UNIT PACK

Level 2 and 3 Award and Certificate in Providing Financial Services (6774-02/03)

Level 2 Units

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City & Guilds

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1.1 December 2015	Added units 264-268 to summary	Error! Reference source not found.

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1 Units

Availability of units

The following units can also be obtained from the centre resources section of the City & Guilds website. They are also on The Register of Regulated Qualifications: **http://register.ofqual.gov.uk/Unit**

Structure of units

These units each have the following:

- City & Guilds reference number
- unit accreditation number
- title
- level
- credit value
- unit aim
- relationship to NOS, other qualifications and frameworks
- information on assessment
- learning outcomes which are comprised of a number of assessment criteria
- notes for guidance.

Glossary of words used in the units

The following acronyms are used in the handbook.

Term	Definition
CS	Customer Service
FSP	Financial Skills Partnership - previously Financial Services Skills Council (FSSC)

Summary of Level 2 units

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
Mandatory				
K/602/5472	201	M1	Improving and maintaining workplace competence in a financial services environment	4
A/602/5475	202	M2	Planning and organising work in a financial services environment	4
J/602/5477	203	M3	Complying with regulations within the financial services environment	6
Optional				
T/601/8251	204	A1	Setting up bank or building society accounts for customers	4
J/601/8254	205	A2	Authorising financial transactions using telecommunications	4
H/601/8259	206	A3	Operating a sterling counter till	4
D/601/8261	207	A4	Operating a multi-currency till	5
K/601/8277	208	A5	Processing documentation for bank or building society accounts	4
Y/601/8288	209	Z1	Building effective relationships with clients in a financial environment	3
L/601/8319	210	Z2	Providing information to customers in a financial services environment	4
L/602/5500	211	C34	Dealing with requests to cancel financial services products or services	4
F/601/8320	212	B1	Processing customers' financial transactions	4
J/601/8321	213	B2	Assessing and using straightforward financial information to reconcile accounts	4
M/601/8328	214	B4	Preparing and pursuing statements of account for financial products and services	4
A/601/8445	215	C4	Processing straightforward new insurance claims notifications	5
R/601/8452	216	C5	Settling straightforward insurance claims	5
K/601/8456	217	C6	Dealing with straightforward claims for insured losses	5
Y/601/8467	218	C35	Processing straightforward claims for uninsured losses	5

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
T/601/8475	219	C11	Agreeing the settlement of straightforward claims for uninsured losses	5
K/601/8554	220	C24	Processing straightforward insurance business as an intermediary	5
Y/601/8503	221	C23	Processing straightforward insurance renewals as an intermediary	5
L/601/8546	222	C25	Processing straightforward mid-term amendments	5
F/601/8334	223	C12	Underwriting straightforward new risks	5
L/601/8336	224	C13	Processing straightforward insurance policy documentation	5
Y/601/8341	225	C14	Processing straightforward insurance renewals	5
R/601/8371	226	C15	Underwriting straightforward policy alterations	5
Y/601/8713	227	D1	Assessing and using financial information to reconcile stakeholder investment accounts	6
M/601/8717	228	D2	Processing payments relating to stakeholder investment transactions or accounts	6
A/601/8719	229	E1	Processing life, pensions and investment business applications	5
M/601/8720	230	E2	Underwriting straightforward alterations to life, pensions and investment contracts	5
A/601/8722	231	E3	Processing straightforward requests for payment against life, pensions and investment contracts	5
R/601/8743	232	E9	Processing documentation for straightforward life, pensions and investment contracts	5
F/602/5431	233	F1	Processing applications for financing and credit facilities	3
L/602/5433	234	F2	Processing documentation for financing and credit facilities	3
Y/602/5404	235	G1	Providing an administrative service for mortgage and/or financial planning clients	4
D/602/5405	236	G2	Processing instructions for straightforward mortgage and/or financial planning business	4

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
M/602/5408	237	G3	Contributing to reports for mortgage and/or financial planning clients	4
D/601/2718	238	H8K	Debt repayment monitoring principles	3
R/601/2716	239	H9K	Payment processing principles	1
K/601/2737	240	H9S	Payment processing practice	1
J/601/2714	241	H10K	Debt collection case management principles (pre legal)	4
D/601/2735	242	H10S	Debt collection case management practice (pre legal)	4
A/601/2712	243	H11K	Debtor call handling principles	2
L/601/2732	244	H11S	Debtor call handling practice	3
T/601/2708	245	H12K	Debt collection negotiations principles	3
L/601/2729	246	H12S	Debt collection negotiations practice	4
H/601/2705	247	H13K	Preparation for debt collection principles	2
T/601/2725	248	H13S	Preparation for debt collection practice	3
D/503/0495	249	I1	Creating and processing pension scheme new entrant records	5
T/503/0521	250	I12	Providing information on pension schemes on enquiry	5
M/503/0503	251	I3	Processing applications for securing additional pension scheme benefit	5
H/602/5485	252	J3	Dealing with customers by telephone in a financial services environment	4
J/601/1210	253	J1 (CS B2)	Deliver reliable customer service	5
H/601/1540	254	J11 (CS D4)	Support customers using on line customer services	5
M/601/1511	255	J2 (CS C3)	Resolve customer service problems	6
L/601/0933	256	J8 (CS B8)	Give customers a positive impression of yourself and your organisation	5
L/601/1225	257	J9 (CS B7)	Deal with customers using bespoke software	5

UAN	City & Guilds unit	FSP ref	Unit title	Credit value
J/602/5494	258	K1	Promoting the organisation's additional financial services products and services	4
T/502/8588	259	K11	Preparing and delivering a sales demonstration	3
J/502/8577	260	K12	Selling by phone (in-bound)	4
J/502/8580	261	K13	Selling by phone (out-bound)	4
H/502/8599	262	K3	Generating and qualifying sales leads	2
L/502/8564	263	K5	Selling face-to-face	4
K/506/6058	264		Processing information and updating records in relation to contracts of insurance in a financial services environment	5
H/506/6060	265		Providing information to others in a financial services environment	5
K/506/6061	266		Contributing to the delivery and achievement of team and business objectives in a financial services environment	5
M/506/6062	267		Collating, preparing and monitoring information and data from a variety of sources	5
T/506/6063	268		Providing documentation in support of contracts of insurance	5

Unit 201 Improving and maintaining workplace competence in a financial services environment

UAN:	K/602/5472
Level:	2
Credit value:	4
GLH:	33
Relationship to NOS:	This unit covers the performance and behaviour criteria from following unit in the National Occupational Standards: Develop yourself to improve and maintain workplace competence in a financial services environment.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for those working in a financial services environment. This unit shows that the candidate has a clear understanding of their responsibilities in the workplace and how to improve their competency.

Learning outcome
The learner will: 1. Understand the roles and responsibilities within a financial services organisation
Assessment criteria
The learner can: 1.1 Identify the agreed requirements of the job role including limitations of authority 1.2 Identify responsibility limits 1.3 Identify organisational reporting lines

Learning outcome
The learner will: 2. Be able to discuss and agree personal work objectives
Assessment criteria
The learner can: 2.1 Discuss work objectives with an appropriate person 2.2 Agree personal work objectives and tasks with an appropriate person

Learning outcome
The learner will: 3. Be able to identify areas for personal development
Assessment criteria
The learner can: 3.1 Identify personal work objectives and tasks 3.2 Reflect on current competence in the job role 3.3 Identify any gaps in current competence in the job role 3.4 Seek regular and useful feedback on performance 3.5 Find practical ways to overcome barriers to personal development 3.6 Identify available development opportunities and resources within an organisation and possible sources for these

Learning outcome
The learner will: 4. Be able to discuss and agree to a personal development plan (PDP) and work objectives
Assessment criteria
The learner can: 4.1 Identify ways of improving current competence in the job role 4.2 Identify how to set objectives which are specific, measurable, achievable, realistic and time-bound 4.3 Discuss personal development plan (PDP) with an appropriate person 4.4 Agree to a personal development plan (PDP) with an appropriate person

Learning outcome
The learner will: 5. Be able to implement a personal development plan (PDP) and work objectives
Assessment criteria
The learner can: 5.1 Undertake the activities identified in the personal development plan (PDP) in line with organisational policies and procedures 5.2 Make sure that performance consistently meets or goes beyond agreed requirements 5.3 Measure progress against work objectives 5.4 Demonstrate how plans can be changed to reflect changes in circumstances

Unit 202 Planning and organising work in a financial services environment

UAN:	A/602/5475
Level:	2
Credit value:	4
GLH:	33
Relationship to NOS:	Skills unit linked to Unit CC2 – Plan and organise your work in a financial services environment - within the Financial Services Core Competences NOS
Assessment requirements:	Portfolio of evidence
Aim:	This unit is designed for learners working in a financial services environment. Learners achieving this unit will be able to plan and organise their work, and work effectively with colleagues, in a financial services environment.

Learning outcome
The learner will: 1. Be able to develop a work plan
Assessment criteria
The learner can: 1.1 Identify work objectives which must be fulfilled 1.2 Make sure all the necessary resources to complete work objectives are available 1.3 Identify the organisational and regulatory timescales that may affect work planning 1.4 Use work planning tools to develop a work plan 1.5 Prioritise work objectives which must be fulfilled 1.6 Identify difficulties that may affect work planning

Learning outcome
The learner will: 2. Be able to meet work plan objectives
Assessment criteria
The learner can: 2.1 Seek any necessary assistance to meet work demands 2.2 Report and discuss any difficulties with work promptly to the appropriate person

2.3 Check that time is being used effectively 2.4 Identify where improvements could be made to use time more effectively 2.5 Update work plan as objectives are met

Learning outcome
The learner will: 3. Be able to work with others
Assessment criteria
The learner can: 3.1 Co-operate with, and offer assistance to, colleagues to help achieve common objectives 3.2 Fulfill commitments made to other colleagues wherever possible 3.3 Advise colleagues promptly of any difficulties or where it will be impossible to carry out commitments made

Unit 203 Complying with regulations within the financial services environment

UAN:	J/602/5477
Level:	2
Credit value:	6
GLH:	52
Relationship to NOS:	Skills unit linked to Unit CC4 – Ensure you comply with regulations in your financial services environment - within the Financial Services Core Competences NOS
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criteria 3.3 and 3.4
Aim:	This unit is for learners working within a financial services environment. Learners achieving this unit will have demonstrated that they can comply with financial services regulation, find out what regulation affects their job role, and what to do when financial services regulations have not been complied to.

Learning outcome
The learner will: 1. Be able to find out and identify the regulatory requirements relevant to the job role
Assessment criteria
The learner can: 1.1 Find out about the regulatory requirements relevant to the job role 1.2 Identify correctly the regulations that apply to the job role 1.3 Identify the correct person to ask regarding regulatory requirements 1.4 Identify the organisation's policies and procedures for ensuring compliance with regulatory requirements

Learning outcome
The learner will: 2. Be able to comply with financial regulations
Assessment criteria
The learner can: 2.1 Identify the agreed requirements of the job role and agreed personal authority limits

2.2 Make sure work is done in compliance with regulatory requirements and organisational policies and procedures 2.3 Respond to changes in organisational policies and procedures resulting from regulatory requirements 2.4 Maintain competence within the job role in accordance with regulatory requirements 2.5 Use information ethically, effectively and efficiently

Learning outcome
The learner will: 3. Be able to identify and respond to failures to comply with financial regulations
Assessment criteria
The learner can: 3.1 Identify the consequences of non-compliance for the job holder, organisation and customer 3.2 Identify the procedures to follow in cases of non-compliance with regulatory requirements 3.3 Recognise non-compliance 3.4 Respond to actual or potential failures to comply with regulatory requirements

Unit 204 Setting up bank or building society accounts for customers

UAN:	T/601/8251
Level:	2
Credit value:	4
GLH:	15
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS01: Set up bank or building society accounts for customers Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS01: Set up bank or building society accounts for customers
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those working in a bank or building society responsible for setting up accounts for both new and existing customers. The learner will need to complete the process of setting up individual accounts from initial enquiry to setting up or amending the appropriate payment arrangements, while ensuring compliance at all stages.

Learning outcome
The learner will: 1. Be able to obtain the information required to identify and confirm the appropriate account
Assessment criteria
The learner can: 1.1 Obtain the relevant information from the customer to identify the account 1.2 Explain the communication styles that are appropriate in various situations and when dealing with different people 1.3 Explain the features, terms and conditions of the accounts the job role is authorised to promote 1.4 Explain to the customer the features, terms and conditions of the account

1.5 Answer questions raised by the customer, at all times presenting a positive image of the organisation
1.6 Confirm the features of the account meet the customer requirements
1.7 Explain how to resolve instances where customers are dissatisfied with the features offered
1.8 Refer to the appropriate person when information or advice required by the customer is not known or exceeds authority

Learning outcome
The learner will:
2. Be able to obtain and record all customer details and documentation required for the setting up of the account
Assessment criteria
The learner can:
2.1 Advise the customer of the details and documentation required to open the account
2.2 Obtain all necessary details and documentation
2.3 Explain the references, checks and authorisations that are required to open an account
2.4 Complete relevant checks before opening the account
2.5 Send information to the appropriate people to enable the account to be opened
2.6 Arrange for payment arrangements to be set up according to the customer's instructions

Learning outcome
The learner will:
3. Be able to set up the account ensuring compliance in all activities
Assessment criteria
The learner can:
3.1 Agree security arrangements for the disclosure of information about the account
3.2 Explain how to recognise and monitor for suspicious activity, including potential money laundering, and to whom suspicions should be referred
3.3 Demonstrate an awareness of monitoring for suspicious activity, including potential money laundering, and to whom suspicions should be referred
3.4 Explain the legal requirements, industry regulations, organisational policies and professional codes
3.5 Comply with legal requirements, industry regulations, organisational policies and professional codes

Unit 205 Authorising financial transactions using telecommunications

UAN:	J/601/8254
Level:	2
Credit value:	4
GLH:	10
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS03: Authorise financial transactions using telecommunications Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS03: Authorise financial transactions using telecommunications
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 3.3
Aim:	This unit is suitable for learners who process customers' telephone requests for financial transactions, most probably while working in a contact centre or a remote financial services site but who may process financial transactions as part of their work in another setting. These transactions could involve money coming into, out of, or being transferred between customer's accounts making sure transactions are authorised according to the organisation's policies and procedures.

Learning outcome
The learner will: 1. Be able to obtain and confirm all necessary details to commence the transaction process
Assessment criteria
The learner can: 1.1 Identify and discuss requirements with the customer adapting communication styles as necessary 1.2 Explain the validation and authorisation procedures that apply to transactions and why applied

1.3 Make sure information supplied is validated, as required, using the appropriate validation process 1.4 Confirm understanding of requirements with the customer 1.5 Refer problems that are outside personal levels of authority to the appropriate person

Learning outcome
The learner will: 2. Be able to apply the organisation's authorisation criteria
Assessment criteria
The learner can: 2.1 Seek further information where discrepancies in the information provided are identified 2.2 Compare the details of the transaction with the organisation's authorisation criteria 2.3 Identify and refer any problem transactions following organisational procedures 2.4 Maintain a productive relationship with customers 2.5 Explain how to establish productive relationships with customers by telephone 2.6 Follow organisational guidelines for handling those who are uncooperative, angry or abusive

Learning outcome
The learner will: 3. Be able to complete the transaction following organisational procedures
Assessment criteria
The learner can: 3.1 Confirm the transaction with the customer when the authorisation criteria have been met 3.2 Follow organisational procedures when transactions cannot be approved 3.3 Identify and report suspicions of fraudulent activity to the appropriate authority 3.4 Record details of the transactions accurately 3.5 Explain the organisation's requirements relating to the legal requirements, industry regulations, organisational policies and professional codes which impact on the job role 3.6 Comply with legal requirements, industry regulations, organisational policies and professional codes

Unit 206 Operating a sterling counter till

UAN:	H/601/8259
Level:	2
Credit value:	4
GLH:	11
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS04: Operate a sterling counter till Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS04: Operate a sterling counter till
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 4.4
Aim:	This unit is suitable for learners who deal with only one form of currency - sterling. They will set up, operate and close a counter till where they are dealing with sterling only. **Note**: If the learner deals with more than one form of currency – for example, if they work in Northern Ireland – they should consider the unit Operating a multi-currency till instead.

Learning outcome
The learner will: 1. Be able to set up a sterling counter till and prepare for dealing with customers
Assessment criteria
The learner can: 1.1 Explain how to set up the computer terminal or manual equipment according to the organisation's procedures 1.2 Set up the computer terminal or manual equipment according to the organisation's procedures 1.3 Confirm that cash levels in the till are within organisational guidelines 1.4 Identify and resolve errors correctly and in the time required 1.5 Prepare the counter area for service 1.6 Have current counter promotional materials available 1.7 Explain level of responsibility for dealing with these products/services being promoted

Learning outcome
The learner will: 2. Be able to operate a sterling counter till applying counter security measures
Assessment criteria
The learner can: 2.1 Carry out counter transactions, checking the customer's identity and financial status in accordance with the organisation's requirements 2.2 Identify transactions carrying a charge and calculate and apply such charges correctly 2.3 Provide cash in denominations to meet the needs of the customer and the organisation 2.4 Maintain appropriate cash levels in their till

Learning outcome
The learner will: 3. Be able to shut down a sterling counter till
Assessment criteria
The learner can: 3.1 Close and balance their till correctly 3.2 Trace any errors and take any action necessitated by them 3.3 Complete documentation accurately 3.4 Shut down the computer terminal or manual equipment according to the organisation's procedures

Learning outcome
The learner will: 4. Be able to monitor and comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Make sure all security requirements are in place and complied with 4.2 Explain the organisation's requirements for dealing with possible money laundering and with maintaining data protection 4.3 Describe typical forms of suspicious or irregular transactions and the organisation's procedures for handling them 4.4 Identify suspicious or irregular transactions and take appropriate action 4.5 Explain the organisation's requirements for the application of codes, laws and regulatory requirements and their impact on the job role 4.6 Make sure all organisation's requirements relating to relevant codes, legal and regulatory requirements are in place and complied with

Unit 207 Operating a multi-currency till

UAN:	D/601/8261
Level:	2
Credit value:	5
GLH:	15
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS04: Operate a multi-currency till Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS04: Operate a multi-currency till
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 4.3
Aim:	This unit is suitable for learners who work on a counter till and deal with more than one form of currency. They will set up, operate and close a counter till. **Note**: This includes the operation of a till in a bank or building society in Northern Ireland.

