www.highfieldqualifications.com

Qualification Specification

Highfield Level 2 Certificate in Providing Financial Services (RQF)

Qualification Number: 601/8006/7

Version 1.1 September 2019

Copyright © [2017]. HABC Ltd. All rights reserved
Highfield House, Heavens Walk, Lakeside, Doncaster, South Yorkshire, DN4 5HZ, United Kingdom
Tel +44 08452260350 Tel +44 01302363277 Fax +44 08452260360

Contents

Introduction 3
Qualification regulation and support 3
Key facts 3
Qualification overview and objective 3
Entry requirements 3
Geographical coverage 3
Guidance on delivery 3
Guidance on assessment 4
Guidance on quality assurance 4
Recognition of prior learning (RPL) 5
Assessor requirements 5
Internal quality assurance (IQA) requirements 5
Countersigning strategy 5
Mapping to National Occupational Standards (NOS) 6
Reasonable adjustments and special considerations 6
ID requirements 6
Progression opportunities 6
Additional support/training 7
Appendix 1: Qualification structure 8
Appendix 2: Qualification content 15
Further Optional Group 130
Appendix 3: Sample assessment material 157

Highfield Level 2 Certificate in Providing Financial Services (RQF)

Introduction

This qualification specification is designed to outline all you need to know to offer this qualification at your centre. If you have any further questions, please contact your account manager.

Qualification regulation and support

The Highfield Level 2 Certificate in Providing Financial Services (RQF) has been developed and is awarded by Highfield Qualifications and sits on the Regulated Qualifications Framework (RQF). The RQF is a qualification framework regulated by Ofqual and CCEA Regulation. The qualification is also regulated by Qualifications Wales.

Key facts

Qualification number:	601/8006/7
Learning aim reference:	60180067
Credit value:	21
Assessment method:	Portfolio of Evidence
Guided learning hours (GLH):	133
Total qualification time (TQT):	210

Qualification overview and objective

This qualification is designed for those learners wishing to gain a nationally recognised qualification in Providing Financial Services. The objective of the qualification is to train insurance underwriters, claims and broking staff, banking cashiers/call centre advisers, investment operators, pension administrators, financial advice and mortgage support staff and those involved in debt collections.

The qualification forms the competency component of the Intermediate Apprenticeship in Providing Financial Services. It can also be taken as a stand-alone qualification.

Entry requirements

To register on to this qualification, learners are required to meet the following entry requirements:

- 16 years of age or above; and
- it is advised that learners have a minimum of level 1 literacy and numeracy

Geographical coverage

This qualification is suitable for delivery in England and Northern Ireland.

Guidance on delivery

The total qualification time (TQT) for this qualification is 210 and of this 133 are recommended as guided learning hours.

TQT is an estimate of the total number of hours it would take an average learner to achieve and demonstrate the necessary level of attainment to be awarded with a qualification, both under direct supervision (forming guided learning hours) and without supervision (all other time). TQT and GLH values are advisory and assigned to a qualification as guidance.

Guidance on assessment

This qualification is assessed by portfolio of evidence which will be internally assessed and internally quality assured by the Centre. Suggested paperwork is available to download from the Highfield website. If a Centre would like to use alternative paperwork, this must be sent to the External Quality Support team for approval.

This qualification is designed to be delivered and assessed in a real work environment. However, where simulation is permitted, this is identified within the relevant unit. Simulation is only allowed in the following units:

Unit reference	Title	AC
J/602/5477	Complying with regulations within the financial services environment	3.3 3.4
J/601/8254	Authorising financial transactions using telecommunications	3.3
H/601/8259	Operating a sterling counter till	4.4
D/601/8261	Operating a multi-currency till	4.3
J/601/8321	Assessing and using straightforward financial information to reconcile accounts	2.6
Y/601/8503	Processing straightforward insurance renewals as an intermediary	7.2
L/601/8546	Processing straightforward mid-term amendments	5.3
M/601/8717	Processing payments relating to stakeholder investment transactions or accounts	5.4
D/602/5405	Processing instructions for straightforward mortgage and/or financial planning business	2.5
L/601/2729	Debt collection negotiations practice	2.3

The following units allow the use of a realistic working environment (please refer to the CFA assessment strategy).

Unit reference	Title	AC
J/601/1210	Deliver reliable customer service	All
M/601/1511	Resolve customer service problems	All
L/601/0933	Give customers a positive impression of yourself and your organisation	All
L/601/1225	Deal with customers using bespoke software	All
H/601/1540	Support customers using on-line customer services	All

Centres must take all reasonable steps to avoid any part of the assessment of a learner (including any internal quality assurance and invigilation) being undertaken by any person who has a personal interest in the result of the assessment.

Guidance on quality assurance

Internal quality assurance must be completed by an appropriately qualified person and that person must not have been involved in any aspect of the delivery or assessment of the course they are quality assuring.

Recognition of prior learning (RPL)

Centres may apply to use recognition of prior learning or prior achievement to reduce the amount of time spent in preparing the learner for assessment. For further information on how centres can apply to use RPL as described above, please refer to the Recognition of Prior Learning (RPL) policy in the members' area of the Highfield website. This policy should be read in conjunction with this specification and all other relevant Highfield documentation.

Assessor requirements

Highfield recommends nominated assessors for this qualification meet the following:

- have credible up to date technical competence, developed through one or more of:
  - expertise gained in recent actual experience of working in the occupational area, achievement of qualifications which attest to their competence in the role covered by the qualification(s);
  - experience in supervising people who perform the role covered by qualification(s);
  - experience gained in providing training in a workplace context for those who perform the role covered by the qualification(s);
- hold or be working towards a recognised assessing qualification [or experience], which could include any of the following:
  - A1 Assessor Award or Level 3 Certificate in Assessing Vocational Achievement; and
- maintain appropriate continued professional development for the subject area

Internal quality assurance (IQA) requirements

Highfield recommends internal quality assurers for this qualification meet the following:

- Have credible up to date technical understanding, developed through one or more of:
  - Experience as a practitioner in the role covered by the qualification(s);
  - Achievement of professional qualifications attesting to their competence in the role covered by the qualification(s);
  - Experience in the supervision of people who perform the role covered by the qualification(s);
  - Providing training in a workplace context for those who perform the role covered by the qualification(s);
- Hold or be working towards a recognised IQA qualification, which could include any of the following:
  - V1 Award or Level 4 Award in the Internal Quality Assurance of Assessment Processes and Practice; and
- Maintain appropriate continued professional development for the subject area.

Countersigning strategy

While it is a minimum requirement for centres to have the appropriately qualified workforce in place, it is understood that centres may have new personnel who are working towards those requirements. During this period, centres are required to have a robust countersigning strategy in place that supports and validates unqualified assessment/quality assurance decisions, until the point where they meet the requirements as detailed above.

Mapping to National Occupational Standards (NOS)

This qualification maps to the following National Occupational Standards (NOS):

- Administration for mortgage and/or financial planning intermediaries
- Bank and building society accounts
- Customer payments for financial products & services
- Debt collections
- General insurance
- Financial services core competences
- Financial services customer care
- Financial services sales process
- Investment operations
- Life, pensions & investments
- Pensions scheme administration

Reasonable adjustments and special considerations

Highfield has measures in place for learners who require additional support. Please refer to Highfield Qualifications' Reasonable Adjustments Policy for further information/guidance.

ID requirements

It is the responsibility of the centre to have systems in place to ensure that the person taking an assessment is indeed the person they are claiming to be. All centres are therefore required to ensure that each learner's identification is checked before they undertake the assessment. Highfield Qualifications recommends the following as proof of a learner's identity:

- a valid passport (any nationality)
- a signed UK photocard driving licence
- a valid warrant card issued by HM forces or the police
- another photographic ID card, e.g. employee ID card, student ID card, travel card etc.

If a learner is unable to produce any of the forms of photographic identification listed above, a centre may accept another form of identification containing a signature, for example, a credit card. Identification by a third-party representative, such as a line manager, human resources manager or invigilator, will also be accepted.

