the operational plan
AC3.2 evaluate operational plans and implement any necessary actions

Unit 503 Recruit staff in own area of responsibility

UAN:	T/600/9663
Level:	Level 5
Credit Value:	4
GLH:	25
Relationship to NOS:	This unit directly relates to the Management and Leadership NOS MSC D3
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to contribute to the recruitment, selection and induction of staff and evaluate the processes used.

Learning outcome

The learner will:

LO1 be able to review human resource requirements to meet business objectives in own area of responsibility

Assessment criteria

The learner can:

AC1.1 examine the human resources required to meet objectives in own area of responsibility

AC1.2 identify gaps between current and required human resources to meet objectives

AC1.3 assess the options for human resource requirements to meet objectives.

Learning outcome

The learner will:

LO2 understand the importance of ensuring that recruitment and selection processes meet legal, regulatory, ethical and social requirements

Assessment criteria

The learner can:

AC2.1 explain how to ensure recruitment and selection processes are fair

AC2.2 explain how to ensure that legal requirements, industry regulations, organisational policies and professional codes are met

AC2.3 explain when to seek specialist expertise throughout the recruitment process.

Learning outcome

The learner will:

LO3 be able to participate in the recruitment and selection process.

Assessment criteria

The learner can:

AC3.1 consult with relevant others to produce or update job descriptions

AC3.2 agree with colleagues the stages in the recruitment and selection process for identified vacancies

AC3.3 identify the methods and criteria that will be used in the recruitment and selection process.

Learning outcome

The learner will:

LO4 be able to evaluate the recruitment and selection process and identify improvements for the future

Assessment criteria

The learner can:

AC4.1 assess and select candidates using agreed methods and criteria

AC4.2 evaluate the recruitment and selection methods and criteria used in own area of responsibility

AC4.3 identify ways of improving future recruitment and selection.

Unit 504 Manage a budget for own area or activity of

UAN:	A/600/9695
Level:	Level 5
Credit Value:	7
GLH:	30
Relationship to NOS:	This unit is linked to MSC E1 Manage a budget.
Endorsement by a sector regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to prepare a budget, address variance and monitor a budget for own area of activity or work.

Learning outcome

The learner will:
LO1 be able to prepare a budget for own area of responsibility

Assessment criteria

The learner can:
AC1.1 evaluate information on resource requirements for own area of activity or work
AC1.2 produce a draft budget
AC1.3 communicate the final budget with relevant stakeholders

Learning outcome

The learner will:
LO2 be able to manage a budget

Assessment criteria

The learner can:
AC2.1 analyse variances between planned and actual expenditure
AC2.2 provide information on performance to relevant stakeholders

AC2.3 explain how to take corrective action within the limits of own authority, in response to budget variances and developments

AC2.4 explain proposed revisions to budget and obtain agreement where actions are beyond the scope of own authority

Learning outcome

The learner will:

LO3 be able to review budget management performance

Assessment criteria

The learner can:

AC3.1 review performance against budget

AC3.2 assess improvements for future budget planning and management

AC3.3 monitor budget performance and implement changes within the limits of own authority or obtain agreement

Unit 505 Develop a customer focused organisation

UAN:	T/600/9792
Level:	Level 5
Credit Value:	5
GLH:	25
Relationship to NOS:	This unit is linked to MSC F10.
Endorsement by a sector regulatory body:	This unit was developed by the MSC (Management Standards Centre).
Aim:	This unit will ensure that learners are able to develop and maintain a vision for customer service.

Learning outcome

The learner will:

LO1 be able to develop and communicate a vision for customer-based values in own organisation

Assessment criteria

The learner can:

AC1.1 examine own organisation's vision in meeting customer needs
AC1.2 analyse how employees communicate with customers in own organisation
AC1.3 identify areas for improvement using tools and techniques
AC1.4 produce a mission statement that sets out customer-based values and beliefs
AC1.5 communicate shared vision on customer focus in own organisation

Learning outcome

The learner will:

LO2 be able to develop success criteria and maintain a customer focus across an organisation

Assessment criteria

The learner can:

AC2.1 develop a set of new or revised customer service standards

AC2.2 determine success criteria in meeting revised customer service standards
AC2.3 develop schemes across own organisation that promote a commitment to customer service

Learning outcome

The learner will:

LO3 be able to monitor customer focus and identify areas for improvement across own organisation

Assessment criteria

The learner can:

AC3.1 evaluate revised standards against success criteria
AC3.2 analyse customer service levels using benchmarking tools and techniques
AC3.3 make recommendations for improving customer focus in own organisation

Appendix 1 Relationships to other qualifications

Links to other qualifications
Mapping is provided as guidance and suggests areas of commonality between the qualifications. It does not imply that candidates completing units in one qualification have automatically covered all of the content of another.

Centres are responsible for checking the different requirements of all 9qualifications they are delivering and ensuring that candidates meet requirements of all units/qualifications.

This qualification has connections to:

- 6774-02 Award in Providing Financial Services
- 6774-02 Level 2 Certificate in Providing Financial Services
- 6774-03 Award in Providing Financial Services
- 6774-03 Level 3 Certificate in Providing Financial Services

Literacy, language, numeracy and ICT skills development
This qualification can develop skills that can be used in the following qualifications:

- Functional Skills (England) – see https://www.cityandguilds.com/functional-skills
- Essential Skills (Northern Ireland) – see www.cityandguilds.com/essentialskillsni
- Essential Skills Wales - see www.cityandguilds.com

Appendix 2 Sources of general information

The following documents contain essential information for centres delivering City & Guilds qualifications. They should be referred to in conjunction with this handbook. To download the documents and to find other useful documents, go to **www.cityandguilds.com** or click on the links below:

Centre handbook: quality assurance standards

This document is for all approved centres and provides guidance to support their delivery of our qualifications. It includes information on:

- centre quality assurance criteria and monitoring activities
- administration and assessment systems
- centre-facing support teams at City & Guilds/ILM
- centre quality assurance roles and responsibilities.

The centre handbook should be used to ensure compliance with the terms and conditions of the centre contract.

Centre assessment: quality assurance standards

This document sets out the minimum common quality assurance requirements for our regulated and non-regulated qualifications that feature centre-assessed components. Specific guidance will also be included in relevant qualification handbooks and/or assessment documentation.

It incorporates our expectations for centre internal quality assurance and the external quality assurance methods we use to ensure that assessment standards are met and upheld. It also details the range of sanctions that may be put in place when centres do not comply with our requirements or actions that will be taken to align centre marking/assessment to required standards. Additionally, it provides detailed guidance on the secure and valid administration of centre assessments.

Access arrangements: when and how applications need to be made to City & Guilds
This provides full details of the arrangements that may be made to facilitate access to assessments and qualifications for candidates who are eligible for adjustments in assessment.

The **centre document library** also contains useful information on such things as:

- conducting examinations
- registering learners
- appeals and malpractice.

Useful contacts

Please visit the **contact us** section of the City & Guilds website.

City & Guilds

For almost 150 years, we have worked with people, organisations and economies to help them identify and develop the skills they need to thrive. We understand the life-changing link between skills development, social mobility, prosperity and success. Everything we do is focused on developing and delivering high-quality training, qualifications, assessments and credentials that lead to jobs and meet the changing needs of industry.

We partner with our customers to deliver work-based learning programmes that build competency to support better prospects for people, organisations and wider society. We create flexible learning pathways that support lifelong employability because we believe that people deserve the opportunity to (re)train and (re)learn again and again – gaining new skills at every stage of life, regardless of where they start.

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