Learning outcome
The learner will: 1. Be able to set up a multi-currency till and prepare for dealing with customers
Assessment criteria
The learner can: 1.1 Explain how to set up the computer terminal or manual equipment according to the organisation's procedures 1.2 Set up the computer terminal or manual equipment according to the organisation's procedures 1.3 Confirm that cash levels in their multi-currency till are within organisational guidelines 1.4 Identify and resolve errors correctly and promptly 1.5 Prepare the counter area for service 1.6 Have current counter promotional materials available 1.7 Explain level of responsibility for dealing with the products/services being promoted

Learning outcome
The learner will: 2. Be able to operate a multi-currency till applying counter security measures
Assessment criteria
The learner can: 2.1 Carry out counter transactions, checking the customer's identity and financial status in accordance with the organisation's requirements 2.2 Identify the organisation's buying and selling rates for the currencies being offered 2.3 Identify the types of foreign currency required for different designations 2.4 Provide information regarding the foreign currencies available and the organisation's buying and selling rates 2.5 Identify transactions carrying a charge and calculate and apply such charges correctly 2.6 Provide cash in currencies and denominations to meet the needs of the customer 2.7 Maintain appropriate cash levels in their multi-currency till

Learning outcome
The learner will: 3. Be able to shut down a multi-currency till
Assessment criteria
The learner can: 3.1 Close and balance their multi-currency till correctly 3.2 Trace any errors and take any action necessitated by them 3.3 Complete documentation accurately 3.4 Shut down the computer terminal or manual equipment according to the organisation's procedures

Learning outcome
The learner will: 4. Be able to monitor and comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Make sure all security requirements are in place and complied with 4.2 Describe typical forms of suspicious or irregular transactions and the organisation's procedures for handling them 4.3 Identify suspicious or irregular transactions, being vigilant for money laundering, taking appropriate action where necessary 4.4 Explain the organisation's requirements for dealing with possible money laundering and with maintaining data protection 4.5 Follow the organisation's requirements for maintaining data protection 4.6 Explain the organisation's requirements for the application of codes, laws and regulatory requirements and their impact on the job role 4.7 Ensure all organisation's requirements relating to relevant codes, legal and regulatory requirements are in place and complied with

Unit 208 Processing documentation for bank or building society accounts

UAN:	K/601/8277
Level:	2
Credit value:	4
GLH:	10
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS09: Process documentation for bank or building society accounts Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts BBS09: Process documentation for bank or building society accounts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work in a bank or building society and provide customers with documentation as evidence of the agreed bank or building society account. After the application has been accepted, the learner will prepare and issue the required documentation to the customer, making sure all information is processed accurately and that the resulting documentation is correct.

Learning outcome
The learner will: 1. Be able to gather information needed to process the documentation
Assessment criteria
The learner can: 1.1 Collect all relevant information 1.2 Explain the sources of information and advice within the organisation 1.3 Manage all relevant information collected from the various sources obtaining advice or further information where needed 1.4 Explain what is meant by the limits of authority and describe how this applies to the role 1.5 Describe the organisation's policy and procedures for communicating with customers

Learning outcome
The learner will: 2. Be able to produce the documentation
Assessment criteria
The learner can: 2.1 Enter correct information in the relevant location 2.2 Check accuracy of all information 2.3 Recognise any ambiguities or discrepancies in the information given 2.4 Resolve ambiguities or discrepancies dealing with such situations following the organisation's policy and procedures

Learning outcome
The learner will: 3. Be able to issue the documentation
Assessment criteria
The learner can: 3.1 Check all records are accurate and complete before issuing documentation 3.2 Ensure commitments made to clients are met, keeping them informed of any delays 3.3 Ensure validation of the customer's details prior to issue of any documentation, following organisational procedures 3.4 Issue documentation within organisational timescales 3.5 Confirm with the customer the accuracy of the documentation

Learning outcome
The learner will: 4. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Follow the organisation's systems, procedures and timescales 4.2 Act within the limits of own authority recognising when to refer to others 4.3 Keep accurate and up-to-date records 4.4 Comply with legal requirements, industry regulations, organisational policies and professional codes 4.5 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 209 Building effective relationships with clients in a financial services environment

UAN:	Y/601/8288
Level:	2
Credit value:	3
GLH:	10
Relationship to NOS:	This unit is linked to the National Occupational Standards for the Financial Services Sector Investment Operations IO14
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is relevant for learners working in financial services who deal directly with clients either face to face or over the telephone. It is about using knowledge of financial services products and/or services to build effective relationships with clients

Learning outcome
The learner will: 1. Be able to prepare for the delivery of effective customer service
Assessment criteria
The learner can: 1.1 Prepare and arrange everything needed to deal with clients before commencing work 1.2 Make sure all information needed is up to date 1.3 Make sure knowledge of the organisation's financial services products and/or services relevant to the job role is up-to-date

Learning outcome
The learner will: 2. Be able to work with clients to meet needs and expectations
Assessment criteria
The learner can: 2.1 Use knowledge of the financial services products and/or services offered by the organisation to enhance the relationship with the client 2.2 Communicate in a manner which is appropriate for the client and situation 2.3 Make sure the service provided balances the needs of the client and the organisation

2.4 Honour commitments made to clients wherever possible 2.5 Maintain communication with clients when commitments made cannot be met 2.6 Recognise when clients' needs or expectations regarding financial services products and/or services have changed and adapt the service provided to meet their new requirements 2.7 Refer situations which are beyond personal remit to deal with to the appropriate person or department promptly and accurately

Learning outcome
The learner will: 3. Be able to confirm service delivery meets the needs and expectations of clients
Assessment criteria
The learner can: 3.1 Check that the service provided to clients has met their needs and expectations 3.2 Take appropriate action where the clients needs and expectations have not been met 3.3 Make sure compliance with all legal requirements, industry regulations, organisational policies and professional codes relating to service delivery

Learning outcome
The learner will: 4. Be able to comply with internal and external procedures and regulations
Assessment criteria
The learner can: 4.1 Describe the key market information and terminology relevant to the work being carried out 4.2 Describe the legal requirements and industry regulations relevant to building effective relationships with clients 4.3 Make sure work complies with relevant legal requirements and industry regulations 4.4 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out

Unit 210 Providing information to customers in a financial services environment

UAN:	L/601/8319
Level:	2
Credit value:	4
GLH:	9
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts GFS01: Provide information to customers in a financial services environment Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts GFS01: Provide information to customers in a financial services environment
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work in a financial services environment providing information to customers for example face to face or by telephone or through correspondence. They will deal with a variety of requests relating to financial services for example a new product, altering an existing product or making a claim.

Learning outcome
The learner will: 1. Be able to acknowledge customer requests for information in a financial services environment
Assessment criteria
The learner can: 1.1 Acknowledge customers within organisational timescales and treat them in a courteous manner 1.2 Identify the different methods of receiving financial information 1.3 Find out accurately the information the customer requires about financial services products and/or services to meet their needs 1.4 Recognise any requests for information about financial services products and/or services which they are not authorised to deal with

1.5 Explain the sources of information and advice within the organisation
1.6 Pass any requests for information about financial services products and/or services to the person authorised to deal with them accurately and within organisational timescales

Learning outcome
The learner will:
2. Be able to provide information on financial products and/or services to customers
Assessment criteria
The learner can:
2.1 Maintain an up-to-date knowledge of the organisation's financial services products and/or services, including features, benefits and terms and conditions
2.2 Provide information about the financial services products and/or services to customers which is clear, accurate and relevant to their needs
2.3 Encourage customers to ask questions and seek clarification
2.4 Confirm the financial products and/or services referred to provides the information requested by the customer
2.5 Recognise the point at which a customer requires advice and not information and arrange for them to be referred to those authorised to give advice
2.6 Keep a record of the information about financial services products and/or services provided, following organisational procedures
2.7 Disclose confidential information only to the people authorised to receive it
2.8 Explain the organisation's customer service and complaints procedure
2.9 Comply with legal requirements, industry regulations, organisational policies and professional codes at all times
2.10 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 211 Dealing with requests to cancel financial services products or services

UAN:	L/602/5500
Level:	2
Credit value:	4
GLH:	15
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts GFS02. Deal with requests to cancel financial services products or services
Assessment requirements:	Portfolio of evidence
Aim:	This unit is designed for those working in a financial services environment. This unit shows that the learner is able to deal correctly with requests to cancel financial services products or services.

Learning outcome
The learner will: 1. Understand how and be able to discuss the reason for the cancellation with the customer
Assessment criteria
The learner can: 1.1 Acknowledge customers promptly and treat them in a courteous manner 1.2 Establish accurately the reasons why the customer wishes to cancel the financial services product or service when cancelling financial services or products 1.3 Identify appropriate information from the current customer record 1.4 Refer any situations beyond personal levels of authority to the appropriate person/department

Learning outcome
The learner will: 2. Understand how and be able to ensure the customer fully understands all the features and benefits which would be lost, if cancelled
Assessment criteria
The learner can: 2.1 Describe organisational policy and procedures for communicating with customers 2.2 Explain the demands and needs of different customers 2.3 Provide information to the customer which is accurate and sufficient for the customer to make an informed decision about whether to cancel the financial services product or service 2.4 Explain to the customer all of the features and benefits that will be lost through cancellation to enable the customer to make an informed decision 2.5 Check the customer's understanding of all the features and benefits that will be lost through cancellation 2.6 Provide the customer with the opportunity to ask questions about the financial services product/s or services they wish to cancel 2.7 Explain the contract terms and conditions of the relevant products and services

Learning outcome
The learner will: 3. Be able to arrange for the customer records to be amended accordingly and for confirmation to be sent to the customer
Assessment criteria
The learner can: 3.1 Follow organisational procedures once the customer decides to proceed with the cancellation

Learning outcome
The learner will: 4. Be able to work within organisational procedures and legal and regulatory requirements
Assessment criteria
The learner can: 4.1 Keep accurate and complete records at all stages and in line with organisational procedures 4.2 Comply with legal requirements, industry regulations, organisational policies and professional codes 4.3 Describe organisational requirements relating to the application of codes, laws and regulatory requirements as they impact on the job role 4.4 Describe the structure of the financial services market and the roles and responsibilities of the various parties within it as they impact on the job role 4.5 Describe organisational service standards and procedures including those for dealing with complaints

Unit 211 Dealing with requests to cancel financial services products or services

Supporting information

Evidence requirements/additional guidance

1 You must provide evidence that shows you have done this over a sufficient period of time for your Assessor to consider you are competent.

2 Your evidence will show you have dealt with documents for policies with standard rates and wordings, these might include:
   a. private motor
   b. private household
   c. commercial policies/products for small traders

3 Your evidence must also include examples of rules that are based on:
   a. relevant legislation
   b. sector industry regulation
   c. your organisation's policies and code of practice

Unit 212 Processing customers' financial transactions

UAN:	F/601/8320
Level:	2
Credit value:	4
GLH:	8
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP01: Process customers' financial transactions Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP01: Process customers' financial transactions
Assessment requirements:	Portfolio of evidence.
Aim:	This unit may be suitable for learners whose work involves receiving from and/or making payments to customers and monitoring customers' payments. The learner will make sure that the amount and documentation are accurate, that all procedures are carried out in line with the organisation's requirements and that customer payments are made on time.

Learning outcome
The learner will: 1. Be able to deal with customer transactions and documentation
Assessment criteria
The learner can: 1.1 Receive payments from and/or make payments to customers 1.2 Confirm that amounts and balances are accurate 1.3 Process payments accurately in accordance with the organisation's procedures 1.4 Recognise discrepancies in documentation and take appropriate action 1.5 Make sure that all documentation, entries and records are accurate and legible

Learning outcome
The learner will: 2. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 2.1 Follow the organisation's systems, procedures and organisational timescales 2.2 Explain the organisation's customer service and complaints procedure 2.3 Act within personal authority limits and recognising when to refer to others 2.4 Explain the sources of information and advice within the organisation 2.5 Identify the different methods of receiving financial information 2.6 Comply with legal requirements, industry regulations, organisational policies and professional codes 2.7 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 213 Assessing and using straightforward financial information to reconcile accounts

UAN:	J/601/8321
Level:	2
Credit value:	4
GLH:	10
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP02: Assess and use financial information to reconcile accounts Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP02: Assess and use financial information to reconcile accounts
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 2.6
Aim:	This unit is suitable for the learner who works in any type of financial services organisation. Their work must involve receiving and assessing financial information, resolving queries, reconciling accounts, identifying and resolving discrepancies and referring unresolved queries to the appropriate person within the organisation.

Learning outcome
The learner will: 1. Be able to assess straightforward financial information
Assessment criteria
The learner can: 1.1 Deal with straightforward financial information according to the priority required by the organisation's procedures 1.2 Receive straightforward financial information and match entries to customers' accounts 1.3 Identify the different methods of receiving financial information

1.4 Identify any non-matched entries and the source of payment of these 1.5 Clarify the reasons for non-matched entries with the appropriate person or records 1.6 Take appropriate action for non-matched entries referring to others when necessary

Learning outcome
The learner will: 2. Be able to deal with and resolve straightforward queries
Assessment criteria
The learner can: 2.1 Respond to correspondence within organisational timescales 2.2 Keep appropriate people informed of the progress of queries on accounts obtaining advice and guidance as required 2.3 Collect information about queries and take appropriate action 2.4 Identify unresolved queries 2.5 Identify, where necessary, when to pass unresolved queries to the appropriate person 2.6 Follow escalation procedures when dealing with unresolved queries 2.7 Explain the escalation procedures within the organisation when authority is exceeded 2.8 Explain the sources of information and advice within the organisation 2.9 Explain the organisation's customer service and complaints procedure 2.10 Process queries when they are resolved and update account information 2.11 Confirm customers' accounts are reconciled, updating and storing them in the required format 2.12 Follow organisation's systems, procedures and organisational timescales for reconciling customer payments

Learning outcome
The learner will: 3. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 3.1 Explain what is meant by personal authority limits 3.2 Act within personal authority limits recognising when to refer to others 3.3 Follow organisation's requirements relating to the application of codes, laws and regulatory requirements 3.4 Comply with legal requirements, industry regulations, organisational policies and professional codes 3.5 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 214 Preparing and pursuing statements of account for financial products and services

UAN:	M/601/8328
Level:	2
Credit value:	4
GLH:	6
Relationship to NOS:	Skill requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP04: Prepare and pursue statements of account for financial products and services Knowledge requirements derived from National Occupational Standards for the Financial Services Sector Bank and Building Society Accounts CP04: Prepare and pursue statements of account for financial products and services
Assessment requirements:	Portfolio of evidence.
Aim:	This unit may be suitable for learners who work in any type of financial services organisation. The learner's work must involve the dispatch of statements of account, resolving queries on statements of account and keeping and maintaining accurate records.

Learning outcome
The learner will: 1. Be able to prepare statements of account for financial products and services
Assessment criteria
The learner can: 1.1 Allocate all outstanding amounts and agree entries for settlement 1.2 Carry out any special account arrangements as agreed with the customer 1.3 Identify particular areas of concern and take the appropriate action 1.4 Dispatch statements in order of priority 1.5 Keep an accurate record of the dates on which statements are dispatched

Learning outcome
The learner will: 2. Be able to pursue statements of account for financial products and services
Assessment criteria
The learner can: 2.1 Identify the different methods of receiving financial information 2.2 Identify items in dispute and take appropriate action 2.3 Provide copies of documentation when requested 2.4 Evaluate and determine the validity of entries when these have not been agreed 2.5 Keep appropriate personnel informed of proposed accounting action 2.6 Pass outstanding items for settlement when they have been resolved 2.7 Pass unresolved items to the appropriate person 2.8 Explain the organisation's customer service and complaints procedure 2.9 Explain the sources of information and advice within the organisation

Learning outcome
The learner will: 3. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 3.1 Follow the organisation's systems, procedures and timescales 3.2 Act within the personal authority limits recognising when to refer to others 3.3 Explain what is meant by personal authority limits 3.4 Keep accurate and up-to-date records 3.5 Comply with legal requirements, industry regulations, organisational policies and professional codes 3.6 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 215 Processing straightforward new insurance claims notifications

UAN:	A/601/8445
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIC01
Assessment requirements:	Portfolio of evidence.
Aim:	This unit may be suitable for learners whose work includes the authority to handle straightforward claims. The purpose of this unit is to make sure the learner can process new or existing straightforward insurance claims notifications. This will involve recording accurate details of the claim and obtaining missing information. The learner will need to identify any claims which are not covered by the policy and show they have taken appropriate action when a claim falls outside their authority. Throughout the learner will keep the claimant up-to-date with the progress of the claim.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand the information required to process a claim, including organisational procedures
Assessment criteria
The learner can: 3.1 Describe the information including documentation required to process a claim 3.2 Summarise organisational policies and procedures for processing claims 3.3 Explain organisational procedures for handling late notification of claims 3.4 Describe organisational procedures for handling emergency claims situations 3.5 Describe the probable signs of fraud in a claim and the action required for dealing with each 3.6 Identify sources of advice and information 3.7 State the importance of accurate cause codes and event dates in claims records

Learning outcome
The learner will: 4. Be able to assess whether the claim is valid.
Assessment criteria
The learner can: 4.1 Obtain any necessary information including documentation to take the claim forward. 4.2 Identify claims which are not valid and take the appropriate action. 4.3 Refer any situations outside personal authority limits to the appropriate person/department. 4.4 Prepare, review and/or update reserves for claims.

Learning outcome
The learner will: 5. Be able to communicate with customers regarding the progress of the claim
Assessment criteria
The learner can: 5.1 Inform any party with a legitimate interest of the procedures and requirements for progressing the claim. 5.2 Provide information to the claimant or their representative which is clear, accurate and relevant to their needs within the timescales required. 5.3 Handle problems or complaints associated with the claim in accordance with organisational procedures.

Learning outcome
The learner will: 6. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 6.1 Complete accurate records 6.2 Maintain accurate records.

Learning outcome
The learner will: 7. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 7.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 8. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 216 Settling straightforward insurance claims

UAN:	R/601/8452
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIC02
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners whose includes the authority to settle straightforward claims. The learners work will involve processing the claim application, calculating the claim's estimates, agreeing the amount of settlement, settling the claim and arranging for payment. The learner will liaise with customers and advise them on the status of the claim application.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to settle straightforward insurance claims within organisational requirements
Assessment criteria
The learner can: 3.1 State the authorised sources of information, supply or repair used by organisations to settle claims 3.2 Explain organisational procedures for handling late notification of claims 3.3 Describe organisational procedures for handling emergency claims situations 3.4 Describe the probable signs of fraud in a claim and the action required for dealing with each 3.5 Summarise the effect of claims leakage on insurers 3.6 Describe organisational procedures for pursuing recoveries 3.7 Summarise organisational principles used when: • Estimating claims • Setting reserves

Learning outcome
The learner will: 4. Be able to obtain information required to support the settlement of the claim.
Assessment criteria
The learner can: 4.1 Identify and obtain the information needed to assess potential liability including quantum. 4.2 Refer any situations outside personal authority limits to the appropriate person/department

Learning outcome
The learner will: 5. Be able to consider the settlement of the claim taking appropriate further action where required.
Assessment criteria
The learner can: 5.1 Make decisions up to the limit of personal authority. 5.2 Apply any terms and conditions correctly. 5.3 Identify opportunities for recovery and arrange for these to be pursued.

Learning outcome
The learner will: 6. Be able to correctly settle straightforward claims.
Assessment criteria
The learner can: 6.1 Provide to any party with a legitimate interest, accurate information on the status of claims, including the procedures for settling the claim. 6.2 Collate and check documentation is valid before proceeding to settlement. 6.3 Agree the means of settlement. 6.4 Arrange for the settlement to be completed promptly and in the agreed manner.