For more information on learner ID requirements, please refer to Highfield Qualifications' Core Manual.

Progression opportunities

On successful completion of this qualification, learners may wish to continue their development by undertaking one of the following qualifications:

- Advanced Apprenticeship in Providing Financial Services
- Level 4 Higher Apprenticeship in Banking;
- Institute of Credit Management (ICM) Level 5 Diploma in Credit Management;
- Foundation Degrees in Credit Management - please see the UCAS website for further information - http://fd.ucas.com/CourseSearch/D efault.aspx;

Additional support/training

The National Counter Terrorism Security Office (NaCTSO) is a police unit that works alongside the Home Office to support the 'protect and prepare' areas of the government's counterterrorism strategy. One of their aims is to encourage the public to recognise and report suspicious activity and behaviour. You can find information, advice and guidance on recognising, acting on and reporting suspicious behaviour on the following website:
https://www.gov.uk/government/organisations/national-counter-terrorism-security-office

As an apprentice you can access the free NaCTSO Action Counters Terrorism (ACT) Awareness e-learning course. This award-winning and invaluable training tool will help you to understand your role in recognising and reporting suspected terrorism and what to do in the event of a terrorist attack.

To access the course:

- follow the link: http://ct.highfieldelearning.com/org/TheHighfieldGroup
- answer the questions
- click start

Appendix 1: Qualification structure

To complete the Highfield **Level 2 Certificate in Providing Financial Services,** learners must complete the following:

- **all units** contained within the mandatory group totalling **14 credits**
- the required units from one pathway, totalling at least **6 credits**
- one unit that has not already been achieved from the pathway groups, totalling at least **1 credit**

Mandatory group
Learners must achieve **all units** in this group

Unit reference	Unit title	Level	GLH	Credit
J/602/5477	Complying with regulations within the financial services environment	2	52	6
K/602/5472	Improving and maintaining workplace competence in a financial services environment	2	33	4
A/602/5475	Planning and organising work in a financial services environment	2	33	4

Pathway Groups
Learners must achieve the required units from **one** pathway group, totalling **at least 6 credits**, chosen from the following pathways:

- Pathway A: Banking and Building Society Accounts
- Pathway B: Customer payments for financial products and services
- Pathway C: General Insurance
- Pathway D: Investment Operations
- Pathway E: Life, pensions and investments
- Pathway F: Financing and credit
- Pathway G: Administration for financial planning and/or mortgage intermediaries
- Pathway H: Debt collections

Pathway A: Banking and Building Society Accounts
Learners must achieve a minimum of **2 units and at least 7 credits** from this pathway group

Unit reference	Unit title	Level	GLH	Credit
J/601/8254	Authorising financial transactions using telecommunications	2	10	4
Y/601/8288	Building effective relationships with clients in a financial services environment	2	10	3
L/602/5500	Dealing with requests to cancel financial services products or services	2	15	4
D/601/8261	Operating a multi-currency till	2	15	5
H/601/8259	Operating a sterling counter till	2	11	4
K/601/8277	Processing documentation for bank or building society accounts	2	10	4

L/601/8319	Providing information to customers in a financial services environment	2	9	4
T/601/8251	Setting up bank or building society accounts for customers	2	15	4

Pathway B: Customer payments for financial products and services

Learners must achieve a minimum of **2 units and at least 8 credits** from this pathway group

Unit reference	Unit title	Level	GLH	Credit
J/601/8321	Assessing and using straightforward financial information to reconcile accounts	2	10	4
Y/601/8324	Operating credit control procedures	3	10	4
K/601/8330	Operating payment by instalments	3	10	4
M/601/8328	Preparing and pursuing statements of account for financial products and services	2	6	4
F/601/8320	Processing customers' financial transactions	2	8	4
L/601/8319	Providing information to customers in a financial services environment	2	9	4

Pathway C: General Insurance

Learners must achieve a minimum of **2 units and at least 7 credits** from this pathway group

Unit reference	Unit Title	Level	GLH	Credit
T/601/8475	Agreeing the settlement of straightforward claims for uninsured losses	2	30	5
Y/601/8288	Building effective relationships with clients in a financial services environment	2	10	3
L/602/5500	Dealing with requests to cancel financial services products or services	2	15	4
K/601/8456	Dealing with straightforward claims for insured losses	2	30	5
Y/601/8467	Processing straightforward claims for uninsured losses	2	30	5
K/601/8554	Processing straightforward insurance business as an intermediary	2	27	5
L/601/8336	Processing straightforward insurance policy documentation	2	30	5
Y/601/8341	Processing straightforward insurance renewals	2	30	5
Y/601/8503	Processing straightforward insurance renewals as an intermediary	2	27	5
L/601/8546	Processing straightforward mid-term amendments	2	27	5
A/601/8445	Processing straightforward new insurance claims notifications	2	30	5
L/601/8319	Providing information to customers in a financial services environment	2	9	4
R/601/8452	Settling straightforward insurance claims	2	30	5
F/601/8334	Underwriting straightforward new risks	2	30	5

R/601/8371	Underwriting straightforward policy alterations	2	30	5

Pathway D: Investment Operations

Learners must achieve a minimum of **2 units and at least 7 credits** from this pathway group

Unit reference	Unit Title	Level	GLH	Credit
Y/601/8713	Assessing and using financial information to reconcile stakeholder investment accounts	2	51	6
Y/601/8288	Building effective relationships with clients in a financial services environment	2	10	3
M/601/8717	Processing payments relating to stakeholder investment transactions or accounts	2	51	6
L/601/8319	Providing information to customers in a financial services environment	2	9	4

Pathway E: Life, Pensions and Investments

Learners must achieve a minimum of **2 units and at least 7 credits** from this pathway group

Unit reference	Unit Title	Level	GLH	Credit
Y/601/8288	Building effective relationships with clients in a financial services environment	2	10	3
L/602/5500	Dealing with requests to cancel financial services products or services	2	15	4
R/601/8743	Processing documentation for straightforward life, pensions and investment contracts	2	26	5
A/601/8719	Processing life, pensions and investment business applications	2	27	5
A/601/8722	Processing straightforward requests for payment against life, pensions and investment contracts	2	27	5
L/601/8319	Providing information to customers in a financial services environment	2	9	4
M/601/8720	Underwriting straightforward alterations to life, pensions and investment contracts	2	27	5

Pathway F: Financing and Credit

Learners must achieve a minimum of **2 units and at least 6 credits** from this pathway group

Unit reference	Unit Title	Level	GLH	Credit
Y/601/8288	Building effective relationships with clients in a financial services environment	2	10	3
L/602/5500	Dealing with requests to cancel financial services products or services	2	15	4
F/602/5431	Processing applications for financing and credit facilities	2	5	3
L/602/5433	Processing documentation for financing and credit facilities	2	5	3
L/601/8319	Providing information to customers in a financial services environment	2	9	4

Pathway G: Administration for financial planning and/or mortgage intermediaries

Learners must achieve a minimum of **2 units and at least 7 credits** from this pathway group

Unit reference	Unit Title	Level	GLH	Credit
Y/601/8288	Building effective relationships with clients in a financial services environment	2	10	3
M/602/5408	Contributing to reports for mortgage and/or financial planning clients	2	8	4
L/602/5500	Dealing with requests to cancel financial services products or services	2	15	4
D/602/5405	Processing instructions for straightforward mortgage and/or financial planning business	2	10	4
Y/602/5404	Providing an administrative service for mortgage and/or financial planning clients	2	7	4
L/601/8319	Providing information to customers in a financial services environment	2	9	4

Pathway H: Debt Collections

Learners must achieve **two** sub-groups from H1 to H6, totalling at **least 7 credits.**

Sub-Group H1: Debt repayment monitoring

Learners must achieve both units, totalling 7 credits

Unit reference	Unit Title	Level	GLH	Credit
M/601/2738	Debt Repayment Monitoring Practice	3	20	4
D/601/2718	Debt Repayment Monitoring Principles	2	15	3

Sub-Group H2: Payment processing

Learners must achieve both units, totalling 2 credits

Unit reference	Unit Title	Level	GLH	Credit
K/601/2737	Payment Processing Practice	2	5	1
R/601/2716	Payment Processing Principles	2	5	1

Sub-Group H3: Debt collection case management (pre-legal)

Learners must achieve both units, totalling 8 credits

Unit reference	Unit Title	Level	GLH	Credit
D/601/2735	Debt Collection Case Management Practice _pre legal	2	20	4
J/601/2714	Debt Collection Case Management Principles _pre legal	2	20	4

Sub-Group H4: Debtor call handling

Learners must achieve both units, totalling 5 credits

Unit reference	Unit Title	Level	GLH	Credit
L/601/2732	Debtor Call Handling Practice	2	15	3
A/601/2712	Debtor Call Handling Principles	2	10	2

Sub-Group H5: Debt collection negotiations

Learners must achieve both units, totalling 7 credits

Unit reference	Unit Title	Level	GLH	Credit
L/601/2729	Debt Collection Negotiations Practice	2	20	4
T/601/2708	Debt Collection Negotiations Principles	2	15	3

Sub-Group H6: Preparation for debt collection

Learners must achieve both units, totalling 5 credits

Unit reference	Unit Title	Level	GLH	Credit
T/601/2725	Preparation for Debt Collection Practice	2	15	3
H/601/2705	Preparation for Debt Collection Principles	2	10	2

Further Optional Group

Learners must successfully complete **one unit and at least 1 credit** from units that have not already been achieved from the pathway groups.

Units which **only** appear in the Further Optional Group are marked with an asterisk and are included at the end of this Appendix.

Unit reference	Unit Title	Level	GLH	Credit
T/601/8475	Agreeing the settlement of straightforward claims for uninsured losses	2	30	5
R/601/8323*	Assessing and using complex financial information to reconcile accounts	3	9	4
Y/601/8713	Assessing and using financial information to reconcile stakeholder investment accounts	2	51	6
J/601/8321	Assessing and using straightforward financial information to reconcile accounts	2	10	4
J/601/8254	Authorising financial transactions using telecommunications	2	10	4
Y/601/8288	Building effective relationships with clients in a financial services environment	2	10	3
M/602/5408	Contributing to reports for mortgage and/or financial planning clients	2	8	4
L/601/1225*	Deal with customers using bespoke software	2	33	5
H/602/5485*	Dealing with customers by telephone in a financial services environment	2	15	4
L/602/5500	Dealing with requests to cancel financial services products or services	2	15	4
K/601/8456	Dealing with straightforward claims for insured losses	2	30	5
D/601/2735	Debt Collection Case Management Practice _pre legal	2	20	4
J/601/2714	Debt Collection Case Management Principles _pre legal	2	20	4
L/601/2729	Debt Collection Negotiations Practice	2	20	4

Unit reference	Unit Title	Level	GLH	Credit
T/601/2708	Debt Collection Negotiations Principles	2	15	3
M/601/2738	Debt Repayment Monitoring Practice	3	20	4
D/601/2718	Debt Repayment Monitoring Principles	2	15	3
L/601/2732	Debtor Call Handling Practice	2	15	3
A/601/2712	Debtor Call Handling Principles	2	10	2
J/601/1210*	Deliver reliable customer service	2	33	5
H/502/8599*	Generating and qualifying sales leads	2	15	2
L/601/0933*	Give customers a positive impression of yourself and your organisation.	2	33	5
D/601/8261	Operating a multi-currency till	2	15	5
H/601/8259	Operating a sterling counter till	2	11	4
Y/601/8324	Operating credit control procedures	3	10	4
K/601/8330	Operating payment by instalments	3	10	4
K/601/2737	Payment Processing Practice	2	5	1
R/601/2716	Payment Processing Principles	2	5	1
T/601/2725	Preparation for Debt Collection Practice	2	15	3
H/601/2705	Preparation for Debt Collection Principles	2	10	2
T/502/8588*	Preparing and delivering a sales demonstration	2	20	3
M/601/8328	Preparing and pursuing statements of account for financial products and services	2	6	4
F/602/5431	Processing applications for financing and credit facilities	2	5	3
F/601/8320	Processing customers' financial transactions	2	8	4
K/601/8277	Processing documentation for bank or building society accounts	2	10	4
L/602/5433	Processing documentation for financing and credit facilities	2	5	3
R/601/8743	Processing documentation for straightforward life, pensions and investment contracts	2	26	5
D/602/5405	Processing instructions for straightforward mortgage and/or financial planning business	2	10	4
A/601/8719	Processing life, pensions and investment business applications	2	27	5
M/601/8717	Processing payments relating to stakeholder investment transactions or accounts	2	51	6
Y/601/8467	Processing straightforward claims for uninsured losses	2	30	5
L/601/8336	Processing straightforward insurance policy documentation	2	30	5
Y/601/8341	Processing straightforward insurance renewals	2	30	5
Y/601/8503	Processing straightforward insurance renewals as an intermediary	2	27	5

Unit reference	Unit Title	Level	GLH	Credit
K/601/8554	Processing straightforward insurance business as an intermediary	2	27	5
L/601/8546	Processing straightforward mid-term amendments	2	27	5
A/601/8445	Processing straightforward new insurance claims notifications	2	30	5
A/601/8722	Processing straightforward requests for payment against life, pensions and investment contracts	2	27	5
J/602/5494*	Promoting the organisation's additional financial services products and services	2	15	4
Y/602/5404	Providing an administrative service for mortgage and/or financial planning clients	2	7	4
L/601/8319	Providing information to customers in a financial services environment	2	9	4
M/601/1511*	Resolve customer service problems	2	40	6
J/502/8577*	Selling by telephone - inbound	2	27	4
J/502/8580*	Selling by telephone - outbound	2	27	4
L/502/8564*	Selling face to face	2	25	4
T/601/8251	Setting up bank or building society accounts for customers	2	15	4
R/601/8452	Settling straightforward insurance claims	2	30	5
H/601/1540*	Support customers using on-line customer services	2	33	5
F/601/8334	Underwriting straightforward new risks	2	30	5
R/601/8371	Underwriting straightforward policy alterations	2	30	5
M/601/8720	Underwriting straightforward alterations to life, pensions and investment contracts	2	27	5

Appendix 2: Qualification content

Mandatory Units

Unit 1: **Complying with regulations within the financial services environment**
Unit number: J/602/5477
Credit: 6
GLH: 52
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to find out and identify the regulatory requirements relevant to the job role	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
2. Be able to comply with financial regulations	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
3. Be able to identify and respond to failures to comply with financial regulations	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 2: **Improving and maintaining workplace competence in a financial services environment**

Unit number: K/602/5472
Credit: 4
GLH: 33
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilites within a financial services organisation	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
2. Be able to discuss and agree personal work objectives	2.1. Discuss work objectives with an appropriate person 2.2. Agree personal work objectives and tasks with an appropriate person
3. Be able to identify areas for personal development	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
4. Be able to discuss and agree to a personal development plan (PDP) and work objectives	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
5. Be able to implement a personal development plan (PDP) and work objectives	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 3: **Planning and organising work in a financial services environment**
Unit number: A/602/5475
Credit: 4
GLH: 33
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to develop a work plan	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
2. Be able to meet work plan objectives	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
3. Be able to work with others	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

Pathway A: Banking and Building Society Accounts
Learners must achieve a minimum of 2 units and at least 7 credits from this pathway group