Learning outcome
The learner will: 7. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 7.1 Review and update estimates and/or record final costs accurately. 7.2 Complete accurate records 7.3 Maintain accurate records.

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 9. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 9.1 Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 217 Dealing with straightforward claims for insured losses

UAN:	K/601/8456
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIC03
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners who work in any type of insurance organisation that **does not** have claims settlement authority. A learner must be involved giving customers guidance on straightforward claims and processing claims settlements from insurers. Learners will be giving guidance as whether a claim will be met in full and the best course of action for them, making sure the loss is kept to a minimum and the effect upon future insurance position. The claim details must be obtained and submitted to insurers or their representatives, including any supporting documentation where necessary. A learner will be checking the progress of the claim, resolving any issues raised by others and notifying those concerned of the outcome.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to deal with straightforward claims for insured losses
Assessment criteria
The learner can: 3.1 Describe required actions which may have to be taken by an insured following a loss 3.2 Outline relevant circumstances in which a claim may be repudiated or only partially met 3.3 Explain the roles and functions of other parties involved in claims 3.4 Identify sources of advice and information

Learning outcome
The learner will: 4. Be able to obtain information required to progress a straightforward claim for insured losses
Assessment criteria
The learner can: 4.1 Refer any situations outside personal authority limits to the appropriate person/department 4.2 Obtain accurate and complete information required to proceed with the claim, resolving any queries 4.3 Request any information and/or documentation required to support the claim

Learning outcome
The learner will: 5. Be able to provide advice to customers to help deal with the claim
Assessment criteria
The learner can: 5.1 Identify any reasons why full settlement may not be made and notify the customer of these 5.2 Give clear guidance to customers on any necessary loss mitigation and the actions they need to take to proceed with the claim 5.3 Advise the customer of any specialists involved with the claim where appropriate 5.4 Arrange for settlement of the claim

Learning outcome
The learner will: 6. Be able to work within organisational timescales when dealing with straightforward claims
Assessment criteria
The learner can: 6.1 Submit details to insurers in a manner and timescale appropriate to the claim 6.2 Monitor the progress of the claim and deal with any delays 6.3 Handle problems or complaints associated with the claim in accordance with organisational procedures

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 Complete accurate records 7.2 Maintain accurate records

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 9. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 9.1 Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 218 Processing straightforward claims for uninsured losses

UAN:	Y/601/8467
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIC05
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners who work for a legal expenses insurer or any organisation involved in pursuing and recovering straightforward uninsured losses. The learners work must involve processing uninsured losses. The learner will assist customer with the recovery of uninsured losses guiding them on the best action to take. A learner will obtain all the information and/or documentation required to deal with the uninsured claim, and notify the third party.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to process straightforward claims for uninsured losses
Assessment criteria
The learner can: 3.1 Describe organisational procedures for dealing with uninsured losses 3.2 Explain the roles and functions of other parties involved in claims 3.3 Identify sources of advice and information

Learning outcome
The learner will: 4. Be able to obtain information required to progress a straightforward claim for uninsured losses
Assessment criteria
The learner can: 4.1 Obtain accurate and complete information required to progress the claim, resolving any queries 4.2 Refer any situations outside personal authority limits to the appropriate person/department 4.3 Obtain any documentation and/or information required to progress the claim

Learning outcome
The learner will: 5. Be able to communicate with customers and third parties
Assessment criteria
The learner can: 5.1 Give customers clear guidance on the actions they need to take to proceed with the claim 5.2 Give guidance which will provide the best situation for the customer, taking into account legal principles, loss mitigation and prospects of recovery 5.3 Notify the third party of the claim in manner and timescales required by the organisation

Learning outcome
The learner will: 6. Be able to keep accurate and complete records
Assessment criteria
The learner can: 6.1 Complete accurate records 6.2 Maintain accurate records

Learning outcome
The learner will: 7. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 7.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 8. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 219 Agreeing the settlement of straightforward claims for uninsured losses

UAN:	T/601/8475
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIC09
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be suitable for learners who work for a legal expenses insurer or any organisation involved in agreeing settlement of straightforward uninsured losses. The learner will assist with the recovery of uninsured losses through correct documentation and/or information required to deal with the uninsured loss aspect of the claim.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to agree the settlement of straightforward claims for uninsured losses
Assessment criteria
The learner can: 3.1 Explain the roles and functions of other parties involved in claims 3.2 Identify sources of advice and information

Learning outcome
The learner will: 4. Be able to obtain and communicate information needed to settle the claim for uninsured losses
Assessment criteria
The learner can: 4.1 Identify and obtain the information needed to agree settlement of the claim 4.2 Refer problems and claims which are outside personal authority to the appropriate person/department in the organisation 4.3 Make sure the claim is formulated and submitted to the third party correctly

Learning outcome
The learner will: 5. Be able to follow organisational procedures in dealing with uninsured loss claims including dealing with problems or complaints
Assessment criteria
The learner can: 5.1 Monitor the progress of the claim and deal with any delays 5.2 Handle any problems or complaints associated with the claim in accordance with organisational procedures

Learning outcome
The learner will: 6. Be able to correctly settle uninsured loss claims
Assessment criteria
The learner can: 6.1 Settle correctly with others to resolve problems and finalise the claim in the best interests of the organisation and the customer 6.2 Arrange for settlement of the claim

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 Complete accurate records 7.2 Maintain accurate records

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 9. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 9.1 Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 220 Processing straightforward insurance business as an intermediary

UAN:	K/601/8554
Level:	2
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the knowledge and performance from the following National Occupational Standard in General Insurance: Unit GII11 Process straightforward insurance business as an intermediary
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners working as a general insurance intermediary and whose work includes dealing with straightforward new business. New business is straightforward where it is routine and can be dealt with mechanistically. It includes processing the new business, placing the new business with insurers and finalising the insurance cover.

Learning outcome
The learner will: 1. Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

2.2 Explain the significance of cover being subject to conditional acceptance 2.3 Outline the features of new business that may require investigation by insurers

Learning outcome
The learner will: 3. Be able to process requests for straightforward insurance cover
Assessment criteria
The learner can: 3.1 Deal with risks within agreed level of responsibility, the authority given by the customer and the employer's guidelines 3.2 Communicate with the customer in a style appropriate to the customer and the circumstances of the risk 3.3 Obtain any relevant supplementary information and documentation required to process proposals for new business 3.4 Refer any situations not authorised to deal with to the appropriate person/department

Learning outcome
The learner will: 4. Be able to place straightforward new business with insurers
Assessment criteria
The learner can: 4.1 Submit details to insurers in a manner and timescale appropriate to the risk 4.2 Inform the customer of the terms and the cover provided 4.3 Identify and resolve any discrepancies in the information supplied 4.4 Make sure information and documentation regarding customers and risks are stored safely and made available only to those who need them and have a right to them

Learning outcome
The learner will: 5. Be able to finalise straightforward insurance cover
Assessment criteria
The learner can: 5.1 Process the payment correctly and by the appropriate means 5.2 Make sure cover documentation is accurate, legible and meets legal and regulatory requirements 5.3 Explain how cover documentation may not meet legal and regulatory requirements and what action should be taken if it does not do so 5.4 Arrange for the issue of insurance documentation to the customer in accordance with employer's policy and regulatory requirements 5.5 Maintain accurate and complete records within the customer's and business files

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 221 Processing straightforward insurance renewals as an intermediary

UAN:	Y/601/8503
Level:	2
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the performance and behaviour criteria from following units in the National Occupational Standards in General Insurance: Unit GII2 Process straightforward insurance renewals as an intermediary.
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 7.2
Aim:	This unit is suitable for learners working as a general insurance intermediary and whose work includes processing and completing straightforward renewals. A renewal is straightforward when it is routine and can be dealt with mechanistically. It includes processing the renewal, arranging the renewal and finalising the renewal.

Learning outcome
The learner will: 1. Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand how to process straightforward insurance renewals as an intermediary
Assessment criteria
The learner can: 3.1 Explain the types of information that should be supplied by clients to enable general insurance renewals business to be processed 3.2 Outline how to calculate premiums for relevant policies 3.3 Describe the organisation's procedures for the issue of renewal documentation 3.4 Outline possible sources of advice and information available at work

Learning outcome
The learner will: 4. Understand the importance of customer service in the financial services industry
Assessment criteria
The learner can: 4.1 Outline organisational customer service standards and procedures 4.2 Explain organisational policy and procedures regarding communicating with customers 4.3 Outline organisational policies for dealing with complaints

Learning outcome
The learner will: 5. Be able to process straightforward renewals of insurance cover
Assessment criteria
The learner can: 5.1 Start to deal with forthcoming renewals within the timescale required by the organisation and industry regulator 5.2 Obtain sufficient, accurate information required to proceed with the renewal 5.3 Clarify information which is unclear and obtain additional information where required 5.4 Identify any features that indicate fresh underwriting should take place and whether to re-broke the risk 5.5 Refer any situations not authorised to deal with to the appropriate person/department

Learning outcome
The learner will: 6. Be able to arrange straightforward renewals
Assessment criteria
The learner can: 6.1 Resolve any queries on renewal documentation

6.2 Request any information or documentation required and store these securely

6.3 Arrange for the appropriate documentation to be dispatched to the customer in the time required by the regulator and/or employer

6.4 Request renewal instructions from the customer

Learning outcome
The learner will: 7. Be able to finalise straightforward renewals
Assessment criteria
The learner can: 7.1 Monitor the progress of renewals and resolve any delays in a professional manner 7.2 Check renewal documentation is accurate and make arrangements for inaccuracies to be rectified 7.3 Arrange for release of renewal documentation to customers when arrangements for payment have been agreed and in accordance with employer's policy and legal and regulatory requirements 7.4 Maintain accurate and complete records within the customer's and business files

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 9. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 9.1 Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 222 Processing straightforward mid-term amendments

UAN:	L/601/8546
Level:	2
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the knowledge and performance from the following National Occupational Standard in General Insurance: Unit GII13 Process straightforward mid-term insurance amendments as an intermediary;
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 5.3
Aim:	This unit is suitable for learners working as a general insurance intermediary and whose work includes dealing with straightforward mid-term amendments. An amendment is straightforward if it is routine, can be dealt with mechanistically and does not involve significant changes to terms and conditions. It includes processing the amendment, arranging the amendment with insurers and finalising the amendment.

Learning outcome
The learner will: 1. Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Be able to process straightforward mid-term amendments of insurance cover
Assessment criteria
The learner can: 3.1 Obtain sufficient, accurate information required to proceed with the amendment 3.2 Clarify information which is unclear and obtain additional information where required 3.3 Refer any situations not authorised to deal with to the appropriate person/department 3.4 Make sure information and documentation regarding customers and their insurance business are stored safely and made available only to those who need them and have a right to them

Learning outcome
The learner will: 4. Be able to arrange straightforward mid-term amendments with insurers
Assessment criteria
The learner can: 4.1 Communicate accurate and complete information regarding the adjustment to the insurer or underwriter in the appropriate way 4.2 Identify any features that indicate fresh underwriting should take place and decide whether to re-broke the risk 4.3 Clarify with the customer any queries raised by the insurers and pass the information back to the insurers 4.4 Give customers accurate information which meets their requirements

Learning outcome
The learner will: 5. Be able to finalise straightforward mid-term amendments to insurance policies
Assessment criteria
The learner can: 5.1 Monitor the progress of the adjustment and deal with any delays where appropriate in a professional manner 5.2 Make arrangements for any adjustment in premium and by the means appropriate to customers' circumstances and requirements 5.3 Check for and rectify any discrepancies in amendment documentation 5.4 Arrange to issue amendment documentation to the customer within the time required 5.5 Maintain accurate and complete records within the customer's and business files

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 223 Underwriting straightforward new risks

UAN:	F/601/8334
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from the National Occupational Standards for the Financial Services Sector – General Insurance, GIU18 - Underwrite straightforward new risks
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for those working for an insurer or an intermediary or other organisation with delegated authority. This unit is about assessing straightforward new risks and deciding if they can be accepted and having the authority to decline them. The learner must have underwriting authority to accept them. This unit is about matching the customer's requirements to policy available, arranging for further investigations into the risk if they are required. All available information should be used to make an assessment of the risk and fix an equitable price. The learner will need to decide to accept or decline the risk, suggesting (if appropriate) risk improvement measures and applying underwriting criteria.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Be able to identify the nature and level of straightforward new risks.
Assessment criteria
The learner can: 3.1 Gather sufficient information to enable the risk to be assessed accurately 3.2 Accept or decline risks which fall within personal authority limits and pass others to the appropriate person 3.3 Identify any differences between policy cover and the customer's requirements.

Learning outcome
The learner will: 4. Be able to underwrite the risk following industry and organisational processes.
Assessment criteria
The learner can: 4.1 Apply the current underwriting criteria to reflect the features of the risk 4.2 Resolve the customer's requirements that fall inside personal level of authority 4.3 Inform the customer of any risk improvements required 4.4 Provide the customer with details of underwriting decision 4.5 Agree final terms and conditions including the premium

Learning outcome
The learner will: 5. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 5.1 Complete accurate records during transactions 5.2 Maintain accurate records

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 224 Processing straightforward insurance policy documentation

UAN:	L/601/8336
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIU19
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for learners whose work involves providing customers with a policy or documentation as evidence of alterations. Work will involve dealing with documentation for policies with standard rates and wordings, i.e., those policies/products that are system-driven allowing little, if any, scope for individual judgement to vary the terms and conditions.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Be able to prepare straightforward insurance policy documentation.
Assessment criteria
The learner can: 3.1 Enter correct information in the appropriate location. 3.2 Resolve any ambiguities or discrepancies. 3.3 Incorporate standard clauses and endorsement wordings correctly. 3.4 Refer any situations outside personal authority limits to the appropriate person/department

Learning outcome
The learner will: 4. Be able to issue documentation to the required procedures promptly.
Assessment criteria
The learner can: 4.1 Produce the correct documentation in accordance with organisational procedures. 4.2 Issue documentation promptly to those who need it. 4.3 Check that the documentation is accurate.

Learning outcome
The learner will: 5. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 5.1 Complete accurate records during transactions 5.2 Maintain accurate records

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 225 Processing straightforward insurance renewals

UAN:	Y/601/8341
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector - General Insurance, GIU20
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for those working for an insurer or an intermediary or other organisation with delegated authority. This unit will be suitable learners whose work includes processing straightforward renewals including those where there have been claims or other changes in circumstances. The learner will obtain and clarify information from the customer. They will invite renewals and issue the documentation required to comply with legislation and regulation.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Understand organisational procedures and the circumstances for granting cover
Assessment criteria
The learner can: 3.1 Explain organisational procedures and the circumstances for granting cover subject to: • Standard acceptance • Conditional acceptance

Learning outcome
The learner will: 4. Be able to commence processing straightforward renewals.
Assessment criteria
The learner can: 4.1 Commence dealing with forthcoming renewals within the timescale required by the employer and regulation. 4.2 Deal with renewals that fall under personal level of authorisation and pass others to the appropriate person. 4.3 Refer any situations that fall out of personal authority limits to deal with to the appropriate person/department.

Learning outcome
The learner will: 5. Be able to identify those renewals where claims have been made or there have been changes in circumstances.
Assessment criteria
The learner can: 5.1 Identify correctly any features which indicate fresh underwriting should take place. 5.2 Obtain sufficient information and/or documentation required to proceed in order to accept or decline the renewal. 5.3 Clarify information which is unclear and obtain additional information where required.

Learning outcome
The learner will: 6. Be able to invite/decline renewal based on information obtained
Assessment criteria
The learner can: 6.1 Take into account the effect a decision to decline renewal will have on others and make sure adequate notification is given. 6.2 Invite renewal of risks promptly and confirm any changes in terms and conditions including premium. 6.3 Prepare documentation and/or correspondence to organisational procedures and timescales

Learning outcome
The learner will: 7. Be able to keep accurate and complete records
Assessment criteria
The learner can: 7.1 Update or complete any additional records or databases required. 7.2 Complete accurate records during transactions. 7.3 Maintain accurate records.

Learning outcome
The learner will: 8. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 8.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 9. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 9.1 Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 226 Underwriting straightforward policy alterations

UAN:	R/601/8371
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	Skills unit derived from the National Occupational Standards for the Financial Services Sector – General Insurance, GIU26- Underwrite straightforward policy alterations.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for those working for an insurer or an intermediary or other organisation with delegated authority. This unit will be suitable for learners whose work involves clarifying with customers the nature of a proposed straightforward alteration, requesting further information needed, deciding if the alteration can be accepted and carrying out the processing of the alteration and calculating a revised premium where this is necessary.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out
Assessment criteria
The learner can: 1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified

Learning outcome
The learner will: 2. Understand the details of general insurance policies
Assessment criteria
The learner can: 2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations

Learning outcome
The learner will: 3. Be able to identify the nature and level of straightforward policy alterations
Assessment criteria
The learner can: 3.1 Deal with the request for alterations promptly 3.2 Identify appropriate information from the current customer record 3.3 Check that sufficient details relating to the request have been obtained to progress the alteration 3.4 Identify and clarify non-standard requests 3.5 Clarify any information which is unclear 3.6 Deal only with alterations that fall within personal levels of authority

Learning outcome
The learner will: 4. Be able to provide details of the decision to the customer
Assessment criteria
The learner can: 4.1 Inform the customer that cover is granted, confirm the premium and any special conditions if the alteration is accepted 4.2 Take appropriate action for the customer to receive any documentation required to meet the needs or legal requirements 4.3 Explain how to apply underwriting criteria using automated or manual procedures 4.4 Correctly apply all underwriting criteria using automated or manual procedures

Learning outcome
The learner will: 5. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 5.1 Complete accurate records during transactions 5.2 Maintain accurate records

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes

• Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 227 Assessing and using financial information to reconcile stakeholder investment accounts

UAN:	Y/601/8713
Level:	2
Credit value:	6
GLH:	51
Relationship to NOS:	Skills unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO10
Assessment requirements:	Portfolio of evidence.
Aim:	This unit will be relevant for learners working in an investment operations function. It is about receiving and assessing information needed to reconcile stakeholder investment accounts

Learning outcome
The learner will: 1. Be able to use financial information to reconcile stakeholder investment accounts.
Assessment criteria
The learner can: 1.1 Identify financial information received which can be used to reconcile stakeholder investment accounts 1.2 Prioritise financial information received to facilitate the required work outputs 1.3 Reconcile the information received to stakeholder investment accounts

Learning outcome
The learner will: 2. Be able to resolve discrepancies identified during reconciliation
Assessment criteria
The learner can: 2.1 Identify and investigate any non-matched entries 2.2 Gather any additional information needed to resolve non-matched entries

2.3 Resolve non-matched entries 2.4 Refer non-matched entries that cannot be resolved to the appropriate authority.

Learning outcome
The learner will: 3. Be able to provide information about the reconciliation of stakeholder investment accounts.
Assessment criteria
The learner can: 3.1 Respond to correspondence about stakeholder investment accounts within required timescales 3.2 Collect information about queries relating to stakeholder investment accounts and take appropriate action 3.3 Keep appropriate people informed about the progress of queries relating to stakeholder investment accounts 3.4 Process queries when they are resolved and update stakeholder investment account information 3.5 Confirm to relevant people that stakeholder accounts are reconciled.