Unit 4: Authorising financial transactions using telecommunications
Unit number: J/601/8254
Credit: 4
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to obtain and confirm all necessary details to commence the transaction process	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
2. Be able to apply the organisation's authorisation criteria	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
3. Be able to complete the transaction following organisational procedures	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 5: **Building effective relationships with clients in a financial services environment**
Unit number: Y/601/8288
Credit: 3
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to prepare for the delivery of effective customer service	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
2. Be able to work with clients to meet needs and expectations	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
3. Be able to confirm service delivery meets the needs and expectations of clients	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
4. Be able to comply with internal and external procedures and regulations	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 6: **Dealing with requests to cancel financial services products or services**
Unit number: L/602/5500
Credit: 4
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how and be able to discuss the reason for the cancellation with the customer	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
2. Understand how and be able to ensure the customer fully understands all the features and benefits which would be lost, if cancelled	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
3. Be able to arrange for the customer records to be amended accordingly and for confirmation to be sent to the customer	3.1. Follow organisational procedures once the customer decides to proceed with the cancellation
4. Be able to work within organisational procedures and legal and regulatory requirements	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 7: **Operating a multi-currency till**
Unit number: D/601/8261
Credit: 5
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to set up a multi-currency till and prepare for dealing with customers	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
2. Be able to operate a multi-currency till applying counter security measures	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
3. Be able to shut down a multi-currency till	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
4. Be able to monitor and comply with all codes, laws and regulatory requirements	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 8: **Operating a sterling counter till**
Unit number: H/601/8259
Credit: 4
GLH: 11
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to set up a sterling counter till and prepare for dealing with customers	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
2. Be able to operate a sterling counter till applying counter security measures	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
3. Be able to shut down a sterling counter till	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
4. Be able to monitor and comply with all codes, laws and regulatory requirements	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 9: **Processing documentation for bank or building society accounts**
Unit number: K/601/8277
Credit: 4
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to gather information needed to process the documentation	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
2. Be able to produce the documentation	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
3. Be able to issue the documentation	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
4. Be able to comply with all codes, laws and regulatory requirements	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 10: **Providing information to customers in a financial services environment**
Unit number: L/601/8319
Credit: 4
GLH: 9
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to acknowledge customer requests for information in a financial services environment	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
2. Be able to provide information on financial products and/or services to customers	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

Learning Outcomes	Assessment Criteria
The learner will	*The learner can*
	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 11: **Setting up bank or building society accounts for customers**
Unit number: T/601/8251
Credit: 4
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to obtain the information required to identify and confirm the appropriate account	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
2. Be able to obtain and record all customer details and documentation required for the setting up of the account	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
3. Be able to set up the account ensuring compliance in all activities	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

Pathway B: Customer payments for financial products and services
Learners must achieve a minimum of 2 units and at least 8 credits from this pathway group

Unit 12: Assessing and using straightforward financial information to reconcile accounts
Unit number: J/601/8321
Credit: 4
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to assess straightforward financial information	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
2. Be able to deal with and resolve straightforward queries	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
3. Be able to comply with all codes, laws and regulatory requirements	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 13: **Operating credit control procedures**
Unit number: Y/601/8324
Credit: 4
GLH: 10
Level: 3

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to identify non payment	1.1. Identify the different methods of receiving financial information 1.2. Identify instances of non-payment 1.3. Identify bad and potentially bad debts accurately 1.4. Establish the reasons for non-payment
2. Be able to take appropriate action with non payment	2.1. Explain the organisation's policy and procedure for communicating with customers 2.2. Take action to recover monies due by clarifying discrepancies and requesting any outstanding amounts 2.3. Explain why and how respect should be shown to customers 2.4. Obtain the customer's agreement to pay the amount owed 2.5. Agree appropriate methods of payment with the customer and monitor their compliance with these 2.6. Identify continued non-payment and take appropriate action 2.7. Take the nature and circumstances of the account holder into account when deciding what action to take 2.8. Explain the organisation's customer service and complaints procedure 2.9. Explain the sources of information and advice within the organisation
3. Be able to comply with all codes, laws and regulatory requirements	3.1. Follow the organisation's systems, procedures and time limits for dealing with late payments 3.2. Act within the personal authority limits recognising when to refer to others 3.3. Keep accurate and up-to-date records of all actions taken 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 14: Operating payment by instalments
Unit number: K/601/8330
Credit: 4
GLH: 10
Level: 3

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to arrange payment by instalments	1.1. Identify transactions which are to be paid by instalments 1.2. Check the instalment instruction contains relevant and correct information 1.3. Obtain missing information from the appropriate source 1.4. Set up payment records correctly
2. Be able to monitor payments made by instalment	2.1. Monitor the customer's compliance with the agreed arrangements 2.2. Issue appropriate notifications when default timescales are exceeded 2.3. Correctly apply organisational escalation procedures when dealing with late payments 2.4. Explain the escalation procedures within the organisation when authority is exceeded
3. Be able to deal with failed payments	3.1. Operate chase up procedures for failed payments 3.2. Identify the reasons for failed payments 3.3. Agree with the customer appropriate arrangements to amend instructions 3.4. Use the relevant sources of information and advice within the organisation when necessary 3.5. Explain the sources of information and advice within the organisation 3.6. Act within personal authority limits recognising when to refer to others
4. Be able to comply with all codes, laws and regulatory requirements	4.1. Follow appropriate banking transfer systems 4.2. Use standard coding systems including rejection codes 4.3. Access and maintain up to date information 4.4. Follow organisation's timescale standards where applicable 4.5. Comply with legal requirements, industry regulations, organisational policies and professional codes 4.6. Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role

Unit 15: **Preparing and pursuing statements of account for financial products and services**
Unit number: M/601/8328
Credit: 4
GLH: 6
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to prepare statements of account for financial products and services	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
2. Be able to pursue statements of account for financial products and services	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
3. Be able to comply with all codes, laws and regulatory requirements	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 16: **Processing customers' financial transactions**
Unit number: F/601/8320
Credit: 4
GLH: 8
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to deal with customer transactions and documentation	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
2. Be able to comply with all codes, laws and regulatory requirements	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 17: **Providing information to customers in a financial services environment**
Unit number: L/601/8319
Credit: 4
GLH: 9
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to acknowledge customer requests for information in a financial services environment	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
2. Be able to provide information on financial products and/or services to customers	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

Learning Outcomes	Assessment Criteria
The learner will	*The learner can*
	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

Pathway C: General Insurance

Learners must achieve a minimum of 2 units and at least 7 credits from this pathway group

Unit 18: Building effective relationships with clients in a financial services environment

Unit number: Y/601/8288
Credit: 3
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to prepare for the delivery of effective customer service	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
2. Be able to work with clients to meet needs and expectations	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
3. Be able to confirm service delivery meets the needs and expectations of clients	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

4. Be able to comply with internal and external procedures and regulations	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 19: **Dealing with requests to cancel financial services products or services**
Unit number: L/602/5500
Credit: 4
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how and be able to discuss the reason for the cancellation with the customer	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
2. Understand how and be able to ensure the customer fully understands all the features and benefits which would be lost, if cancelled	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
3. Be able to arrange for the customer records to be amended accordingly and for confirmation to be sent to the customer	3.1. Follow organisational procedures once the customer decides to proceed with the cancellation
4. Be able to work within organisational procedures and legal and regulatory requirements	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 20: **Dealing with straightforward claims for insured losses**
Unit number: K/601/8456
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Understand how to deal with straightforward claims for insured losses	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
4. Be able to obtain information required to progress a straightforward claim for insured losses	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
5. Be able to provide advice to customers to help deal with the claim	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
6. Be able to work within organisational timescales when dealing with straightforward claims	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
7. Be able to keep accurate and complete records	7.1. Complete accurate records
	7.2. Maintain accurate records
8. Understand the requirements of all codes, laws and regulatory requirements	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
9. Be able to comply with all codes, laws and regulatory requirements	9.1. Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 21: **Processing straightforward claims for uninsured losses**
Unit number: Y/601/8467
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Understand how to process straightforward claims for uninsured losses	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
4. Be able to obtain information required to progress a straightforward claim for uninsured losses	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
5. Be able to communicate with customers and third parties	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
6. Be able to keep accurate and complete records	6.1. Complete accurate records
	6.2. Maintain accurate records
7. Understand the requirements of all codes, laws and regulatory requirements	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
8. Be able to comply with all codes, laws and regulatory requirements	8.1. Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 22: **Processing straightforward insurance business as an intermediary**
Unit number: K/601/8554
Credit: 5
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
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	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
2. Understand the details of general insurance policies	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
3. Be able to process requests for straightforward insurance cover	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
4. Be able to place straightforward new business with insurers	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
5. Be able to finalise straightforward insurance cover	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
6. Understand the requirements of all codes, laws and regulatory requirements	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
7. Be able to comply with all codes, laws and regulatory requirements	7.1. Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 23: **Processing straightforward insurance policy documentation**
Unit number: L/601/8336
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Be able to prepare straightforward insurance policy documentation.	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.
4. Be able to issue documentation to the required procedures promptly.	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.
5. Be able to keep accurate and complete records.	5.1. Complete accurate records during the transactions.
	5.2. Maintain accurate records.
6. Understand the requirements of all codes, laws and regulatory requirements	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
7. Be able to comply with all codes, laws and regulatory requirements.	7.1. Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 24: **Processing straightforward insurance renewals**
Unit number: Y/601/8341
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Understand organisational procedures and the circumstances for granting cover	3.1. Explain organisational procedures and the circumstances for granting cover subject to: • Standard acceptance • Conditional acceptance
4. Be able to commence processing straightforward renewals.	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.
5. Be able to identify those renewals where claims have been made or there have been changes in circumstances.	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.
6. Be able to invite / decline renewal based on information obtained.	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

7. Be able to keep accurate and complete records.	7.1. Update or complete any additional records or databases required. 7.2. Complete accurate records during transactions. 7.3. Maintain accurate records.
8. Understand the requirements of all codes, laws and regulatory requirements	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
9. Be able to comply with all codes, laws and regulatory requirements.	9.1. Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 25: **Processing straightforward insurance renewals as an intermediary**
Unit number: Y/601/8503
Credit: 5
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
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	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Understand how to process straightforward insurance renewals as an intermediary	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
4. Understand the importance of customer service in the financial services industry	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
5. Be able to process straightforward renewals of insurance cover	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
6. Be able to arrange straightforward	6.1. Resolve any queries on renewal

renewals	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
7. Be able to finalise straightforward renewals	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
8. Understand the requirements of all codes, laws and regulatory requirements	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
9. Be able to comply with all codes, laws and regulatory requirements	9.1. Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 26: Processing straightforward mid-term amendments
Unit number: L/601/8546
Credit: 5
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
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	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Be able to process straightforward mid-term amendments of insurance cover	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
4. Be able to arrange straightforward mid-term amendments with insurers	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
5. Be able to finalise straightforward mid-term amendments to insurance policies	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
6. Understand the requirements of all codes, laws and regulatory requirements	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
7. Be able to comply with all codes, laws and regulatory requirements	7.1. Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 27: Processing straightforward new insurance claims notifications

Unit number: A/601/8445
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Understand the information required to process a claim, including organisational procedures	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
4. Be able to assess whether the claim is valid.	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.
5. Be able to communicate with customers regarding the progress of the claim.	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.
6. Be able to keep accurate and complete records.	6.1. Complete accurate records
	6.2. Maintain accurate records.
7. Understand the requirements of all codes, laws and regulatory requirements	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
8. Be able to comply with all codes, laws and regulatory requirements	8.1. Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 28: Providing information to customers in a financial services environment

Unit number: L/601/8319
Credit: 4
GLH: 9
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to acknowledge customer requests for information in a financial services environment	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
2. Be able to provide information on financial products and/or services to customers	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

Learning Outcomes	Assessment Criteria
The learner will	*The learner can*
	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 29: Settling straightforward insurance claims
Unit number: R/601/8452
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Understand how to settle straightforward insurance claims within organisational requirements	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: 3.8. Estimating claims 3.9. Setting reserves
4. Be able to obtain information required to support the settlement of the claim.	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
5. Be able to consider the settlement of the claim taking appropriate further action where required.	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.
6. Be able to correctly settle straightforward claims.	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 are 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.
7. Be able to keep accurate and complete records.	7.1. Review and update estimates and/or record final costs accurately.
	7.2. Complete accurate records
	7.3. Maintain accurate records.
8. Understand the requirements of all codes, laws and regulatory requirements	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
9. Be able to comply with all codes, laws and regulatory requirements.	9.1. Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 30: Underwriting straightforward new risks
Unit number: F/601/8334
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Be able to identify the nature and level of straightforward new risks.	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.
4. Be able to underwrite the risk following industry and organisational processes.	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
5. Be able to keep accurate and complete records.	5.1. Complete accurate records during transactions
	5.2. Maintain accurate records
6. Understand the requirements of all codes, laws and regulatory requirements	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
7. Be able to comply with all codes, laws and regulatory requirements	7.1. Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 31: **Underwriting straightforward policy alterations**
Unit number: R/601/8371
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Be able to identify the nature and level of straightforward policy alterations	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
4. Be able to provide details of the decision to the customer	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
5. Be able to keep accurate records and complete records	5.1. Complete accurate records during the transaction
	5.2. Maintain accurate records
6. Understand the requirements of all codes, laws and regulatory requirements	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
7. Be able to comply with all codes, laws and regulatory requirements	7.1. Comply with legal requirements, professional codes, industry regulations and organisational policies

Unit 32: **Agreeing the settlement of straightforward claims for uninsured losses**
Unit number: T/601/8475
Credit: 5
GLH: 30
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	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
2. Understand the details of general insurance policies	2.1. Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations
3. Understand how to agree the settlement of straightforward claims for uninsured losses	3.1. Explain the roles and functions of other parties involved in claims
	3.2. Identify sources of advice and information
4. Be able to obtain and communicate information needed to settle the claim for uninsured losses	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
5. Be able to follow organisational procedures in dealing with uninsured loss claims including dealing with problems or complaints	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
6. Be able to correctly settle uninsured loss claims	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
7. Be able to keep accurate and complete records	7.1. Complete accurate records
	7.2. Maintain accurate records
8. Understand the requirements of all codes, laws and regulatory requirements	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
9. Be able to comply with all codes, laws and regulatory requirements	9.1. Comply with legal requirements, professional codes, industry regulations and organisational policies

Pathway D: Investment Operations
Learners must achieve a minimum of 2 units and at least 7 credits from this pathway group

Unit 33: Assessing and using financial information to reconcile stakeholder investment accounts
Unit number: Y/601/8713
Credit: 6
GLH: 51
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to use financial information to reconcile stakeholder investment accounts.	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
2. Be able to resolve discrepancies identified during reconciliation.	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.
3. Be able to provide information about the reconciliation of stakeholder investment accounts.	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
4. Be able to keep accurate and complete records.	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

5. Be able to work within internal procedures	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 organisation
6. Be able to comply with external requirements and regulations	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 34: **Building effective relationships with clients in a financial services environment**
Unit number: Y/601/8288
Credit: 3
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to prepare for the delivery of effective customer service	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
2. Be able to work with clients to meet needs and expectations	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
3. Be able to confirm service delivery meets the needs and expectations of clients	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
4. Be able to comply with internal and external procedures and regulations	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 35: **Processing payments relating to stakeholder investment transactions or accounts**
Unit number: M/601/8717
Credit: 6
GLH: 51
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to process payments due from and/or to stakeholders	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
2. Maintain records of payments due from and/or to stakeholders	2.1. keep accurate and complete records of all actions taken
	2.2. make sure that investor records are kept secure and confidential
3. Be able to act within personal authority levels	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
4. Be able to work within internal procedures	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 organisation
5. Be able to comply with external requirements and regulations	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 36: **Providing information to customers in a financial services environment**
Unit number: L/601/8319
Credit: 4
GLH: 9
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to acknowledge customer requests for information in a financial services environment	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
2. Be able to provide information on financial products and/or services to customers	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

Learning Outcomes	Assessment Criteria
The learner will	*The learner can*
	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