Learning outcome
The learner will: 4. Be able to keep accurate and complete records.
Assessment criteria
The learner can: 4.1 Keep accurate and complete records of all actions taken 4.2 Store records relating to stakeholder investment accounts in the agreed form and location

Learning outcome
The learner will: 5. Be able to work within internal procedures
Assessment criteria
The learner can: 5.1 Describe the main features of the key product types relevant to the work being carried out 5.2 Describe the organisational policies, procedures and service standards which apply to reconciling stakeholder investment accounts 5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards 5.4 Carry out work in accordance with organisational policies, procedures and service standards 5.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out 5.6 Explain how other individuals and teams impact on the work being carried out 5.7 Describe sources of information and advice within the organization

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 6.1 Describe the legal requirements and industry regulations which apply to reconciling stakeholder investment accounts 6.2 Make sure work complies with relevant legal requirements and industry regulations 6.3 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out

Unit 228 Processing payments relating to stakeholder investment transactions or accounts

UAN:	M/601/8717
Level:	2
Credit value:	6
GLH:	51
Relationship to NOS:	Skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Investment Operations IO12
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 5.4
Aim:	This is relevant for learners working in an investment operations function. It is about receiving and/or making payments to and/or from stakeholders and monitoring customer payments.

Learning outcome
The learner will: 1. Be able to process payments due from and/or to stakeholders
Assessment criteria
The learner can: 1.1 Identify payments received from and/or due to stakeholders 1.2 Collect all the information and/or documentation required to process the payment 1.3 Clarify any information which is unclear 1.4 Gather additional information where necessary 1.5 Process payments accurately and within required timescales 1.6 Identify potential problems with payments and take the appropriate action

Learning outcome
The learner will: 2. Maintain records of payments due from and/or to stakeholders
Assessment criteria
The learner can: 2.1 Keep accurate and complete records of all actions taken 2.2 Make sure that investor records are kept secure and confidential

Learning outcome
The learner will: 3. Be able to act within personal authority levels
Assessment criteria
The learner can: 3.1 Identify limits of responsibility 3.2 Identify and refer any situations which require authorisation 3.3 Identify and refer any situations which fall outside area of responsibility

Learning outcome
The learner will: 4. Be able to work within internal procedures
Assessment criteria
The learner can: 4.1 Describe the main features of the key product types relevant to the work being carried out 4.2 Describe the organisational policies, procedures and service standards which apply to processing payments 4.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards 4.4 Carry out work in accordance with organisational policies, procedures and service standards 4.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out 4.6 Explain how other individuals and teams impact on the work being carried out 4.7 Describe sources of information and advice within the organization

Learning outcome
The learner will: 5. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 5.1 Describe the key market information and terminology relevant to the work being carried out 5.2 Describe the legal requirements and industry regulations which apply to processing payments 5.3 Make sure work complies with relevant legal requirements and industry regulations 5.4 Identify any instances of actual or potential non compliance with industry regulations 5.5 Explain the consequences of not complying with legal and industry regulations relevant to the work being carried out

Unit 229 Processing life, pensions and investment business applications

UAN:	A/601/8719
Level:	2
Credit value:	5
GLH:	27
Relationship to NOS:	This QCF unit relates to the following unit in the National Occupational Standards in Life, Pensions and Investments: Unit LPI01 Process straightforward new life, pensions and investment business quotations
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes dealing with and processing standard new applications for life, pensions and investment business. It includes deciding if a quotation can be processed, completing the quotation and informing the customer of the underwriting decision.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
The learner will: 2. Understand how to process life, pensions and investment business applications
Assessment criteria
The learner can: 2.1 Identify sources of advice and information

2.2 Explain the features and benefits provided by the main products available 2.3 Identify clauses, extensions and limitations that may be applied 2.4 Explain the circumstances in which various extensions and limitations may be used 2.5 Explain standard application or enquiry questions, identifying acceptable answers

Learning outcome
The learner will: 3. Be able to decide if a life, pension or investment business application can be processed
Assessment criteria
The learner can: 3.1 Check there are sufficient details provided regarding an application to allow the application to proceed 3.2 Clarify incomplete or inconsistent information with the customer, in the time required 3.3 Process the application in the time required 3.4 Enter accurate and complete information regarding the application into the appropriate system

Learning outcome
The learner will: 4. Be able to complete a quotation for life, pension or investment business
Assessment criteria
The learner can: 4.1 Refer any application outside of personal authority limits to the person who can deal with it 4.2 Confirm eligibility requirements for the business are met by applying relevant underwriting criteria, including standard extensions and limitations 4.3 Make the correct underwriting decision, applying relevant terms and conditions where appropriate

Learning outcome
The learner will: 5. Be able to inform the customer of the underwriting decision regarding a quotation for life, pension or investment business
Assessment criteria
The learner can: 5.1 Advise the customer of the underwriting decision and the terms and conditions to be applied 5.2 Make sure the information is made available only to those who need it and have a right to it 5.3 Arrange for the issue of relevant quotation documentation in the time required 5.4 Make sure that all quotations are followed up by the relevant person

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 7.1 Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 230 Underwriting straightforward alterations to life, pensions and investment contracts

UAN:	M/601/8720
Level:	2
Credit value:	5
GLH:	27
Relationship to NOS:	This unit is linked to the following unit in the National Occupational Standards in Life, Pensions and Investments: Unit LPI02 Underwrite straightforward alterations to life, pensions and investment contracts life, pensions and investment business quotations
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes dealing with requests from customers for straightforward alterations to existing contracts. A straightforward alteration is one that includes standard clauses and limitations. It includes making sure that information supplied by customers in support of the alteration is sufficient, deciding if the alteration can be accepted and informing customers of the outcome.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
The learner will: 2. Understand how to underwrite straightforward alterations to life, pensions and investment contracts
Assessment criteria
The learner can: 2.1 Identify sources of advice and information 2.2 Explain the features and benefits provided by the main products available, including those that are not current 2.3 Identify clauses, extensions and limitations that may be applied 2.4 Explain the circumstances in which various extensions and limitations may be used 2.5 Explain the information and/or documentation required to underwrite alterations to existing contracts

Learning outcome
The learner will: 3. Be able to make sure that information supplied by customers in support of a proposed alteration is sufficient and accurate enough for underwriting to take place
Assessment criteria
The learner can: 3.1 Deal with requests for straightforward alterations in the time required 3.2 Check there are sufficient details provided regarding an application to make straightforward alterations to allow the application to proceed 3.3 Clarify incomplete or inconsistent information with the customer in the time required 3.4 Notify any interested parties of requests for amendment to contracts making information available only to those who need it and have a right to it

Learning outcome
The learner will: 4. Be able to decide if the proposed alteration to a life, pension or investment contract can be accepted
Assessment criteria
The learner can: 4.1 Apply relevant underwriting criteria, including standard extensions and limitations to decide whether to accept or decline applications to alter contracts 4.2 Refer any application to make an alteration outside of personal authority limits to the person who can deal with it

Learning outcome
The learner will: 5. Be able to inform the customer of the outcome regarding a proposed alteration to a life, pension or investment contract
Assessment criteria
The learner can: 5.1 Inform the customer and interested parties of the outcome of the application and any terms and conditions to be applied 5.2 Make sure information regarding the application and the outcome is made available only to those who need it and have a right to it 5.3 Maintain accurate and complete records within the customer's and business files

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

Learning outcome
The learner will: 7. Be able to comply with all codes, laws and regulatory requirements.
Assessment criteria
The learner can: 7.1 Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 231 Processing straightforward requests for payment against life, pensions and investment contracts

UAN:	A/601/8722
Level:	2
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the performance and behaviour criteria from following unit in the National Occupational Standards in Life, Pensions and Investments: Unit LPI03 Process straightforward requests for payment against life, pensions and investment contracts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes dealing with a straightforward request for payment against a life, pensions and investment contract. A straightforward request for payment is one that is dealt with routinely and does not include aspects where technical/legal interpretations may be required over whether the payment can be made or to whom the payment can be made. It includes deciding that the payment can be made, calculating the payment and authorising the payment.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
The learner will: 2. Understand how to process straightforward requests for payment against life, pensions and investments contracts
Assessment criteria
The learner can: 2.1 Identify sources of advice and information 2.2 Explain the features and benefits provided by the main products available, including those that are not current 2.3 Explain the significance of documentation lost or that cannot be produced by the claimant 2.4 Outline the procedures to be taken when documentation cannot be produced by the claimant 2.5 Explain the roles and responsibilities of others that may have an interest or involvement in requests for payment 2.6 Explain how to identify and deal with fraud or potential fraud in requests for payment

Learning outcome
The learner will: 3. Be able to decide if the requested payment against a life, pension or investment contract may be made
Assessment criteria
The learner can: 3.1 Identify all policies which may affect or apply to requests for payment 3.2 Obtain all of the required information and/or documentation for each policy 3.3 Clarify incomplete or inconsistent information with the claimant, in the time required 3.4 Refer any request for payment outside of personal authority limits to the person who can deal with it 3.5 Establish who holds title and who is entitled to receive payment 3.6 Check the request for payment is valid and that documentation is correct 3.7 Make sure that systems used to monitor the progress of straightforward requests for payment are kept up to date

Learning outcome
The learner will: 4. Be able to progress payment against a life, pension or investment contract
Assessment criteria
The learner can: 4.1 Calculate the settlement in accordance with the terms of the contract 4.2 Provide information to the claimants or their representative which is clear, accurate and relevant to their needs, in the time required 4.3 Arrange authorised payments according to organisational procedures

4.4 Maintain accurate and complete records within the claimant's and business files 4.5 Make sure information regarding the request and the outcome is made available only to those who need it and have a right to it

Learning outcome
The learner will: 5. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 5.1 Comply with all codes, laws and regulatory requirements

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

Unit 232 Processing documentation for straightforward life, pensions and investment contracts

UAN:	R/601/8743
Level:	2
Credit value:	5
GLH:	26
Relationship to NOS:	This unit covers the performance and behaviour criteria from following unit in the National Occupational Standards in Life, Pensions and Investments: Unit LPI07 Process documentation for straightforward life, pensions and investment contracts
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners whose work includes providing customers with documentation as evidence of a straightforward contract. A contract is straightforward if it includes standard clauses and wordings. It includes preparing and then issuing documentation to customers.

Learning outcome
The learner will: 1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out
Assessment criteria
The learner can: 1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products

Learning outcome
2. Understand how to prepare policies and other documentation
Assessment criteria
The learner can: 2.1 Identify sources of advice and information

2.2 Explain how to prepare policies and other documentation for life, pensions and investment contracts 2.3 Describe organisational procedures for dealing with mid-term adjustments and cancellations

Learning outcome
The learner will: 3. Understand the importance of customer service in the financial services industry
Assessment criteria
The learner can: 3.1 Explain organisational policy and procedures regarding communication with customers 3.2 Explain organisational policy and procedures regarding communicating with customers 3.3 Describe organisational systems and procedures for accessing, recording, amending and maintaining information, including customer records

Learning outcome
The learner will: 4. Be able to prepare documentation using standard wordings for new and/or altered life, pensions and investment contracts
Assessment criteria
The learner can: 4.1 Enter correct information in the appropriate location when preparing documentation for new and/or altered straightforward contracts 4.2 Correctly incorporate standard clauses and wordings in documentation for new and/or altered contracts 4.3 Produce documentation in accordance with the organisation's policies and procedures 4.4 Resolve any ambiguities or discrepancies regarding documentation

Learning outcome
The learner will: 5. Be able to issue to customers documentation with standard wordings for new and/or altered life, pensions and investment contracts
Assessment criteria
The learner can: 5.1 Check that documentation produced is accurate before issuing it to customers 5.2 Issue documentation in the time required 5.3 Make sure standard clauses and wordings are incorporated correctly 5.4 Make sure documentation and information is only passed to those who need it and have a right to it 5.5 Maintain accurate and complete records within the customer's and business files

Learning outcome
The learner will: 6. Understand the requirements of all codes, laws and regulatory requirements
Assessment criteria
The learner can: 6.1 Explain the policies and procedures which apply to own job role to include: • Legal requirements • Professional codes • Industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority

The learner will: 7. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 7.1 Comply with all codes, laws and regulatory requirements

Unit 233 Processing applications for financing and credit facilities

UAN:	F/602/5431
Level:	2
Credit value:	3
GLH:	5
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC09: Process applications for financing and credit facilities.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a financing and credit function, dealing with straightforward applications for financing and/or credit facilities. This covers gathering the information required and informing the customer of the decision (which may be automated) whether or not to make the financing and/or credit facility available.

Learning outcome
The learner will: 1. Be able to confirm and match customer's requirements for financing and/or credit to an appropriate facility
Assessment criteria
The learner can: 1.1 Describe the organisation's available financing and credit facilities 1.2 Identify and confirm the customer's requirements for financing and or credit and match them to an appropriate facility 1.3 Provide the customer with essential information about the proposed facility 1.4 Check the customer's understanding and provide them with opportunities to ask questions and seek clarification 1.5 Identify the people to whom queries and applications can be referred and from whom advice can be obtained

Learning outcome
2. Be able to process applications for financing and/or credit facilities
Assessment criteria
The learner can: 2.1 Obtain and record the information necessary to enable decisions about application for financing and/or credit facilities 2.2 Obtain clarification from customers when information provided reveals discrepancies or inconsistencies 2.3 Refer applications outside own authority to the appropriate people 2.4 Inform the customer of the financing decision and the terms and conditions that apply 2.5 Obtain the customer's agreement to the facility, if required 2.6 Inform the customer of the process to release funds according to the financing agreement

Learning outcome
The learner will: 3. Be able to understand and comply with legislation and regulation relating to the processing of applications for financing and credit facilities
Assessment criteria
The learner can: 3.1 Identify the records that need to be maintained 3.2 Keep accurate and complete records describe the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on activities 3.3 Comply with legal requirements, industry regulations, organisational policies and professional codes

Unit 234 Processing documentation for financing and credit facilities

UAN:	L/602/5433
Level:	2
Credit value:	3
GLH:	5
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Financing and Credit. It covers the performance and behavioural criteria from FSP unit FC010: Process documentation for financing and credit facilities.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a financing and credit function, providing customers with documents as evidence of agreed financing and/or credit facilities. It covers accurately preparing and issuing required documentation to the customer after the application has been accepted and resolving any ambiguities or discrepancies.

Learning outcome
The learner will: 1. Be able to input information required for processing documentation for financing and credit facilities
Assessment criteria
The learner can: 1.1 Describe how customer records can be accessed following organisational guidelines 1.2 Gather the information needed to process the documentation 1.3 Describe the organisation's systems and procedures for recording information 1.4 Enter correct information in the appropriate location

Learning outcome
2. Be able to produce documentation and check for problems and discrepancies
Assessment criteria
The learner can: 2.1 Describe the organisation's procedures for preparing documentation as evidence of financing and/or credit facilities 2.2 Produce documents which are accurate and in accordance with the organisation's procedures 2.3 Check and resolve any ambiguities or discrepancies 2.4 Describe the organisation's policies and procedures for security and disclosure of information 2.5 Issue documents promptly to those who need them 2.6 Keep accurate and complete records 2.7 Review the final documentation for accuracy and revise where necessary

Learning outcome
The learner will: 3. Be able to understand and comply with legislation and regulation covering financing and credit facilities as they relate to the processing of documentation
Assessment criteria
The learner can: 3.1 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on the processing of documentation 3.2 Comply with legal requirements, industry regulations, organisational policies and professional codes

Unit 235 Providing an administrative service for mortgage and/or financial planning clients

UAN:	Y/602/5404
Level:	2
Credit value:	4
GLH:	7
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Administration for Mortgage and/or Financial Planning Intermediaries. It covers the performance and behavioural criteria from FSP unit MFP01: Provide an administrative service for mortgage and/or financial planning clients.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those who work in a mortgage and/or financial planning administrative function, carrying out administration duties including dealing with clients and colleagues, responding to straightforward requests or seeking new information. They will contribute to ensuring the efficiency of the office administrative function and monitor the flow of business.

Learning outcome
The learner will: 1. Be able to deal with straightforward requests for information from clients and colleagues
Assessment criteria
The learner can: 1.1 Describe organisation's procedures for dealing with new business 1.2 Identify the products and services authorised to discuss 1.3 Respond to straightforward requests for information from clients within limits of own authority 1.4 Respond to straightforward requests for information from colleagues within limits of own authority 1.5 Identify and refer requests for information on financial products which are outside own authority to the appropriate person 1.6 Identify the types of information that may be regarded as confidential and maintain confidentiality where appropriate

Learning outcome
2. Be able to prepare quotations and illustrations within the limits of own authority
Assessment criteria
The learner can: 2.1 identify the information required for the preparation of straightforward quotations 2.2 collate the information required for the preparation of quotations and illustrations 2.3 obtain quotations and illustrations within limits of authority to meet client needs 2.4 pass on full details to the appropriate person for action where further information is required

Learning outcome
The learner will: 3. Be able to monitor the flow of mortgage and/or financial planning business and maintain records
Assessment criteria
The learner can: 3.1 Maintain the financial planner's or mortgage advisor's diary, making appointments with clients where required 3.2 Prepare all necessary information to assist the financial planner or mortgage advisor for a client meeting 3.3 Prepare information for the attention of the client which is clear, accurate and relevant to their needs 3.4 Specify the organisation's procedures for monitoring business flow 3.5 Monitor the flow of business and take appropriate action in respect of items outstanding 3.6 Maintain accurate and up to date records in line with the organisation's requirements

Learning outcome
The learner will: 4. Be able to comply with all codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Identify the regulatory framework within which the organisation operates 4.2 Describe the organisation's requirements relating to the application of codes, laws and regulatory requirements which impact on the job role 4.3 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities

Unit 236 Processing instructions for straightforward mortgage and/or financial planning business

UAN:	D/602/5405
Level:	2
Credit value:	4
GLH:	10
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Administration for Mortgage and/or Financial Planning Intermediaries. It covers the performance and behavioural criteria from FSP unit MFP02: Process instructions for straightforward mortgage and/or financial planning business.
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 2.5
Aim:	This unit is suitable for those who work in a mortgage and/or financial planning administration function processing client's requests for straightforward mortgage and/or financial planning products, once these have been agreed between the client and the mortgage adviser and/or financial planner. This includes dealing with any discrepancies and adjustments required and maintaining accurate and up-to-date records.