Pathway E: Life, Pensions and Investments
Learners must achieve a minimum of 2 units and at least 7 credits from this pathway group

Unit 37: Building effective relationships with clients in a financial services environment
Unit number: Y/601/8288
Credit: 3
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to prepare for the delivery of effective customer service	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
2. Be able to work with clients to meet needs and expectations	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
3. Be able to confirm service delivery meets the needs and expectations of clients	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
4. Be able to comply with internal and external procedures and regulations	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 38: **Dealing with requests to cancel financial services products or services**
Unit number: L/602/5500
Credit: 4
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how and be able to discuss the reason for the cancellation with the customer	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
2. Understand how and be able to ensure the customer fully understands all the features and benefits which would be lost, if cancelled	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
3. Be able to arrange for the customer records to be amended accordingly and for	3.1. Follow organisational procedures once the customer decides to proceed with the

confirmation to be sent to the customer	cancellation
4. Be able to work within organisational procedures and legal and regulatory requirements	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 39: Processing documentation for straightforward life, pensions and investment contracts

Unit number: R/601/8743
Credit: 5
GLH: 26
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out	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
2. Understand how to prepare policies and other documentation	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
3. Understand the importance of customer service in the financial services industry	3.1. Explain organisational policy and procedures regarding communication with customers
	3.2. Outline organisational policies for dealing with complaints
	3.3. Describe organisational systems and procedures for accessing, recording, amending and maintaining information, including customer records
4. Be able to prepare documentation using standard wordings for new and/or altered life, pensions and investment contracts	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

5. Be able to issue to customers documentation with standard wordings for new and/or altered life, pensions and investment contracts	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
6. Understand the requirements of all codes, laws and regulatory requirements	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
7. Be able to comply with all codes, laws and regulatory requirements	7.1. Comply with all codes, laws and regulatory requirements

Unit 40: **Processing life, pensions and investment business applications**
Unit number: A/601/8719
Credit: 5
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out	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
2. Understand how to process life, pensions and investment business applications	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.
	2.5. Explain the circumstances in which various extensions and limitations may be used
	2.6. Explain standard application or enquiry questions, identifying acceptable answers
3. Be able to decide if a life, pension or investment business application can be processed	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
4. Be able to complete a quotation for life, pension or investment business	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
5. Be able to inform the customer of the underwriting decision regarding a quotation for life, pension or investment business	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
6. Understand the requirements of all codes, laws and regulatory requirements	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
7. Be able to comply with all codes, laws and regulatory requirements.	7.1. Comply with legal requirements, professional codes, industry regulations and organisational policies.

Unit 41: Processing straightforward requests for payment against life, pensions and investment contracts

Unit number: A/601/8722
Credit: 5
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out	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
2. Understand how to process straightforward requests for payment against life, pensions and investments contracts	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
3. Be able to decide if the requested payment against a life, pension or investment contract may be made	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
4. Be able to progress payment against a life, pension or investment contract	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
5. Be able to comply with all codes, laws and regulatory requirements	5.1. Comply with all codes, laws and regulatory requirements
6. Understand the requirements of all codes, laws and regulatory requirements	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 42: Providing information to customers in a financial services environment

Unit number: L/601/8319
Credit: 4
GLH: 9
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to acknowledge customer requests for information in a financial services environment	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
2. Be able to provide information on financial products and/or services to customers	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

Learning Outcomes	Assessment Criteria
The learner will	*The learner can*
	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 43: Underwriting straightforward alterations to life, pensions and investment contracts

Unit number: M/601/8720
Credit: 5
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out	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
2. Understand how to underwrite straightforward alterations to life, pensions and investment contracts	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
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	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
4. Be able to decide if the proposed alteration to a life, pension or investment contract can be accepted	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
5. Be able to inform the customer of the outcome regarding a proposed alteration to a life, pension or investment contract	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
6. Understand the requirements of all codes, laws and regulatory requirements	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
7. Be able to comply with all codes, laws and regulatory requirements	7.1. Comply with all codes, laws and regulatory requirements

Pathway F: Financing and Credit
Learners must achieve a minimum of 2 units and at least 6 credits from this pathway group

Unit 44: Building effective relationships with clients in a financial services environment
Unit number: Y/601/8288
Credit: 3
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to prepare for the delivery of effective customer service	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
2. Be able to work with clients to meet needs and expectations	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
3. Be able to confirm service delivery meets the needs and expectations of clients	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
4. Be able to comply with internal and external procedures and regulations	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 45: **Dealing with requests to cancel financial services products or services**
Unit number: L/602/5500
Credit: 4
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how and be able to discuss the reason for the cancellation with the customer	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
2. Understand how and be able to ensure the customer fully understands all the features and benefits which would be lost, if cancelled	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
3. Be able to arrange for the customer records to be amended accordingly and for	3.1. Follow organisational procedures once the customer decides to proceed with the

confirmation to be sent to the customer	cancellation
4. Be able to work within organisational procedures and legal and regulatory requirements	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 46: **Processing applications for financing and credit facilities**
Unit number: F/602/5431
Credit: 3
GLH: 5
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to confirm and match customer's requirements for financing and/or credit to an appropriate facility	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
2. Be able to process applications for financing and/or credit facilities	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
3. Be able to understand and comply with legislation and regulation relating to the processing of applications for financing and credit facilities	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 47: **Processing documentation for financing and credit facilities**
Unit number: L/602/5433
Credit: 3
GLH: 5
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to input information required for processing documentation for financing and credit facilities	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
2. Be able to produce documentation and check for problems and discrepancies	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
3. Be able to understand and comply with legislation and regulation covering financing and credit facilities as they relate to the processing of documentation	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 48: **Providing information to customers in a financial services environment**
Unit number: L/601/8319
Credit: 4
GLH: 9
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to acknowledge customer requests for information in a financial services environment	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
2. Be able to provide information on financial products and/or services to customers	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

Learning Outcomes	Assessment Criteria
The learner will	*The learner can*
	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

Pathway G: Administration for financial planning and/or mortgage intermediaries
Learners must achieve a minimum of 2 units and at least 7 credits from this pathway group

Unit 49: Building effective relationships with clients in a financial services environment
Unit number: Y/601/8288
Credit: 3
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to prepare for the delivery of effective customer service	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
2. Be able to work with clients to meet needs and expectations	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
3. Be able to confirm service delivery meets the needs and expectations of clients	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
4. Be able to comply with internal and external procedures and regulations	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 50: **Contributing to reports for mortgage and/or financial planning clients**
Unit number: M/602/5408
Credit: 4
GLH: 8
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to contribute to the preparation of reports with mortgage advisers or financial planners	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
2. Be able to create report content	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
3. Be able to contribute to the production of valuations	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
4. Be able to comply with relevant codes, laws and regulatory requirements	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 51: **Dealing with requests to cancel financial services products or services**
Unit number: L/602/5500
Credit: 4
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how and be able to discuss the reason for the cancellation with the customer	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
2. Understand how and be able to ensure the customer fully understands all the features and benefits which would be lost, if cancelled	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
3. Be able to arrange for the customer records to be amended accordingly and for	3.1. Follow organisational procedures once the customer decides to proceed with the

confirmation to be sent to the customer	cancellation
4. Be able to work within organisational procedures and legal and regulatory requirements	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 52: Processing instructions for straightforward mortgage and/or financial planning business

Unit number: D/602/5405
Credit: 4
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to process client requests for straightforward financial products and services once agreed	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
2. Be able to process payment and complete documentation	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
3. Be able to comply with codes, laws and regulatory requirements	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 53: **Providing an administrative service for mortgage and/or financial planning clients**
Unit number: Y/602/5404
Credit: 4
GLH: 7
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to deal with straightforward requests for information from clients and colleagues	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
2. Be able to prepare quotations and illustrations within the limits of own authority	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
3. Be able to monitor the flow of mortgage and/or financial planning business and maintain records	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
4. Be able to comply with all codes, laws and regulatory requirements	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 54: Providing information to customers in a financial services environment

Unit number: L/601/8319
Credit: 4
GLH: 9
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to acknowledge customer requests for information in a financial services environment	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
2. Be able to provide information on financial products and/or services to customers	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

Learning Outcomes	Assessment Criteria
The learner will	*The learner can*
	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

Pathway H: Debt Collections
Learners must achieve two sub-groups from H1 to H6, totalling at least 7 credits.

Sub-Group H1: Debt repayment monitoring
Learners must achieve both units 55 and 56 totalling 7 credits to achieve this sub-group.

Unit 55: Debt Repayment Monitoring Practice
Unit number: M/601/2738
Credit: 4
GLH: 20
Level: 3

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to review debtor accounts.	1.1. Ensure procedures are in place to review cases in accordance with organisational requirements.
	1.2. Review debtor accounts in accordance with targets and organisational and legal requirements.
	1.3. Identify payments, settlements and instances of non-repayment in debtor accounts.
	1.4. Prioritise cases where further action is required.
2. Be able to instigate action in response to non-payment.	2.1. Instigate action appropriate to the circumstances of the debtor in response to continued non-repayment.
	2.2. Ensure that legal notices are serviced promptly in accordance with organisational and legal requirements.
	2.3. Negotiate and agree with the debtor suitable revised repayment arrangements
	2.4. Check the accuracy and validity of repayment calculations in accordance with organisational requirements.
3. Be able to how to monitor debtor accounts to safeguard repayment arrangements.	3.1. Monitor levels of repayments and any shortfalls, maintaining appropriate levels of contact with the debtor
	3.2. Maintain contact with clients to ensure repayment levels are in accordance with their instructions.
	3.3. Take appropriate action where repayment levels no longer accord with client's instructions.

	3.4. Maintain records of debtor accounts in accordance with organisational and legal requirements.

Unit 56: **Debt Repayment Monitoring Principles**
Unit number: D/601/2718
Credit: 3
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how to review debtor accounts.	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.
2. Understand how to instigate action in response to non-payment.	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.
3. Understand to how to monitor debtor accounts to safeguard repayment arrangements.	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.

Sub-Group H2: Payment Processing
Learners must achieve both units 57 and 58 totalling 2 credits to achieve this sub-group.

Unit 57: Payment Processing Practice
Unit number: K/601/2737
Credit: 1
GLH: 5
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to process payment transactions.	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.
2. Be able to resolve problems in relation to payment transactions.	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.
3. Be able to accurately record payment transactions.	3.1. Accurately record payment transactions in accordance with organisational requirements.

Unit 58: Payment Processing Principles
Unit number: R/601/2716
Credit: 1
GLH: 5
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how to process payment transactions.	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.
2. Understand how to identify and resolve problems in relation to payment transactions.	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.
3. Understand how to accurately record payment transactions.	3.1. Describe how to accurately record payment transactions in accordance with organisational requirements.

Sub-Group H3: Debt collection case management (pre-legal)
Learners must achieve both units 59 and 60 totalling 8 credits to achieve this sub-group.

Unit 59: **Debt Collection Case Management Practice _pre legal**
Unit number: D/601/2735
Credit: 4
GLH: 20
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to monitor progress of debt collection procedures.	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.
2. Be able to liaise with relevant parties in relation to debt collection.	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.
3. Be able to prepare documentation and evidence to support the commencement of legal proceedings.	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.

Unit 60: **Debt Collection Case Management Principles _pre legal**
Unit number: J/601/2714
Credit: 4
GLH: 20
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the principles of debt collection administration.	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.
2. Understand how to liaise with relevant parties in relation to debt collection.	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.
3. Understand how to prepare documentation and evidence to support the commencement of legal proceedings.	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.

Sub-Group H4: Debtor call handling
Learners must achieve both units 61 and 62 totalling 5 credits to achieve this sub-group.

Unit 61: Debtor Call Handling Practice
Unit number: L/601/2732
Credit: 3
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to plan outbound telephone calls with debtors.	1.1. Plan for telephone calls to debtors.
	1.2. Assemble relevant information to refer to during call with debtor.
2. Be able to conduct inbound and outbound telephone calls with debtors.	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.
3. Be able to record inbound and outbound telephone calls with debtors.	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.

Unit 62: Debtor Call Handling Principles
Unit number: A/601/2712
Credit: 2
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Know how to plan outbound telephone calls with debtors.	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.
2. Know how to conduct inbound and outbound telephone calls with debtors.	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.
3. Know how to record inbound and outbound telephone calls with debtors.	3.1. Explain how to record information in accordance with organisational requirements.

Sub-Group H5: Debt collection negotiations
Learners must achieve both units 63 and 64 totalling 7 credits to achieve this sub-group.

Unit 63: Debt Collection Negotiations Practice
Unit number: L/601/2729
Credit: 4
GLH: 20
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to make contact with the debtor in an effective and appropriate way.	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.
2. Be able to establish if a debtor is able to make full and immediate payment.	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.
3. Be able to record and where appropriate, investigate disputes.	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.
4. Be able to negotiate repayment solutions.	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.

Unit 64: **Debt Collection Negotiations Principles**
Unit number: T/601/2708
Credit: 3
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Know how to make contact with the debtor in an effective and appropriate way.	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.
2. Understand the impact of a debtor's profile on the collection process.	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.
3. Know how to record and where appropriate, investigate any disputes.	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.
4. Know how to negotiate repayment solutions.	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.

Sub-Group H6: Preparation for debt collection
Learners must achieve both unit 65 and 66, totalling 5 credits to achieve this sub-group.

Unit 65: Preparation for Debt Collection Practice
Unit number: T/601/2725
Credit: 3
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to obtain sufficient information to commence debt collection.	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.
2. Be able to confirm if debt collection procedures should commence.	2.1. Confirm whether debt collection should commence in a range of circumstances.

Unit 66: Preparation for Debt Collection Principles
Unit number: H/601/2705
Credit: 2
GLH: 10
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how to obtain sufficient information to commence debt collection.	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.
2. Understand how rules and regulations relate to debtors and the collection of debt.	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.
3. Understand if debt collection procedures need to commence.	3.1. Explain whether debt collection should commence in a range of circumstances.

Further Optional Group

The following optional units **only** appear in the Further Optional Group.

Unit reference	Unit Title	Level	GLH	Credit
R/601/8323	Assessing and using complex financial information to reconcile accounts	3	9	4
H/601/1540	Support customers using on-line customer services	2	33	5
L/601/0933	Give customers a positive impression of yourself and your organisation.	2	33	5
L/601/1225	Deal with customers using bespoke software	2	33	5
M/601/1511	Resolve customer service problems	2	40	6
H/602/5485	Dealing with customers by telephone in a financial services environment	2	15	4
J/602/5494	Promoting the organisation's additional financial services products and services	2	15	4
H/502/8599	Generating and qualifying sales leads	2	15	2
T/502/8588	Preparing and delivering a sales demonstration	2	20	3
J/502/8577	Selling by telephone - inbound	2	27	4
J/502/8580	Selling by telephone - outbound	2	27	4
L/502/8564	Selling face to face	2	25	4
J/601/1210	Deliver reliable customer service	2	33	5

Unit 67: **Assessing and using complex financial information to reconcile accounts**
Unit number: R/601/8323
Credit: 4
GLH: 9
Level: 3

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to assess complex financial information	1.1. Deal with complex financial information according to the priority required by the organisation's procedures
	1.2. Clarify the reasons for non-matched entries which have been referred by others
	1.3. Take appropriate action for non-matched entries
2. Be able to deal with and resolve complex queries	2.1. Respond to correspondence on complex queries within organisational timescales
	2.2. Keep appropriate people informed of the progress of queries on accounts
	2.3. Collect information about complex queries and take appropriate action
	2.4. Clarify information on unresolved complex queries
	2.5. Explain the organisation's customer service and complaints procedure
	2.6. Process complex queries when they are resolved and update account information
	2.7. Confirm customers' accounts are reconciled, updating and storing them in the required format notifying others as required
	2.8. Follow organisation's systems, procedures and organisational timescales for reconciling customer payments
3. Be able to comply with all codes, laws and regulatory requirements	3.1. Explain what is meant by personal authority limits
	3.2. Act within personal authority limits and recognise 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 68: **Support customers using on-line customer services**
Unit number: H/601/1540
Credit: 5
GLH: 33
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. establish the type and level of support their customer needs to achieve on-line customer service	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
2. support on-line customer service in conversation with their customer	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
3. understand how to support customers using on-line services	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

Additional assessment guidance/requirements
The assessment and quality assurance requirement for this unit provides evidence towards A and V units.