Learning outcome
The learner will: 1. Be able to process client requests for straightforward financial products and services once agreed
Assessment criteria
The learner can: 1.1 Describe the types of mortgage or financial planning products offered by the organisation 1.2 Describe the types of adjustments that can be made to mortgage or planning products 1.3 Identify and request the information required from the client in order to progress their request relating to mortgage or financial planning products

1.4 Submit instructions relating to the client's request to the product provider, in line with the organisation's procedures and timescales
1.5 Seek clarification or supporting information from the client to support their request, where required
1.6 Refer requests that are not within the level of authority to the appropriate person
1.7 Monitor the progress of requests relating to mortgage or financial planning products, keeping relevant parties informed of any delays
1.8 Resolve any queries or discrepancies in the information supplied to the product provider
1.9 Identify sources of further information and guidance

Learning outcome
2. Be able to process payment and complete documentation
Assessment criteria
The learner can:
2.1 Identify the organisation's procedures for processing payments
2.2 Prepare invoices detailing chargeable products and services sold to clients for issue at the appropriate time
2.3 Make arrangements for the receipt of payment in relation to the requested mortgage or financial planning products
2.4 Identify the types of documents that are required to be issued to clients
2.5 Confirm documents received from the product provider are accurate and complete, resolving any discrepancies identified
2.6 Issue documents received from the product provider to the client in line with the organisation's procedures
2.7 Maintain accurate and up to date records in line with the organisation's requirements

Learning outcome
The learner will:
3. Be able to comply with codes, laws and regulatory requirements
Assessment criteria
The learner can:
3.1 Identify the organisation's procedures for securely recording and storing information
3.2 Comply with the organisation's procedures for securely recording and storing information
3.3 Explain the legal requirements, industry regulations, organisational policies and professional codes
3.4 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities

Unit 237 Contributing to reports for mortgage and/or financial planning clients

UAN:	M/602/5408
Level:	2
Credit value:	4
GLH:	8
Relationship to NOS:	This is a skills and process knowledge unit derived from National Occupational Standards for the Financial Services Sector – Administration for Mortgage and/or Financial Planning Intermediaries. It covers the performance and behavioural criteria from FSP unit MFP03: Contribute to reports for mortgage and/or financial planning clients.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those working in a mortgage and/or financial planning administrative function, who contribute to the preparation of reports, including valuations and suitability letters for mortgage and/or financial planning clients. They will require to establish their area of responsibility and identify and obtain the information required to create report content, supplementing reports with supporting documents and literature, ensuring client information is stored and retrieved in line with organisational requirements.

Learning outcome
The learner will: 1. Be able to contribute to the preparation of reports with mortgage advisers or financial planners
Assessment criteria
The learner can: 1.1 Describe the types of mortgage and financial planning reports produced by the organisation 1.2 Agree own contribution to be made to the preparation of reports with mortgage advisers or financial planners 1.3 Identify the information needed for the report using appropriate and up to date sources

Learning outcome
2. Be able to create report content
Assessment criteria
The learner can: 2.1 Create the report content from the information obtained, in line with organisational requirements, systems and protocols 2.2 Supplement reports with appropriate supporting documents and literature 2.3 Make sure completed reports are checked and authorised by the financial planner or mortgage advisor

Learning outcome
The learner will: 3. Be able to contribute to the production of valuations
Assessment criteria
The learner can: 3.1 Identify the organisation's procedures for preparing valuations 3.2 Assist the financial planner or mortgage advisor to produce and issue client valuations 3.3 Make sure valuations are checked and authorised by the financial planner or mortgage advisor

Learning outcome
The learner will: 4. Be able to comply with relevant codes, laws and regulatory requirements
Assessment criteria
The learner can: 4.1 Describe the organisation's procedures for storing and retrieving confidential records 4.2 Explain the importance of ensuring the confidentiality of records at all times 4.3 Make sure confidential records are stored and retrieved in line with organisational requirements 4.4 Explain the legal requirements, industry regulations, organisational policies and professional codes 4.5 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities

Unit 238 Debt repayment monitoring principles

UAN:	D/601/2718
Level:	2
Credit value:	3
GLH:	15
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 06 Monitor and safeguard debt repayment arrangements.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish an understanding of how to monitor debt repayment.

Learning outcome
The learner will: 1. Understand how to review debtor accounts.
Assessment criteria
The learner can: 1.1 Describe how to review debtor accounts in an ethical manner and accordance with organisational and legal requirements. 1.2 Describe the use of computerised systems in the debt collections process, including override identification. 1.3 Describe how to identify payments, settlements and instances of non-repayment in debtor accounts. 1.4 Describe effects of operational targets on collection activities. 1.5 Describe the criteria used to prioritise cases where further action is required. 1.6 Outline the legal rights of different types of creditors and debtors.

Learning outcome
2. Understand how to instigate action in response to non-payment
Assessment criteria
The learner can: 2.1 Describe how to instigate action appropriate to debtor circumstance, in response to continued non-repayment. 2.2 Outline the types of legal notices served in relation to debt collection. 2.3 Describe how to negotiate and agree suitable revised repayment arrangements with the debtor. 2.4 Describe how to check the accuracy and validity of repayment calculations.

Learning outcome
The learner will: 3. Understand to how to monitor debtor accounts to safeguard repayment arrangements.
Assessment criteria
The learner can: 3.1 Describe potential problems with the debtor that might impact on future repayments. 3.2 Describe circumstances when revised repayment negotiations would be appropriate and inappropriate. 3.3 Describe how to maintain records of debtor accounts.

Additional guidance
The unit links to a Level 3 unit in Debt Repayment Monitoring Principles and Level 2 and Level 3 skills units in Debt Repayment Monitoring Practice.

Unit 239 Payment processing principles

UAN:	R/601/2716
Level:	2
Credit value:	1
GLH:	5
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 04 Authorise financial transactions using telecoms.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish an understanding of how to process payment transactions.

Learning outcome
The learner will: 1. Understand how to process payment transactions.
Assessment criteria
The learner can: 1.1 Outline the information required to process a payment transaction. 1.2 Describe how to collect transaction details from a range of customers, including those with particular requirements. 1.3 Describe how to check and validate information provided in accordance with organisational and legal requirements. 1.4 Describe how to confirm transactions when authorisation criteria have been met in accordance with organisational requirements.

Learning outcome
2. Understand how to identify and resolve problems in relation to payment transactions.
Assessment criteria
The learner can: 2.1 Describe how to seek further information where discrepancies are identified or transactions can not be approved in accordance with organisational requirements. 2.2 Outline the circumstances and procedure when a transaction is referred to a manager. 2.3 Outline any legal requirements, industry regulations, professional codes and organisational policies in relation to payment transactions.

Learning outcome
The learner will: 3. Understand how to accurately record payment transactions.
Assessment criteria
The learner can: 3.1 Describe how to accurately record payment transactions in accordance with organisational requirements.

Additional guidance
The unit links to Level 2 unit in Payment Processing Practice and Level 3 unit in Payment Processing Principles.

Unit 240 Payment processing practice

UAN:	K/601/2737
Level:	2
Credit value:	1
GLH:	5
Relationship to NOS:	The unit links to national occupational standards in debt collections. DC: 04 Authorise financial transactions using telecoms.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to demonstrate the ability to process payment transactions.

Learning outcome
The learner will: 1. Be able to process payment transactions.
Assessment criteria
The learner can: 1.1 Obtain necessary information required to process a payment transaction. 1.2 Validate transaction information in accordance with organisational and legal requirements. 1.3 Confirm transactions when authorisation criteria have been met in accordance with organisational requirements.

Learning outcome
2. Be able to resolve problems in relation to payment transactions.
Assessment criteria
The learner can: 2.1 Seek further information where discrepancies are identified or transactions cannot be approved in accordance with organisational requirements. 2.2 Follow organisational procedures when a transaction cannot be approved.

Learning outcome
The learner will: 3. Be able to accurately record payment transactions.
Assessment criteria
The learner can: 3.1 Accurately record payment transactions in accordance with organisational requirements.

Additional guidance
The unit links to Level 2 and Level 3 knowledge units in Payment Processing Principles.

Unit 241 Debt collection case management principles (pre legal)

UAN:	J/601/2714
Level:	2
Credit value:	4
GLH:	20
Relationship to NOS:	The unit links to National Occupational Standards in debt collections. DC: 07 Administer the debt collections process.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish an understanding of how to manage debt collection cases and compile evidence to support the commencement of legal proceedings.

Learning outcome
The learner will: 1. Understand the principles of debt collection administration.
Assessment criteria
The learner can: 1.1 Outline the purpose and legal status of documents used in the debt collection process. 1.2 Outline the importance of ensuring the accuracy and timeliness of documentation. 1.3 Describe the types of external stakeholders that can offer support in relation to the debt collection process. 1.4 Describe how to ensure that all documentation and payment records are appropriate and up-to-date in accordance with legal and organisational requirements. 1.5 Outline suitable methods of monitoring debt collection procedures.

Learning outcome
2. Understand how to liaise with relevant parties in relation to debt collection.
Assessment criteria
The learner can: 2.1 Describe the importance of ensuring relevant parties are kept informed about payments received and other relevant circumstances.

2.2 Outline types of information that should be provided to relevant parties when dealing with vulnerable debtors.

2.3 Describe circumstances when it would be in the interests of the creditor to write off a debt.

Learning outcome
The learner will: 3. Understand how to prepare documentation and evidence to support the commencement of legal proceedings.
Assessment criteria
The learner can: 3.1 Outline a method to confirm that debt collection procedures have been followed correctly to support the case for legal proceedings. 3.2 Identify sources of information related to case law and guidelines for expert witnesses. 3.3 Describe how to identify when a debt collection case reaches the stage of escalation to legal proceedings in accordance with legal and organisational requirements. 3.4 Describe how to compile evidence in preparation for legal proceedings in accordance with legal and organisational requirements.

Additional guidance
The unit links to a Level 3 unit in Debtor Collection Case Management Principles (pre legal) and Level 2 and Level 3 skills units in Debtor Collection Case Management Practice (pre legal).

Unit 242 Debt collection case management practice (pre legal)

UAN:	D/601/2735
Level:	2
Credit value:	4
GLH:	20
Relationship to NOS:	The unit links to National Occupational Standards in debt collections: DC: 07 Administer the debt collections process.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish an understanding of how to manage debt collection cases and compile evidence to support the commencement of legal proceedings.

Learning outcome
The learner will: 1. Be able to monitor progress of debt collection procedures.
Assessment criteria
The learner can: 1.1 Monitor the progress of straightforward debt collection cases to ensure compliance with legal and organisational requirements. 1.2 Ensure all documentation and payment records are up-to-date and appropriate in accordance with legal and organisational requirements.

Learning outcome
2. Be able to liaise with relevant parties in relation to debt collection.
Assessment criteria
The learner can: 2.1 Keep relevant parties informed about payments received, and other relevant circumstances. 2.2 Liaise with relevant parties to obtain assistance during the debt collection process in accordance with legal and organisational requirements.

Learning outcome
The learner will: 3. Be able to prepare documentation and evidence to support the commencement of legal proceedings.
Assessment criteria
The learner can: 3.1 Confirm that debt collection procedures and timescales have been followed to support straightforward cases for legal proceedings. 3.2 Compile evidence in preparation for legal proceedings in accordance with legal and organisational requirements.

Additional information
The unit links to a Level 3 unit in Debtor Collection Case Management Practice (pre legal) and Level 2 and Level 3 knowledge units in Debtor Collection Case Management Principles (pre legal).

Unit 243 Debtor call handling principles

UAN:	A/601/2712
Level:	2
Credit value:	2
GLH:	10
Relationship to NOS:	The unit links to National Occupational Standards in debt collections: DC: 05 Handle telephone calls with debtors in an effective way.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish an understanding of effective debtor call handling.

Learning outcome
The learner will: 1. Know how to plan outbound telephone calls with debtors.
Assessment criteria
The learner can: 1.1 Describe how to plan for outbound telephone calls with a range of debtors. 1.2 Describe how to conduct telephone conversations in line with any call handling targets.

Learning outcome
2. Know how to conduct inbound and outbound telephone calls with debtors.
Assessment criteria
The learner can: 2.1 Describe how to operate telephone equipment. 2.2 Describe how to verify the identity of a caller or respondent in accordance with legal and organisational requirements. 2.3 Describe information confidential to their organisation and the debtor. 2.4 Describe the procedure to be followed when unable to contact the debtor, in accordance with organisational requirements. 2.5 Describe the importance of keeping the debtor informed about quality checks and recordings made during a call. 2.6 Describe organisational procedures for recording calls. 2.7 Describe appropriate questions for building up an accurate picture of the debtor's situation. 2.8 Describe vocal techniques for conveying clear and coherent information to the debtor.

2.9 Describe how to handle abusive calls.

Learning outcome
The learner will: 3. Know how to record inbound and outbound telephone calls with debtors.
Assessment criteria
The learner can: 3.1 Explain how to record information in accordance with organisational requirements.

Additional information
The unit links to a Level 3 unit in Debtor Call Handling Principles and Level 2 and Level 3 skills units in Debtor Call Handling Practice.

Unit 244 Debtor call handling practice

UAN:	L/601/2732
Level:	2
Credit value:	3
GLH:	15
Relationship to NOS:	The unit links to National Occupational Standards in debt collections. DC: 05 Handle telephone calls with debtors in an effective way.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to establish an understanding of effective debtor call handling.

Learning outcome
The learner will: 1. Be able to plan outbound telephone calls with debtors.
Assessment criteria
The learner can: 1.1 Plan for telephone calls to debtors. 1.2 Assemble relevant information to refer to during call with debtor.

Learning outcome
2. Be able to conduct inbound and outbound telephone calls with debtors.
Assessment criteria
The learner can: 2.1 Operate telephone equipment correctly. 2.2 Demonstrate appropriate action if there is a disruption. 2.3 Verify the identity of a caller or respondent ensuring information is made available only to those entitled to it. 2.4 Keep confidential all information when unable to make contact with the debtor in accordance with organisational requirements. 2.5 Explain to the debtor any quality checks and recordings which may be made during a call. 2.6 Ask appropriate questions in order to build up an accurate picture of the debtor's situation. 2.7 Use effective vocal techniques to ensure that the information conveyed is clear and coherent to the debtor. 2.8 Deal satisfactorily with objections raised during telephone conversations with debtors.

Learning outcome
The learner will: 3. Be able to record inbound and outbound telephone calls with debtors.
Assessment criteria
The learner can: 3.1 Establish precise reason for inbound calls from debtors. 3.2 Keep up-to-date records of calls which include summaries of outcomes and agreed actions in accordance with organisational requirements.

Additional information
The unit links to a Level 3 unit in Debtor Call Handling Practice and Level 2 and Level 3 knowledge units in Debtor Call Handling Principles.

Unit 245 Debt collection negotiations principles

UAN:	T/601/2708
Level:	2
Credit value:	3
GLH:	15
Relationship to NOS:	The unit links to National Occupational Standards in debt collections. DC: 02 Agree a way forward on repayments with the debtor. DC: 03 Negotiate repayment solutions to outstanding debts.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to develop skills in debt collection negotiation.

Learning outcome
The learner will: 1. Know how to make contact with the debtor in an effective and appropriate way
Assessment criteria
The learner can: 1.1 Describe how to make appropriate contact with the debtor in accordance with legal and organisational requirements. 1.2 Describe evidence provided to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements. 1.3 Describe information provided to the debtor to explain their debt obligation in accordance with legal and organisational requirements.

Learning outcome
2. Understand the impact of a debtor's profile on the collection process.
Assessment criteria
The learner can: 2.1 Identify the key elements of a debtor's profile. 2.2 Describe the impact of a debtor's profile on the collection process. 2.3 With reference to the debtor's profile, describe how to identify fraudulent activity/money laundering in accordance with organisational requirements.

Learning outcome
The learner will: 3. Know how to record and where appropriate, investigate any disputes.
Assessment criteria
The learner can: 3.1 Describe how to source and gather evidence as part of dispute investigation. 3.2 Describe actions available following a dispute investigation. 3.3 Describe the different departments/external agencies to which the debtor can be referred for advice and help. 3.4 Describe how to maintain customer records in accordance with organisational and legal requirements.

Learning outcome
The learner will: 4. Know how to negotiate repayment solutions.
Assessment criteria
The learner can: 4.1 Describe strategies to achieve full payment in accordance with organisational and legal requirements. 4.2 Describe how to prepare and implement a repayment plan. 4.3 Describe appropriate action where there is failure to reach agreement for payment. 4.4 Describe effective and appropriate methods of communications which are non-prejudicial to the creditor's legal position.

Additional information
The unit links to a Level 3 unit in Debt Collection Negotiations Principles and Level 2 and Level 3 skills units in Debt Collection Negotiations Practice.

Unit 246 Debt collection negotiations practice

UAN:	L/601/2729
Level:	2
Credit value:	4
GLH:	20
Relationship to NOS:	The unit links to National Occupational Standards in debt collections: DC: 02 Agree a way forward on repayments with the debtor. DC: 03 Negotiate repayment solutions to outstanding debts.
Assessment requirements:	Portfolio of evidence. Simulation is permitted for assessment criterion 2.3
Aim:	The unit aims to develop skills in debt collection negotiation.

Learning outcome
The learner will: 1. Be able to make contact with the debtor in an effective and appropriate way.
Assessment criteria
The learner can: 1.1 Make appropriate contact with the debtor and in accordance with legal and organisational requirements. 1.2 Provide evidence to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements. 1.3 Provide the debtor with information which explains their debt obligation and legal position in accordance with legal and organisational requirements.

Learning outcome
2. Be able to establish if a debtor is able to make full and immediate payment.
Assessment criteria
The learner can: 2.1 Establish the debtor's ability and willingness to pay in accordance with the debtor's profile in straightforward cases. 2.2 Record the debtor's agreement for repayment of the full amount in accordance with legal and organisational requirements.

2.3 Report and record suspicions of fraudulent activity/money laundering to the appropriate parties in accordance with legal and organisational requirements.

Learning outcome
The learner will: 3. Be able to record and where appropriate, investigate disputes.
Assessment criteria
The learner can: 3.1 Record and investigate a range of basic disputes for all or part of the debt. 3.2 Take action appropriate to the investigation which might involve referral to a manager. 3.3 Refer the debtor to other departments/external agencies where appropriate. 3.4 Maintain customer records in accordance with organisational and legal requirements.

Learning outcome
The learner will: 4. Be able to negotiate repayment solutions.
Assessment criteria
The learner can: 4.1 Achieve full payment in accordance with organisational and legal requirements. 4.2 Establish a realistic repayment plan with the debtor in accordance with organisational requirements. 4.3 Communicate and document details of the repayment agreement to relevant parties in accordance with legal and organisational requirements. 4.4 Identify appropriate action where there is failure to reach agreement for repayment.

Additional guidance
The unit links to a Level 3 unit in Debt Collection Negotiations Practice and Level 2 and Level 3 knowledge units in Debt Collection Negotiations Principles.

Unit 247 Preparation for debt collection principles

UAN:	H/601/2705
Level:	2
Credit value:	2
GLH:	10
Relationship to NOS:	The unit links to National Occupational Standards in debt collections. DC01 Obtain and validate credit information to instigate debt collections.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to build an understanding of the preparation required for debt collection to progress and the debt collection options available.

Learning outcome
The learner will: 1. Understand how to obtain sufficient information to commence debt collection.
Assessment criteria
The learner can: 1.1 Describe types of financial and non-financial information required before commencement of debt collection. 1.2 Describe how to confirm details of the debtor or their nominated representative in accordance with legal and organisational requirements. 1.3 Describe how to locate missing information in accordance with legal and organisational requirements. 1.4 Describe how to locate debtors.