Unit 69: **Give customers a positive impression of yourself and your organisation**
Unit number: L/601/0933
Credit: 5
GLH: 33
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. establish rapport with customers	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 behaviour
2. respond appropriately to customers	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
3. communicate information to customers	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
4. understand how to give customers a positive impression of themselves and the organisation	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

Additional assessment guidance/requirements
The assessment and quality assurance requirement for this unit provides evidence towards A and V units.

Unit 70: Deal with customers using bespoke software
Unit number: L/601/1225
Credit: 5
GLH: 33
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. prepare to deliver customer service using bespoke software	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
2. deliver customer service using bespoke software	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
3. understand how to deal with customers using bespoke software	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

Additional assessment guidance/requirements
The assessment and quality assurance requirement for this unit provides evidence towards A and V units.

Unit 71: **Resolve customer service problems**
Unit number: M/601/1511
Credit: 6
GLH: 40
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. spot customer service problems	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
2. pick the best solution to resolve customer service problems	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
3. take action to resolve customer service problems	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
4. know how to resolve customer service problems	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

Additional assessment guidance/requirements
The assessment and quality assurance requirement for this unit provides evidence towards A and V units.

Unit 72: **Dealing with customers by telephone in a financial services environment**
Unit number: H/602/5485
Credit: 4
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Be able to open a conversation with a customer using a telephone and supporting equipment	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
2. Understand how and be able to communicate effectively with the customer using a telephone and supporting equipment	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
3. Be able to deal with customer needs by telephone	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
4. Be able to comply with legal and organisational requirements	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

Additional assessment guidance/requirements
The assessment and quality assurance requirement for this unit provides evidence towards A and V units.

Unit 73: **Promoting the organisation's additional financial services products and services**
Unit number: J/602/5494
Credit: 4
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how and be able to identify appropriate additional financial services to promote to customers	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
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	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
3. Be able to regularly review sales targets for	3.1. Review targets for the sale of financial

financial services products or services	services products or services regularly
4. Be able to comply with legal and organisational requirements	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 74: **Generating and qualifying sales leads**
Unit number: H/502/8599
Credit: 2
GLH: 15
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand the practices, legislation, regulation and codes of practice that relate to generating and qualifying sales leads	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
2. Understand the process of generating and qualifying sales leads	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
3. Be able to prospect for customers	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

Additional assessment guidance/requirements
All Assessment Criteria must be met. The method of assessment is determined by individual awarding organisations, in compliance with the CfA Sales Assessment Strategy.

Unit 75: Preparing and delivering a sales demonstration
Unit number: T/502/8588
Credit: 3
GLH: 20
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how to prepare and deliver a sales demonstration	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
2. Be able to prepare for a sales demonstration	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
3. Be able to deliver a sales demonstration	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
4. Be able to evaluate the sales demonstration	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

Additional assessment guidance/requirements
All Assessment Criteria must be met. The method of assessment is determined by individual awarding organisations, in compliance with the CfA Sales Assessment Strategy.

Unit 76: **Selling by telephone - inbound**
Unit number: J/502/8577
Credit: 4
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how to sell by telephone (inbound)	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
2. Understand how to close the sale during inbound telephone sales calls	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
3. Be able to prepare for the inbound telephone sales call	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
4. Be able to identify customer needs during inbound telephone sales calls	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
5. Be able to present products and/or services to the customer during inbound telephone sales calls	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
6. Be able to deal with sales objections during inbound telephone sales calls	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
7. Be able to close the sale during inbound telephone sales calls	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 organisation

Additional assessment guidance/requirements
All Assessment Criteria must be met. The method of assessment is determined by individual awarding organisations, in compliance with the CfA Sales Assessment Strategy.

Unit 77: Selling by telephone - outbound
Unit number: J/502/8580
Credit: 4
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how to sell by telephone (outbound)	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
2. Understand how to close the sale during outbound telephone sales calls	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
3. Be able to prepare for the inbound telephone sales call	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
4. Be able to identify customer needs during outbound telephone sales calls	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
5. Be able to present products and/or services to the customer during outbound telephone sales calls	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
6. Be able to deal with sales objections during outbound telephone sales calls	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
7. Be able to close the sale during outbound telephone sales calls	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 organisation

Additional assessment guidance/requirements
All Assessment Criteria must be met. The method of assessment is determined by individual awarding organisations, in compliance with the CfA Sales Assessment Strategy.

Unit 78: **Selling face to face**
Unit number: L/502/8564
Credit: 4
GLH: 27
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. Understand how to sell to customers face to face	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
2. Be able to prepare for the sale	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
3. Be able to conduct a face to face sales meeting with the customer	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. Communicate unique selling points to the customer
	3.9. Provide the customer with opportunities to discuss and assess features and benefits of products and/or services
	3.10. Interpret buying signals and act on them to progress the sale
	3.11. Provide the customer with materials to support the promotion of products and/or services
4. Be able to deal with sales objections during face to face sales situations	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
5. Be able to close the sale	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

Additional assessment guidance/requirements
All Assessment Criteria must be met. The method of assessment is determined by individual awarding organisations, in compliance with the CfA Sales Assessment Strategy.

Unit 79: Deliver reliable customer service
Unit number: J/601/1210
Credit: 5
GLH: 33
Level: 2

Learning Outcomes	Assessment Criteria
The learner will	***The learner can***
1. prepare to deal with customers	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
2. give consistent service to customers	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 organisation
3. check customer service delivery	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.
4. know how to deliver reliable customer service	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

Additional assessment guidance/requirements
The assessment and quality assurance requirement for this unit provides evidence towards A and V units.

Appendix 3: Sample assessment material

Unit Achievement Summary Sheet

Level 2 Certificate in Providing Financial Services

Qualification structure

The qualification consists of 3 mandatory units. In order to complete the qualification learners must achieve:

- **All units** in the mandatory group totaling **14 credits**; and
- Learners must achieve the required units from one pathway, **totalling at least 6 credits**; and
- Learners must achieve one unit that has not already been achieved from the pathway groups, **totalling at least 1 credit**

Mandatory Units

Tick Box	Unit Title	Level	Credit	Date of completion
✓	Complying with regulations within the financial services environment	2	6	
✓	Improving and maintaining workplace competence in a financial services environment	2	4	
✓	Planning and organising work in a financial services environment	2	4	

Pathway A: Banking and building society accounts

Learners must achieve a minimum of **2 units and at least 7 credits** from this pathway group

Tick Box	Unit Title	Level	Credit	Date of completion
	Authorising financial transactions using telecommunications	2	4	
	Building effective relationships with clients in a financial services environment	2	3	
	Dealing with requests to cancel financial services products or services	2	4	
	Operating a multi-currency till	2	5	
	Operating a sterling counter till	2	4	
	Processing documentation for bank or building society accounts	2	4	
	Providing information to customers in a financial services environment	2	4	

Evidence Tracking Sheets

Learner Name:				
Centre Name:				
Unit Title:	**Mandatory Unit 1: Complying with regulations within the financial services environment**			
Knowledge Assessment Criteria				
Learning Outcomes	**Assessment Criteria**	Evidence Type	Evidence Reference	Date
1. Be able to find out and identify the regulatory requirements relevant to the job role	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			
2. Be able to comply with financial regulations	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			