Learning outcome
2. Understand how rules and regulations relate to debtors and the collection of debt.
Assessment criteria
The learner can: 2.1 Describe debt collection options available for main debtor types, including deceased debtors. 2.2 Identify insolvency options available for different debt types. 2.3 Describe how to manage the collection of debt from vulnerable debtors.

Learning outcome
The learner will: 3. Understand if debt collection procedures need to commence.
Assessment criteria
The learner can: 3.1 Explain whether debt collection should commence in a range of circumstances.

Additional guidance
The unit links to a Level 3 unit in Preparation for Debt Collection Principles and Level 2 and Level 3 skills units in Preparation for Debt Collection Practice.

Unit 248 Preparation for debt collection practice

UAN:	T/601/2725
Level:	2
Credit value:	3
GLH:	15
Relationship to NOS:	The unit links to National Occupational Standards in debt collections. DC01 Obtain and validate credit information to instigate debt collections.
Assessment requirements:	Portfolio of evidence.
Aim:	The unit aims to demonstrate the preparation required for debt collection to progress and the debt collection options available.

Learning outcome
The learner will: 1. Be able to obtain sufficient information to commence debt collection.
Assessment criteria
The learner can: 1.1 Obtain financial and non-financial information required to commence debt collection. 1.2 Confirm details of the debtor or their nominated representative in accordance with legal and organisational requirements. 1.3 Locate missing information in accordance with legal and organisational requirements. 1.4 Make basic enquiries to locate debtors who cannot be contacted.

Learning outcome
2. Be able to confirm if debt collection procedures should commence.
Assessment criteria
The learner can: 2.1 Confirm whether debt collection should commence in a range of circumstances.

Additional guidance
The unit links to a Level 2 unit in Preparation for Debt Collection Practice and Level 2 and Level 3 knowledge units in Preparation for Debt Collection Principles.

Unit 249 Creating and processing pension scheme new entrant records

UAN:	D/503/0495
Level:	2
Credit value:	5
GLH:	10
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration – PSA1 Collate Pension scheme new entrant records and PSA2 Process pension scheme new entrant records
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for pension scheme administrators. The unit covers creating and processing pension scheme new entrant records.

Learning outcome
The learner will: 1. Know the details of the specific pension scheme that are worked with
Assessment criteria
The learner can: 1.1 Outline the relevant policy cover, terms and conditions

Learning outcome
2. Be able to create and process new pension scheme records within required timescales
Assessment criteria
The learner can: 2.1 Describe how joining a pension scheme works 2.2 Receive authorisation for new members before the record is created 2.3 Collect and process new member details in accordance with scheme and legislative requirements 2.4 Investigate and resolve any discrepancies in, or unusual features of, new requests 2.5 Update member details and records in line with the service level commitment 2.6 Classify correctly all new members in accordance with the terms of the scheme applicable to them 2.7 Input accurately all details required by the organisation for new and updated member records

Learning outcome
3. Be able to inform new members of their pensionable status
Assessment criteria
The learner can: 3.1 Provide accurate and understandable information to members of their pensionable status within legal timescales and in line with organisational policies and procedures 3.2 Signpost the member to other sources of information/advice outside of own remit/ability when necessary

Learning outcome
4. Understand the relevant legal, industry and organisational requirements relevant to processing applications for pension scheme benefit
Assessment criteria
The learner can: 4.1 Explain the relevant legislation as they pertain to pensions 4.2 Demonstrate an awareness of timescales and schedules for updating, presentation and dispatch of data 4.3 Explain the consequences of non-compliance with legal requirements 4.4 Identify the correct policies, practices and procedures for signatories and authorisations 4.5 Explain the difference between giving financial advice and providing facts to the member

Unit 250 Providing information on pension schemes on enquiry

UAN:	T/503/0521
Level:	2
Credit value:	5
GLH:	10
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA14 – Provide information on request from a pension scheme member of member's representative and PSA17 – respond to pension scheme enquiries
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for individuals working within pensions scheme administration. This unit covers providing information on pensions schemes on enquiry.

Learning outcome
The learner will: 1. Be able to ascertain the enquirer's status and the information required by them
Assessment criteria
The learner can: 1.1 Ascertain the identity and status of the enquirer 1.2 Ascertain the enquirer's right to information and refer to the appropriate person if necessary within the required timescale 1.3 Determine what information is required by the enquirer

Learning outcome
2. Be able to provide information required by the enquirer in line with organisational procedures
Assessment criteria
The learner can: 2.1 Provide relevant information to the enquirer within scheme, organisational and statutory timescales 2.2 Provide relevant information to the enquirer in the prescribed manner and format 2.3 Record all information provided in line with regulatory and organisational procedures 2.4 Complete relevant internal procedures to requirements

Learning outcome
3. Be able to comply with scheme and industry rules
Assessment criteria
The learner can: 3.1 Identify the current **legislation** relating to pensions and confidentiality 3.2 Identify the effects of **legislation** on the information which can be provided 3.3 Comply with current **legislation** relating to pensions and confidentiality 3.4 Describe accurately the scheme rules

Evidence requirements
3.1 **Legislation** – relevant legislation would include Anti-money laundering, Data protection, Age discrimination, Access to Medical Records, Disclosure, Cancellation Notices, Tax Regulations, Pensions Act and Trust Act

Unit 251 Processing applications for securing additional pension scheme benefit

UAN:	M/503/0503
Level:	2
Credit value:	5
GLH:	15
Relationship to NOS:	Skill unit derived from National Occupational Standards for Pension Scheme Administration PSA4 – Process applications for pension scheme additional voluntary contributions
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is for individuals working in a pension scheme administration environment. The unit covers processing applications for securing additional pension scheme benefit.

Learning outcome
The learner will: 1. Be able to validate applications for pension scheme additional voluntary contributions
Assessment criteria
The learner can: 1.1 Make sure the required information has been received 1.2 Check and validate member applications for proper authorisation 1.3 Check and validate member application for discrepancies or unusual features 1.4 Resolve discrepancies in member application where applicable 1.5 Identify sources of information for resolution of discrepancies

Learning outcome
2. Be able to process applications for pension scheme additional voluntary contributions
Assessment criteria
The learner can: 2.1 Describe how to interpret and apply statutory and scheme regulations following an application to purchase additional benefits 2.2 Outline how to apply calculation methods and standard practices 2.3 Process accurately members applications and documents in accordance with statutory and scheme requirements

2.4 Inform relevant parties where applicant elects to proceed 2.5 Inform the applicant of the decision made with a clear explanation if an application is ruled invalid in line with the service level commitment

Learning outcome
3. Be able to update member details
Assessment criteria
The learner can: 3.1 Update accurately member's records to reflect chosen option

Learning outcome
4. Be able to make updates following application
Assessment criteria
The learner can: 4.1 Make system updates accurately where applicable

Learning outcome
5. Understand the relevant legal, industry and organisational requirements relevant to processing applications for pension scheme benefit
Assessment criteria
The learner can: 5.1 Outline the relevant legislation as they pertain to pensions 5.2 Demonstrate an awareness of timescales and schedules for updating, presentation and dispatch of data 5.3 Outline the consequences of non-compliance with legal requirements 5.4 Identify the correct policies, practices and procedures for signatories and authorisations 5.5 Explain the difference between giving financial advice and providing facts to the member

Unit 252 Dealing with customers by telephone in a financial services environment

UAN:	H/602/5485
Level:	2
Credit value:	4
GLH:	15
Relationship to NOS:	Unit FCS02 Deal with customers by telephone in a financial services environment
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for those working in a financial services environment. This unit shows that the candidate is able to deal with customers by telephone in a financial services environment.

Learning outcome
The learner will: 1. Be able to open a conversation with a customer using a telephone and supporting equipment
Assessment criteria
The learner can: 1.1 Operate the telephone and supporting equipment efficiently and effectively and within organisational requirements 1.2 Greet customers following organisational guidelines 1.3 Open the conversation positively and establish a rapport with the customer

Learning outcome
2. Understand how and be able to communicate effectively with the customer using a telephone and supporting equipment
Assessment criteria
The learner can: 2.1 Adapt style of communication to meet the needs of customers and the circumstances 2.2 Explain the importance of speaking clearly when dealing with customers by telephone 2.3 Explain the effects of facial expressions that can be detected by other parties on the telephone 2.4 Explain the importance of adapting speech to meet the needs of customers who may find some words, phrases or accents hard to understand

2.5 Respond positively to queries and/or objections from customers about financial services products and/or services 2.6 Provide information to the customer clearly and concisely 2.7 Collect information from customer accurately so that mistakes are not made and questions are not repeated 2.8 Make sure conversations with colleagues cannot be heard by the customer

Learning outcome
3. Be able to deal with customer needs by telephone
Assessment criteria
The learner can: 3.1 Establish the purpose of the call as early in the conversation as possible 3.2 Inform the customer when it is required to put them on hold to access information 3.3 Identify the options for meeting the customer's needs for financial services products and/or services 3.4 Choose the option that is most likely to lead to customer satisfaction with the organisation's financial services products and/or services 3.5 Manage the length of the call cost-effectively for the customer and within organisational requirements 3.6 Summarise the outcome of the call and any actions required following the call 3.7 Record the relevant information following organisational guidelines

Learning outcome
4. Be able to comply with legal and organisational requirements
Assessment criteria
The learner can: 4.1 Comply with legal requirements and industry regulations 4.2 Make information available to those who need it and who have a right to it 4.3 Describe personal levels of authority and whom to refer to when levels are exceeded 4.4 Describe organisational call handling standards relating to the quality of calls and the service provided 4.5 Describe organisational guidelines for handling abusive calls 4.6 Follow organisational guidelines when dealing with abusive callers 4.7 Describe organisational requirements relating to the application of codes, laws and regulatory requirements as they impact on activities

Unit 253 Deliver reliable customer service

UAN:	J/601/1210
Level:	2
Credit value:	5
GLH:	33
Relationship to NOS:	This unit directly relates to Unit B2 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute of Customer Service (ICS) Customer Service Assessment Strategy 2010. The following unit allows the use of a realistic working environment (see CFA assessment strategy).
Aim:	This unit is about how the learner delivers consistent and reliable service to customers. As well as being good with people, the learner needs to work with their organisation's service systems to meet or exceed customer expectations. In the learners' job there will be many examples of how they combine their approach and behaviour with their organisation's systems. The learner will need to prepare for each transaction with a customer, deal with different types of customers in different circumstances and check that what they have done has met customer expectations. To meet this standard they have to deliver excellent customer service over and over again.

Learning outcome
The learner will: 1. Be able to prepare to deal with customers
Assessment criteria
The learner can: 1.1 Keep their knowledge of their organisation's services or products up-to-date 1.2 Ensure that the area they work in is tidy, safe and organised efficiently 1.3 Prepare and arrange everything they need to deal with customers before their shift or period of work commences

Learning outcome
2. Be able to give consistent service to customers
Assessment criteria
The learner can: 2.1 Make realistic customer service promises to customers 2.2 Ensure that their promises balance the needs of their customers and their organisation 2.3 Keep their promises to customers 2.4 Inform their customers if they cannot keep their promises due to unforeseen circumstances 2.5 Recognise when their customers' needs or expectations have changed and adapt their service to meet the new requirements 2.6 Keep their customers informed if delivery of the service needs to involve passing them on to another person or organization

Learning outcome
3. Be able to check customer service delivery
Assessment criteria
The learner can: 3.1 Check that the service they have given meets their customers' needs and expectations 3.2 Identify when they could have given better service to customers and how their service could have been improved 3.3 Share information with colleagues and service partners to maintain and improve their standards of service delivery.

Learning outcome
4. Know how to deliver reliable customer service
Assessment criteria
The learner can: 4.1 Describe their organisation's services or products 4.2 Explain their organisation's procedures and systems for delivering customer service 4.3 Describe methods or systems for measuring an organisation's effectiveness in delivering customer service 4.4 Explain their organisation's procedures and systems for checking service delivery 4.5 Explain their organisation's requirements for health and safety in their area of work

Unit 253 Deliver reliable customer service

Supporting information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. However, for this unit, evidence collected in a realistic working environment or a work placement is permissible. Simulation is not allowed for any performance evidence within this Unit. (Guidelines for a Realistic Working Environment can be found in the Assessment Strategy for Customer Service S/NVQs at Levels 1, 2, 3 and 4 – February 2010)

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 You must provide evidence that you have worked with different customers who have different needs and expectations.

5 You must provide evidence of delivering reliable customer service:
   a during routine delivery of customer service
   b during a busy time in your job
   c during a quiet time in your job
   d when people, systems or resources have let you down.

Unit 254 Support customers using on-line customer services

UAN:	H/601/1540
Level:	2
Credit value:	5
GLH:	33
Relationship to NOS:	This unit directly relates to Unit D4 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence, as specified in the Institute of Customer Service (ICS) Customer Service Assessment Strategy 2010. The following unit allows the use of a realistic working environment (see CFA assessment strategy).
Aim:	Many organisations develop their customer service by directing customers towards on-line services. Customer service delivered on-line leaves a customer isolated and reliant on screen routes and instructions. A customer may seek help face to face or by telephone. That help will involve the learner in understanding what the customer is trying to achieve, how the system allows for that and what point they have reached in terms of finding the right route. Difficulties can arise if the system fails or if the learner's customer is unable to discover how it can deliver what they want. This unit is for the learner if one part of their job involves helping customers to find their way through on-line systems.

Learning outcome
The learner will: 1. Be able to establish the type and level of support their customer needs to achieve on-line customer service
Assessment criteria
The learner can: 1.1 Ensure that they are up-to-date and with the on-line services that their customers use 1.2 Identify what the customer is trying to achieve and what they are having difficulties with 1.3 Question their customer to discover the customer's degree of familiarity with the system 1.4 Offer their customer the option of trying the on-line approach once more

1.5 Agree with their customer the exact nature of the problem and steps that may be taken to overcome it

Learning outcome
2. Be able to support on-line customer service in conversation with their customer
Assessment criteria
The learner can: 2.1 Explore the on-line customer system in order to develop their own knowledge and skills in its use 2.2 Step through the screen sequence with their customer whilst allowing them to operate the system for themselves 2.3 Address their customer in an understanding and supportive manner 2.4 Explain to their customer why certain steps are required in the process 2.5 Offer the options to their customer of stepping them through the process or completing the transaction themselves 2.6 Promote access to additional services or products when supporting customers on-line

Learning outcome
3. Understand how to support customers using on-line services
Assessment criteria
The learner can: 3.1 Explain how their organisation's system for on-line service delivery works 3.2 Describe the importance of close active listening to discover what their customer is trying to achieve 3.3 Identify ways to communicate clearly with customers who have different levels of skills and understanding of the on-line system 3.4 Explain why it is generally preferable for their customer to complete a transaction for themselves 3.5 Explain the importance of building customer confidence in using the on-line system by supporting and encouraging 3.6 Compare the benefits and drawbacks of talking a customer through use of the system or completing the transaction themselves 3.7 Identify additional services or products that may be promoted to on-line customers

Unit 254 Support customers using on-line customer services

Supporting information

Evidence requirements

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. However, for this unit, evidence collected in a realistic working environment or a work placement is permissible. Simulation is not allowed for any performance evidence within this Unit. (Guidelines for a Realistic Working Environment can be found in the Assessment Strategy for Customer Service S/NVQs at Levels 1, 2, 3 and 4 – February 2010)

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 You must provide evidence of supporting customers who are:
   a new to the use of on-line services for this particular purpose
   b familiar with the use of on-line services for this particular purpose

5 Your evidence must include examples of helping customers with difficulties caused by:
   a the customer's use of the on-line services
   b a system or equipment failure.

Unit 255 Resolve customer service problems

UAN:	M/601/1511
Level:	2
Credit value:	6
GLH:	40
Relationship to NOS:	This unit directly relates to Unit C3 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence. The following unit allows the use of a realistic working environment (see CFA assessment strategy).
Aim:	This unit is about what to do when it is difficult to meet customer expectations. Even if the service the learner gives is excellent, some customers experience problems. Part of the learner's job is to help to resolve those problems. There is likely to be a problem if customer expectations are not met. This may be because the customer's expectations involve more than the learner can offer or because service procedures have not been followed. Some problems are reported by customers and sometimes the learner will spot the problem first and resolve it before their customer has even noticed. As soon as the learner is aware of a problem, they need to consider the options and then choose a way to put it right. This unit is particularly important in customer service because many customers judge how good the customer service of the organisation is by the way problems are handled.

Learning outcome
The learner will: 1. Be able to spot customer service problems
Assessment criteria
The learner can: 1.1 Listen carefully to customers about any problem they have raised 1.2 Ask customers about the problem to check their understanding 1.3 Recognise repeated problems and alert the appropriate authority 1.4 Share customer feedback with others to identify potential problems before they happen 1.5 Identify problems with systems and procedures before they begin to affect customers

Learning outcome
2. Be able to pick the best solution to resolve customer service problems
Assessment criteria
The learner can: 2.1 Identify the options for resolving a customer service problem 2.2 Work with others to identify and confirm the options to resolve a customer service problem 2.3 Work out the advantages and disadvantages of each option for their customer and the organisation 2.4 Pick the best option for their customer and the organisation 2.5 Identify for their customer other ways that problems may be resolved if they are unable to help

Learning outcome
3. Be able to take action to resolve customer service problems take action to resolve customer service problems
Assessment criteria
The learner can: 3.1 Discuss and agree the options for solving the problem with their customer 3.2 Take action to implement the option agreed with their customer 3.3 Work with others and their customer to make sure that any promises related to solving the problem are kept 3.4 Keep their customer fully informed about what is happening to resolve the problem 3.5 Check with their customer to make sure the problem has been resolved to the customer's satisfaction 3.6 Give clear reasons to their customer when the problem has not been resolved to the customer's satisfaction

Learning outcome
4. Know how to resolve customer service problems
Assessment criteria
The learner can: 4.1 Describe organisational procedures and systems for dealing with customer service problems 4.2 Explain how to defuse potentially stressful situations 4.3 Describe how to negotiate 4.4 Identify the limitations of what they can offer their customer 4.5 Describe types of action that may make a customer problem worse and should be avoided

Unit 255 Resolve customer service problems

Supporting information

Evidence requirements/Additional guidance

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. However, for this unit, evidence collected in a realistic working environment or a work placement is permissible. Simulation is not allowed for any performance evidence within this Unit. (Guidelines for a Realistic Working Environment can be found in the Assessment Strategy for Customer Service S/NVQs at Levels 1,2,3 and 4 – February 2010)

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 Your evidence must include examples of resolving problems involving each of the following:
   a a problem first identified by customers
   b a problem identified within the organisation before it has affected your customer
   c a problem caused by differences between your customer's expectations and what your organisation can offer
   d a problem caused by a system or procedure failure
   e a problem caused by a lack of resources or human error.

5 You must provide evidence that you:
   a supplied relevant information when customers have requested it
   b supplied relevant information when customers have not requested it
   c have used agreed organisational procedures when solving problems
   d have made exceptions to usual practice with the agreement of others

Unit 256 Give customers a positive impression of yourself and your organisation

UAN:	L/601/0933
Level:	2
Credit value:	5
GLH:	33
Relationship to NOS:	This unit directly relates to Unit A4 of the Customer Service NOS.
Assessment requirements:	Portfolio of evidence. The following unit allows the use of a realistic working environment (see CFA assessment strategy).
Aim:	Excellent customer service is provided by people who are good with people. The learner's behaviour affects the impression that customers have of the service they are receiving. This Unit is about communicating with the customers and giving a positive impression whenever dealing with a customer. By doing this the learner can create a positive impression of the organisation and the customer service it provides. All of us enjoy the experience of good customer service if we feel that the person serving us really wants to create the right impression, responds to us and gives us good information. Every detail of the learners' behaviour counts when dealing with a customer.

Learning outcome
The learner will: 1. Be able to establish rapport with customers.
Assessment criteria
The learner can: 1.1 Meet their organisation's standards of appearance and behaviour 1.2 Greet their customer respectfully and in a friendly manner 1.3 Communicate with their customer in a way that makes them feel valued and respected 1.4 Identify and confirm their customer's expectations 1.5 Treat their customer courteously and helpfully at all times 1.6 Keep their customer informed and reassured 1.7 Adapt their behaviour to respond to different customer behavior

Learning outcome
2. Be able to respond appropriately to customers
Assessment criteria
The learner can: 2.1 Respond promptly to a customer seeking help 2.2 Choose the most appropriate way to communicate with their customer 2.3 Check with their customer that they have fully understood their expectations 2.4 Respond promptly and positively to their customer's questions and comments 2.5 Allow their customer time to consider their response and give further explanation when appropriate

Learning outcome
3. Be able to communicate information to customers.
Assessment criteria
The learner can: 3. 1 Quickly find information that will help their customer 3.2 Give their customer information they need about the services or products offered by their organisation 3.3 Recognise information that their customer might find complicated and check whether they fully understand 3.4 Explain clearly to their customers any reasons why their expectations cannot be met

Learning outcome
4. Understand how to give customers a positive impression of themselves and the organization
Assessment criteria
The learner can: 4.1 Describe their organisation's standards for appearance and behaviour 4.2 Explain their organisation's guidelines for how to recognise what their customer wants and respond appropriately 4.3 Identify their organisation's rules and procedures regarding the methods of communication they use 4.4 Explain how to recognise when a customer is angry or confused 4.5 Identify their organisation's standards for timeliness in responding to customer questions and requests for information

Unit 256 Give customers a positive impression of yourself and your organisation

Supporting information

Evidence requirements/Additional guidance

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. However, for this unit, evidence collected in a realistic working environment or a work placement is permissible. Simulation is not allowed for any performance evidence within this Unit. (Guidelines for a Realistic Working Environment can be found in the Assessment Strategy for Customer Service at S/NVQ Levels 1,2,3 and 4 – February 2010)

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 Your communication with customers may be face to face, in writing, by telephone, text message, e-mail, internet (including social networking), intranet or by any other method you would be expected to use within your job role.

5 You must provide evidence of creating a positive impression with customers:
   a during routine delivery of customer service
   b during a busy time in your job
   c during a quiet time in your job
   d when people, systems or resources have let you down.

6 You must provide evidence that you communicate with customers effectively by:
   a using appropriate spoken or written language
   b applying the conventions and rules appropriate to the method of communication you have chosen.

Unit 257 Deal with customers using bespoke software

UAN:	L/601/1225
Level:	2
Credit value:	5
GLH:	33
Relationship to NOS:	This unit directly relates to Unit B7 of the Customer Service NOS 2010.
Assessment requirements:	Portfolio of evidence. The following unit allows the use of a realistic working environment (see CFA assessment strategy).
Aim:	Customer service is often delivered using bespoke software when dealing with customers face-to-face, by telephone or on-line. For the process to be effective, the learner must be able to navigate the system quickly and directly following recommended routes and using all the functionality of the system. Customers are unaware of the details of the system they are using and they must be kept informed of the different steps the learner is taking. The use of the system must also ensure that the learner keeps appropriate records of the transaction so that it can proceed successfully through the next stages. Most of all, customer satisfaction must drive the interaction and it should not appear to be dominated by the demands of the software. This unit is for a learner who is responsible for delivering service to customers at the same time as operating bespoke service software.

Learning outcome
The learner will: 1. Be able to prepare to deliver customer service using bespoke software
Assessment criteria
The learner can: 1.1 Sign on and open access to appropriate functions in the IT system 1.2 Navigate the architecture and geography of the customer service site to ensure they can access all appropriate areas 1.3 Explore screen or menu routes that are most appropriate for the customer service they are seeking to deliver 1.4 Ensure that they are familiar with the software manual, help screens or help lines to know where to locate technical support when needed

1.5 Prepare their work area to deliver customer service using bespoke software

Learning outcome
2. Be able to deliver customer service using bespoke software
Assessment criteria
The learner can: 2. 1 Identify their customer or the services or products they wish to access 2.2 Follow organisational procedures to step through the system in a way that responds to their customer's needs 2.3 Use search or other specialist functions within the software to respond to customer requests 2.4 Enter new records using the bespoke software system 2.5 Amend customer service records in the bespoke software system 2.6 Communicate with their customers in terms they can understand relating to the software system 2.7 Follow organisational procedures to lead the conversation in a way that makes it easy to follow the paths and sequences of the bespoke software 2.8 Interpret error messages and act on them to support their customer service 2.9 Refer their customer to a colleague following organisational procedures if they are unable to complete the transaction

Learning outcome
3. Understand how to deal with customers using bespoke software
Assessment criteria
The learner can: 3.1 Describe access and sign-on routines for the bespoke software system 3.2 Describe the architecture and geography of the bespoke software system 3.3 Identify different screen or menu routes that can be followed to meet customer requirements 3.4 Identify sources of support and help for the bespoke software including manuals, help screens and help lines 3.5 Explain the importance of preparing a work area before delivering customer service 3.6 Explain search or other enquiry facilities within the bespoke software system 3.7 State the importance of avoiding jargon and system terminology when communicating with customers 3.8 Describe ways to respond to error messages when using a bespoke software system 3.9 Identify referral points and sources of information when they are unable to meet customer needs using the bespoke software system

Unit 257 Deal with customers using bespoke software

Supporting information

Evidence requirements/Additional guidance

1 Your evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation. However, for this Unit, evidence collected in a realistic working environment or a work placement is permissible. Simulation is not allowed for any performance evidence within this Unit. (Guidelines for a Realistic Working Environment can be found in the Assessment Strategy for Customer Service S/NVQs at Levels 1,2,3 and 4 – February 2010)

2 You may collect the evidence for the Unit through work in a private sector organisation, a not-for-profit organisation or a public services organisation.

3 You must provide evidence that shows you have done this over a sufficient period of time with different customers on different occasions for your assessor to be confident that you are competent.

4 Your communication with customers may be face to face, in writing, by telephone, text message, e-mail, internet (including social networking), intranet or by any other method you would be expected to use within your job role.

5 You must provide evidence of dealing with customers using bespoke software:

- a during routine delivery of customer service
- b during a busy time in your job
- c during a quiet time in your job
- d when people, systems or resources have let you down.

Unit 258 Promoting the organisation's additional financial services products and services

UAN:	J/602/5494
Level:	2
Credit value:	4
GLH:	15
Relationship to NOS:	FSP01: Promote the organisation's additional financial services products and services
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is designed for those working in a financial services environment. This unit shows that the candidate is able to promote an organisation's additional financial services products and services.

Learning outcome
The learner will: 1. Understand how and be able to identify appropriate additional financial services to promote to customers
Assessment criteria
The learner can: 1.1 Describe how to access relevant information about organisational products or services 1.2 Update and develop personal knowledge of organisational financial services products or services 1.3 Identify the key features regarding organisational products or services within personal area of responsibility 1.4 Identify appropriate additional financial services products or services to promote to the customer 1.5 Identify opportunities to offer customers additional financial services products and /or services to meet their demands and needs

Learning outcome
2. Understand how and be able to ensure that the customer is provided with sufficient information to enable them to make an informed decision about the products or services offered
Assessment criteria
The learner can: 2.1 Describe how to promote additional financial services products or services when communicating with customers

2.2 Describe the procedures and techniques for communicating with new and existing customers 2.3 Secure the customer's agreement when interest is shown in the additional financial services products or services and take action to ensure their prompt delivery 2.4 Provide the customer with the opportunity to ask questions about the additional financial services products or services which are being offered 2.5 Provide information to customers which is accurate and sufficient for them to make an informed decision about the additional financial services products or services

Learning outcome
3. Be able to regularly review sales targets for financial services products or services
Assessment criteria
The learner can: 3. 1 Review targets for the sale of financial services products or services regularly

Learning outcome
4. Be able to comply with legal and organisational requirements
Assessment criteria
The learner can: 4.1 Follow organisational procedures where the customer shows no interest in the additional financial services products or services 4.2 Describe the limits of personal authority and responsibility when promoting organisational products and services 4.3 Refer requests for information and advice which are outside personal limits of authority or competence to the relevant person promptly 4.4 Describe to whom customers should be referred for information or advice which is outside personal level of authority or competence 4.5 Describe organisational sales process relevant to area of responsibility 4.6 Comply with legal requirements, industry regulations, organisational policies and professional code 4.7 Describe organisational requirements relating to the application of codes, laws and regulatory requirements as they impact on the job role

Unit 259 Preparing and delivering a sales demonstration

UAN:	T/502/8588
Level:	2
Credit value:	3
GLH:	20
Relationship to NOS:	This unit is linked to Council for Administration Sales NOS: SLS64 Undertake sales demonstrations.
Assessment requirements:	Portfolio of evidence. For those assessment criteria which are performance related the most likely form of evidence is assessor observation.
Aim:	The aim of this unit is to prepare for and provide creative, professional and inspiring demonstrations of their organisation's products or services to customers.

Learning outcome
The learner will: 1. Understand how to prepare and deliver a sales demonstration
Assessment criteria
The learner can: 1.1 Explain how the demonstration will contribute to the achievement of business goals and objectives 1.2 Describe the features and benefits of the products and services being demonstrated 1.3 Explain how to provide demonstrations of products and services in a manner and style which is suitable to different audiences 1.4 Explain the importance of rehearsing demonstrations 1.5 Describe equipment and accommodation requirements of the demonstration

Learning outcome
2. Be able to prepare for a sales demonstration
Assessment criteria
The learner can: 2.1 Identify the sales targets for own area of responsibility 2.2 Identify customer needs and wants in relation to the products and/or services being demonstrated 2.3 Agree the objectives, length, content and method of the demonstration and who will be present

2.4 Identify resources for the demonstration and plan the demonstration in a structured way 2.5 Anticipate problems, constraints or objections that could be raised in response to the demonstration and prepare possible responses 2.6 Prepare supporting materials that are consistent with the demonstration

Learning outcome
3. Be able to deliver a sales demonstration
Assessment criteria
The learner can: 3.1 Promote the features and benefits of the products and/or services 3.2 Deliver the demonstration in a style and manner that achieves the objectives and engages the audience 3.3 Provide the customer/audience with opportunities to ask questions and raise objections 3.4 Respond to questions and objections in a manner that is likely to further sales 3.5 Gain commitment to progress or close the sale

Learning outcome
4. Be able to evaluate the sales demonstration
Assessment criteria
The learner can: 4.1 Evaluate the sales demonstration against agreed objectives 4.2 Provide feedback to colleagues to improve the planning of future demonstrations and/or to enhance products and/or services

Unit 260 Selling by telephone – inbound

UAN:	J/502/8577
Level:	2
Credit value:	4
GLH:	27
Relationship to NOS:	This unit is linked to Council for Administration Sales NOS: SLS73 Sell products or services over the telephone.
Assessment requirements:	Portfolio of evidence. For those assessment criteria which are performance related the most likely form of evidence is assessor observation.
Aim:	This unit aims to provide the skills necessary for responding to inbound sales calls.

Learning outcome
The learner will: 1. Understand how to sell by telephone (inbound)
Assessment criteria
The learner can: 1.1 Describe the advantages and disadvantages of selling by inbound telephone sales calls 1.2 Describe when the following techniques can be applied when selling by inbound telephone sales calls: cross-selling, up-selling and selling add-ons 1.3 Describe the listening and questioning techniques used for selling during inbound telephone sales calls 1.4 Describe the different methods used to sell benefits during inbound telephone sales calls

Learning outcome
2. Understand how to close the sale during inbound telephone sales calls
Assessment criteria
The learner can: 2.1 Explain how to manage customer behaviour during inbound telephone sales calls 2.2 Describe methods for closing sales during inbound telephone sales calls 2.3 Explain how to evaluate and measure the success of inbound telephone sales calls

2.4 Describe interactive ICT options available to support telephone sales activities

Learning outcome
3. Be able to prepare for the inbound telephone sales call
Assessment criteria
The learner can: 3. 1 Identify objectives for selling products and/or services by inbound telephone sales calls 3.2 Organise materials for a call in accordance with the sales call plan

Learning outcome
4. Be able to identify customer needs during inbound telephone sales calls
Assessment criteria
The learner can: 4.1 Greet and respond to callers in accordance with organisational procedures 4.2 Obtain information from customers about their needs 4.3 Assess the potential value of calls and customers 4.4 Identify products and/or services with features and functions that customers need or want 4.5 Identify opportunities for further sales and/or sales of other products and/or services

Learning outcome
5. Be able to present products and/or services to the customer during inbound telephone sales calls
Assessment criteria
The learner can: 5.1 Explain the benefits and features of products and/or services offered 5.2 Interpret the customer's reaction and decide how to progress the sale

Learning outcome
6. Be able to deal with sales objections during inbound telephone sales calls
Assessment criteria
The learner can: 6.1 Identify sales objections prior to dealing with the customer 6.2 Clarify objections and identify potential sales opportunities from them 6.3 Deal with customer queries and objections with clear and accurate responses 6.4 Resolve customer queries about the product and/or service 6.5 Reassure the customer to confirm their objections have been overcome

6.6 Develop a positive relationship with the customer and identify and pursue further customer contact

Learning outcome
7. Be able to close the sale during inbound telephone sales calls
Assessment criteria
The learner can: 7.1 Perform a trial close to establish whether or not further objections exist 7.2 Gain commitment from the customer to close the sale 7.3 Complete the formalities of the sale following organisational procedures 7.4 Provide customer feedback and reaction to products and/or services to appropriate people in own organization

Unit 261 Selling by telephone – outbound

UAN:	J/502/8580
Level:	2
Credit value:	4
GLH:	27
Relationship to NOS:	This unit is linked to Council for Administration Sales NOS: SLS73 Sell products or services over the telephone.
Assessment requirements:	Portfolio of evidence. For those assessment criteria which are performance related the most likely form of evidence is assessor observation.
Aim:	This unit aims to provide the skills necessary for conducting outbound sales calls.

Learning outcome
The learner will: 1. Understand how to sell by telephone (outbound)
Assessment criteria
The learner can: 1.1 Describe the advantages and disadvantages of selling by outbound telephone sales calls 1.2 Describe when the following techniques can be applied when selling by outbound telephone sales calls: cross-selling, up-selling and selling add-ons 1.3 Describe the listening and questioning techniques used for selling during outbound telephone sales calls 1.4 Describe the different methods used to sell benefits during outbound telephone sales calls

Learning outcome
2. Understand how to close the sale during outbound telephone sales calls
Assessment criteria
The learner can: 2. 1 Explain how to manage customer behaviour during outbound telephone sales calls 2.2 Describe methods for closing sales during outbound telephone sales calls 2.3 Explain how to evaluate and measure the success of outbound telephone sales calls

2.4 Describe interactive ICT options available to support telephone sales activities

Learning outcome
3. Be able to prepare for the inbound telephone sales call
Assessment criteria
The learner can: 3.1 Identify objectives for selling products and/or services by outbound telephone sales calls 3.2 Use agreed call lists or leads to plan sales calls 3.3 Organise materials for the call in accordance with the sales call plan

Learning outcome
4. Be able to identify customer needs during outbound telephone sales calls
Assessment criteria
The learner can: 4.1 Assess the potential value of calls and customers 4.2 Prioritise calls according to likely customer value and probability of closure 4.3 Obtain information from customers about their needs 4.4 Identify products and/or services with features and functions that customers need or want 4.5 Identify opportunities for further sales and/or sales of other products and/or services

Learning outcome
5. Be able to present products and/or services to the customer during outbound telephone sales calls
Assessment criteria
The learner can: 5.1 Explain the benefits and features of products and or services offered 5.2 Interpret the customer's preferred solution and decide how to progress the sale

Learning outcome
6. Be able to deal with sales objections during outbound telephone sales calls
Assessment criteria
The learner can: 6.1 Identify likely sales objections prior to dealing with the customer 6.2 Clarify objections and identify potential sales opportunities from them 6.3 Deal with customer queries and objections with clear and accurate responses 6.4 Resolve customer queries about the product and/or service 6.5 Reassure the customer to confirm their objections have been overcome

6.6 Develop a positive relationship with customers and identify and pursue further customer contact

Learning outcome
7. Be able to close the sale during outbound telephone sales calls
Assessment criteria
The learner can: 7.1 Perform a trial close to establish whether or not further objections exist 7.2 Gain a commitment from the customer 7.3 Complete the formalities of the sale following organisational procedures 7.4 Provide customer feedback and reaction to products or services to appropriate people in own organization

Unit 262 Generating and qualifying sales leads

UAN:	H/502/8599
Level:	2
Credit value:	2
GLH:	15
Relationship to NOS:	This unit is linked to Council for Administration Sales NOS: SLS71 Generate and follow up sales leads.
Assessment requirements:	Portfolio of evidence. For those assessment criteria which are performance related the most likely form of evidence is assessor observation.
Aim:	This unit aims to provide the skills and knowledge needed to generate and qualify sales leads.

Learning outcome
The learner will: 1. Understand the practices, legislation, regulation and codes of practice that relate to generating and qualifying sales leads
Assessment criteria
The learner can: 1.1 Describe the organisational practices for acquiring contact lists and databases 1.2 Describe the practices relating to the sharing of customer information across the organisation 1.3 Identify the legislation and regulation relating to generating and qualifying sales leads 1.4 Explain the ethical codes of conduct relating to the generating and qualifying of leads

Learning outcome
2. Understand the process of generating and qualifying sales leads
Assessment criteria
The learner can: 2.1 Explain how customers are segmented 2.2 Explain why and when different methods of contacting a prospect should be used 2.3 Explain how to identify and access key decision makers 2.4 Explain the importance of establishing buying needs and the contact's attitude to buying

2.5 Explain how the information provided by customers is assessed for potential up selling and cross selling 2.6 Explain how to identify customers who have high order value potential or up selling and cross selling opportunities

Learning outcome
3. Be able to prospect for customers
Assessment criteria
The learner can: 3.1 Identify the target market customers and prospects according to the agreed criteria 3.2 Source and gather market and prospect information according to the agreed criteria 3.3 Qualify the sales contact according to the agreed criteria 3.4 Record details of sales contact in accordance with organisational procedures

Unit 263 Selling face to face

UAN:	L/502/8564
Level:	2
Credit value:	4
GLH:	25
Relationship to NOS:	This unit is linked to Council for Administration Sales NOS: SLS72 Sell products or services face-to-face.
Assessment requirements:	Portfolio of evidence. For those assessment criteria which are performance related the most likely form of evidence is assessor observation.
Aim:	This unit aims to develop the knowledge and skills of selling to customers face to face, overcoming objections and closing the sale.

Learning outcome
The learner will: 1. Understand how to sell to customers face to face
Assessment criteria
The learner can: 1.1 Explain the differences between proactive and reactive selling 1.2 Explain how techniques such as cross-selling, up-selling and the sale of add-ons can be applied when selling in face to face situations 1.3 Describe the types of listening and questioning techniques used for selling in face to face situations 1.4 Explain how to interpret non-verbal behaviour in face to face sales situations 1.5 State the differences between benefits and features 1.6 Describe the different methods used to sell benefits 1.7 Explain how to involve the prospect in reaching solutions to sales problems

Learning outcome
2. Be able to prepare for the sale
Assessment criteria
The learner can: 2.1 Develop a structured sales plan for the meeting that makes effective use of the time available 2.2 Select resources to be used during contact with the customer that are consistent with the plan

Learning outcome
3. Be able to conduct a face to face sales meeting with the customer
Assessment criteria
The learner can: 3. 1 Follow organisational standards of personal presentation when meeting customers 3.2 Work within social and cultural constraints relating to the sector/industry and/or customer 3.3 Behave in a way that is likely to develop a rapport with the customer 3.4 Identify customer requirements through the use of questioning and active listening 3.5 Confirm customer requirements by summarising their buying needs and interests 3.6 Identify products and/or services which match the customer's needs and confirm with the customer that they are suitable 3.7 Communicate unique selling points to the customer 3.8 Provide the customer with opportunities to discuss and assess features and benefits of products and/or services 3.9 Interpret buying signals and act on them to progress the sale 3.10 Provide the customer with materials to support the promotion of products and/or services

Learning outcome
4. Be able to deal with sales objections during face to face sales situations
Assessment criteria
The learner can: 4.1 Identify sales objections prior to dealing with the customer 4.2 Clarify objections and identify potential sales opportunities from them 4.3 Evaluate potential trade-offs that will be mutually beneficial to the customer and to the organisation 4.4 Record any area in which the product and/or service does not meet the customer's requirements 4.5 Resolve customer queries about the product and/or service 4.6 Reassure the customer and confirm their objections have been overcome

Learning outcome
5. Be able to close the sale
Assessment criteria
The learner can: 5.1 Perform a trial close to establish whether or not further objections exist 5.2 Gain a commitment from the customer to close the sale 5.3 Complete the formalities of the sale following organisational procedures

Unit 264 Processing information and updating records in relation to contracts of insurance in a financial services environment

UAN:	K/506/6058
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM03 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an insurer or an intermediary in the London Market. The learner's work will include creating and maintaining cover or claims records. This will involve working within the systems and processes which are specific to the London market. The learner will also monitor for the receipt of funds and outstanding updates to cover or claims information.

Learning outcome
The learner will: 1. Be able to create and maintain cover or claims records.
Assessment criteria
The learner can: 1.1 identify the information needed to create and maintain cover or claims records. 1.2 obtain all the required information and documentation. 1.3 clarify any information which is unclear

Learning outcome
2 Be able to maintain cover or claims files
Assessment criteria
The learner can: 2.1 create and maintain cover or claim files ensuring the correct structure is available to allow colleagues to use these in placing or amending cover or processing claims identify the reports and data

needs of colleagues 2.2 ensure cover or claims files contain all the information needed in the format to meet market requirements 2.3 assist colleagues in ensuring that correspondence, documents, statistics and other relevant information is retained on file.

Learning outcome
The learner will: 3. Be able to monitor outstanding work items.
Assessment criteria
The learner can: 3.1 monitor receipt of funds due to meet settlement terms. 3.2 monitor and chase customers for updates to cover or claims information 3.3 ensure all records are maintained in a required timescale.

Learning outcome
The learner will: 4 Be able to act within personal authority limits.
Assessment criteria
The learner can: 4.1 identify limits of authority and describe the action required when work falls outside those limits 4.2 refer any situations that fall outside limits of authority to the appropriate person or department 4.3 explain how other individuals and teams are affected by the work carried out.

Learning outcome
The learner will: 5. Be able to comply with internal policies and procedures.
Assessment criteria
The learner can: 5.1 describe the organisation's policies and procedures relevant to the work being carried 5.2 explain the potential consequences of not complying with relevant organisational policies and procedures 5.3 carry out work in accordance with organisational policies and procedures and service standards 5.4 describe how to use ICT systems which are relevant to the work carried out

Learning outcome
The learner will: 6. Be able to comply with external requirements and regulations .
Assessment criteria

The learner can: 6.1 summarise the insurance and legal principles which are relevant to the work carried out 6.2describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 6.3 describe the main features of key product types relevant to the work being carried out 6.4 describe the main features of market systems and processes relevant to the work carried out 6.5 describe the regulatory requirements which must be complied with in the work carried out 6.6 explain the potential consequences of not complying with relevant regulatory requirements 6.7 carry out work in accordance with legal, regulatory and market requirements

Unit 265 Providing information to others in a financial services environment

UAN:	H/506/6060
Level:	2
Credit value:	5
GLH:	27
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM04 from the London Market suite
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for learners who work for an insurer or an intermediary in the London Market. The learner's work will include providing information to colleagues and/or clients. This will involve working within the systems and processes which are specific to the London Market. Working as part of a team, the learner must ensure that colleagues are kept up to date with any information which may impact on their role

Learning outcome
The learner will: 1. Be able to collate information requested by clients and colleagues
Assessment criteria
The learner can: 1. 1.identify requests from clients for information relating to financial services products or services which are within your limits of authority 1.2 identify requests from colleagues for information which are within your own level of authority 1.3 collate the information required to respond to clients and colleagues using relevant company and market systems 1.4 clarify any missing information.

Learning outcome
2. Be able to respond to requests for information from colleagues and/or clients
Assessment criteria
The learner can:

2.1 prepare information for clients and colleagues in the appropriate structure according to their needs 2.2 prepare information for clients and colleagues in the appropriate structure according to their needs 2.3 prepare information in a format to meet market requirements 2.4 respond to requests for information from clients and/or colleagues 2.5 provide information to clients or colleagues within required timescales.

Learning outcome
3. Be able to update colleagues
Assessment criteria
The learner can: 3.1 advise colleagues of any information received from or sent to clients which may impact on their role.

Learning outcome
4. Be able to keep accurate and complete records
Assessment criteria
The learner can: 4.1 keep accurate and complete records of any information provided.

Learning outcome
The learner will: 5. Be able to act within personal authority limits
Assessment criteria
The learner can: 5.1 identify limits of authority and describe the action required when work falls outside those limits 5.2 refer any requests for information that fall outside limits of authority to the appropriate person or department 5.3 explain how other individuals and teams are affected by the work carried out 5.4 Identify sources of information and advice.

Learning outcome
The learner will: 6. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 6.1 describe the organisation's policies and procedures relevant to the work being carried 6.2 explain the potential consequences of not complying with relevant organisational policies and procedures 6.3 carry out work in accordance with organisational policies and procedures and service standards 6.4 describe how to use ICT systems which are relevant to the work carried out.

Learning outcome
The learner will: 7. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 7.1 summarise the insurance and legal principles which are relevant to the work carried out 7.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 7.3 describe the main features of key product types relevant to the work being carried out 7.4 describe the main features of market systems and processes relevant to the work carried out 7.5 describe the regulatory requirements which must be complied with in the work carried out 7.6 explain the potential consequences of not complying with relevant regulatory requirements 7.7 carry out work in accordance with legal, regulatory and market requirements.

Unit 266 Contributing to the delivery and achievement of team and business objectives in a financial services environment

UAN:	K/506/6061
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM05 from the London Market suite.
Assessment requirements:	Portfolio of evidence
Aim:	This unit is suitable for learners who work for an insurer or an intermediary in the London Market. The learner will plan and prioritise their work, gaining the help and support of others where necessary. This will involve working within the systems and processes which are specific to the London Market. The learner will also monitor own performance and identify more efficient ways of working.

Learning outcome
The learner will: 1. Be able to plan and manage own work
Assessment criteria
The learner can: 1.1 plan and prioritise own work to meet team and business objectives 1.2 identify and deal with problems relating to own work in supporting the placing or amendment of business or processing of claims 1.3 gain the support of others where necessary 1.4 keep relevant people informed of progress with own work 1.5 anticipate and identify the needs of colleagues and other stakeholders for support in the placing or amendment of business or processing of claims

Learning outcome
2. Be able to manage own performance
Assessment criteria
The learner can: 2.1 monitor own performance 2.2 meet the Key Performance Indicators for own role 2.3 contribute to successful team or department audit and compliance scores

Learning outcome
3. Be able to maintain effective business relationships
Assessment criteria
The learner can: 3.1 develop and maintain effective working relationships both internally and externally.

Learning outcome
4. Be able to identify more efficient methods of working
Assessment criteria
The learner can: 4.1 identify methods of working which would be more efficient in delivering team and business objectives 4.2 communicate methods of working to improve the delivery of team and business objectives

Learning outcome
5. Understand business objectives and key performance indicators
Assessment criteria
The learner can: 5.1 Identify the business objectives of your team and how these contribute to the overall objectives of the business 5.2 Identify the key performance indicators for own role 5.3 explain how other individuals and teams are affected by the work carried out

Learning outcome
6. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 6.1 describe the organisation's policies and procedures relevant to the work being carried 6.2 explain the potential consequences of not complying with relevant organisational policies and procedures 6.3 carry out work in accordance with organisational policies and procedures and service standards

Learning outcome
7. Be able to comply with external requirements and regulations
Assessment criteria
The learner can: 7.1 summarise the insurance and legal principles which are relevant to the work carried out 7.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 7.3 describe the main features of key product types relevant to the work being carried out 7.4 describe the main features of market systems and processes relevant to the work carried out 7.5 describe the regulatory requirements which must be complied with in the work carried out 7.6 explain the potential consequences of not complying with relevant regulatory requirements 7.7 carry out work in accordance with legal, regulatory and market requirements.

Unit 267 Collating, preparing and monitoring information and data from a variety of sources

UAN:	M/506/6062
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM02 from the London Market suite.
Assessment requirements:	Portfolio of evidence. The following unit allows the use of a realistic working environment (see CFA assessment strategy).
Aim:	This unit is suitable for learners who work for an insurer or an intermediary in the London Market. The learner will support the placement or amendment of business or processing claims by monitoring the workflow to ensure it delivers the required outputs. This will involve working within the systems and processes which are specific to the London market. The learner will also support colleagues by preparing reports and data.

Learning outcome
The learner will: 1. Be able to maintain data.
Assessment criteria
The learner can: 1.1 maintain information and spreadsheets to support the placing and/or amendment of business, or processing of claims

Learning outcome
2. Be able to prepare reports and data
Assessment criteria
The learner can: 2.1 identify the reports and data needs of colleagues 2.2 collate the required information and data from all relevant sources 2.3 prepare relevant reports and data in line with required timescales 2.4 provide support to colleagues in the collection and presentation of

data for customers.

Learning outcome
3. Be able to manage the workflow.
Assessment criteria
The learner can: 3.1 monitor the workflow to support the placing and/or amendment of business, or processing of claims 3.2 take the appropriate action in respect of any items outstanding 3.3 identify and resolve any queries or problems in the workflow 3.4 ensure that systems used to monitor the progress of work are kept up to date

Learning outcome
4. Be able to keep accurate and complete records
Assessment criteria
The learner can: 4.1 keep accurate and complete records

Learning outcome
5. Be able to act within personal authority limits
Assessment criteria
The learner can: 5.1 identify limits of authority and describe the action required when work falls outside those limits 5.2 refer any situations that fall outside limits of authority to the appropriate person or department 5.3 explain how other individuals and teams are affected by the work carried out .

Learning outcome
6. Be able to comply with internal policies and procedures
Assessment criteria
The learner can: 6.1 describe the organisation's policies and procedures relevant to the work being carried 6.2 explain the potential consequences of not complying with relevant organisational policies and procedures 6.3 carry out work in accordance with organisational policies and procedures and service standards 6.4 describe how to use ICT systems which are relevant to the work carried out

Learning outcome
7. Be able to comply with external requirements and regulations
Assessment criteria

The learner can:

7.1 summarise the insurance and legal principles which are relevant to the work carried out

7.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities

7.3 describe the main features of key product types relevant to the work being carried out

7.4 describe the main features of market systems and processes relevant to the work carried out

7.5 describe the regulatory requirements which must be complied with in the work carried out

7.6 explain the potential consequences of not complying with relevant regulatory requirements

7.7 carry out work in accordance with legal, regulatory and market requirements.

Unit 268 Providing documentation in support of contracts of insurance

UAN:	T/506/6063
Level:	2
Credit value:	5
GLH:	30
Relationship to NOS:	This unit covers the skills, knowledge and understanding requirements within NOS FSPLM01 from the London Market suite.
Assessment requirements:	Portfolio of evidence.
Aim:	This unit is suitable for those working for an insurer or an intermediary in the London Market. The learner will prepare documentation in support of placing or amending contracts of insurance, or processing claims, or both. This will involve working within the systems and processes which are specific to the London Market. The learner will need to ensure they act within their authority levels and pay attention to details that are critical to your work.

Learning outcome
The learner will: 1. Be able to prepare market documentation.
Assessment criteria
The learner can: 1.1 identify the market documentation required by colleagues to support the placing or amendment of business or processing of claims 1.2 collate the information needed to prepare market documentation for colleagues 1.3 produce documentation for colleagues using the appropriate company and market systems and processes 1.4 review all documentation to ensure that it is accurate and correct

Learning outcome
2. Be able to provide clients with contract or claims documentation
Assessment criteria
The learner can: 2.1 identify contract or claims documentation to be sent to clients. 2.2 check all contract or claims documentation to be sent to clients is accurate and correct 2.3 provide clients with insurer or reinsurer produced documentation 2.4 adhere to contract certainty and evidence of cover guidelines

Learning outcome
The learner will: 3. Be able to respond to queries regarding documentation supplied.
Assessment criteria
The learner can: 3.1 respond to any queries from colleagues regarding documentation supplied 3.2 respond to any queries from clients regarding documentation supplied.

Learning outcome
The learner will: 4 Be able to keep accurate and complete records.
Assessment criteria
The learner can: 4.1 keep accurate and complete records.

Learning outcome
The learner will: 5. Be able to act within personal authority limits.
Assessment criteria
The learner can: 5.1 identify limits of authority and describe the action required when work falls outside those limits 5.2 refer any situations that fall outside limits of authority to the appropriate person or department 5.3 explain how other individuals and teams are affected by the work carried out

Learning outcome
The learner will: 6. Be able to comply with internal policies and procedures .
Assessment criteria
The learner can: 6.1 describe the organisation's policies and procedures relevant to the work being carried 6.2 explain the potential consequences of not complying with relevant organisational policies and procedures 6.3 carry out work in accordance with organisational policies and procedures and service standards 6.4 describe how to use ICT systems which are relevant to the work carried out.

Learning outcome
The learner will: 7. Be able to comply with external requirements and regulations .
Assessment criteria
The learner can: 7.1 summarise the insurance and legal principles which are relevant to the work carried out 7.2 describe the structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on work activities 7.3 describe the main features of key product types relevant to the work being carried out 7.4 describe the main features of market systems and processes relevant to the work carried out 7.5 describe the regulatory requirements which must be complied with in the work carried out 7.6 explain the potential consequences of not complying with relevant regulatory requirements 7.7 carry out work in accordance with legal, regulatory and market requirements.

Appendix 1 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 the **Centres and Training Providers homepage** on **www.cityandguilds.com**.

Centre Manual - Supporting Customer Excellence contains detailed information about the processes which must be followed and requirements which must be met for a centre to achieve 'approved centre' status, or to offer a particular qualification, as well as updates and good practice exemplars for City & Guilds assessment and policy issues. Specifically, the document includes sections on:

- The centre and qualification approval process
- Assessment, internal quality assurance and examination roles at the centre
- Registration and certification of candidates
- Non-compliance
- Complaints and appeals
- Equal opportunities
- Data protection
- Management systems
- Maintaining records
- Assessment
- Internal quality assurance
- External quality assurance.

Our Quality Assurance Requirements encompasses all of the relevant requirements of key regulatory documents such as:

- Regulatory Arrangements for the Qualifications and Credit Framework (2008)
- SQA Awarding Body Criteria (2007)
- NVQ Code of Practice (2006)

and sets out the criteria that centres should adhere to pre and post centre and qualification approval.

Access to Assessment & Qualifications 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 homepage** section of the City & Guilds website also contains useful information such on such things as:

- **Walled Garden:** how to register and certificate candidates on line
- **Qualifications and Credit Framework (QCF)**: general guidance about the QCF and how qualifications will change, as well as information on the IT systems needed and FAQs
- **Events**: dates and information on the latest Centre events
- **Online assessment**: how to register for e-assessments.

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www.cityandguilds.com

Useful contacts

UK learners General qualification information	E: **learnersupport@cityandguilds.com**
International learners General qualification information	F: +44 (0)20 7294 2413 E: **intcg@cityandguilds.com**
Centres Exam entries, Certificates, Registrations/enrolment, Invoices, Missing or late exam materials, Nominal roll reports, Results	F: +44 (0)20 7294 2413 E: **centresupport@cityandguilds.com**
Single subject qualifications Exam entries, Results, Certification, Missing or late exam materials, Incorrect exam papers, Forms request (BB, results entry), Exam date and time change	F: +44 (0)20 7294 2413 F: +44 (0)20 7294 2404 (BB forms) E: **singlesubjects@cityandguilds.com**
International awards Results, Entries, Enrolments, Invoices, Missing or late exam materials, Nominal roll reports	F: +44 (0)20 7294 2413 E: **intops@cityandguilds.com**
Walled Garden Re-issue of password or username, Technical problems, Entries, Results, e-assessment, Navigation, User/menu option, Problems	F: +44 (0)20 7294 2413 E: **walledgarden@cityandguilds.com**
Employer Employer solutions, Mapping, Accreditation, Development Skills, Consultancy	T: +44 (0)121 503 8993 E: **business@cityandguilds.com**
Publications Logbooks, Centre documents, Forms, Free literature	F: +44 (0)20 7294 2413

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City & Guilds Group

The City & Guilds Group operates from three major hubs: London (servicing Europe, the Caribbean and Americas), Johannesburg (servicing Africa), and Singapore (servicing Asia, Australia and New Zealand). The Group also includes the Institute of Leadership & Management (management and leadership qualifications), City & Guilds Land Based Services (land-based qualifications), the Centre for Skills Development (CSD works to improve the policy and practice of vocational education and training worldwide) and Learning Assistant (an online e-portfolio).

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