

apprenticeship FRAMEWORK

Providing Financial Services (Wales)

IMPORTANT NOTIFICATION FOR ALL APPRENTICESHIP STARTS FROM 14 OCTOBER 2016

Modifications to SASW came into effect on 14 October 2016. These changes relate to the **Essential Skills and Employer Rights and Responsibilities** requirements of a framework and they **ONLY** apply to new Apprenticeship starts on, or after, 14th October. Apprenticeship starts before this date must continue to meet the 2013 SASW requirements for Essential Skills and Employer Rights and Responsibilities.

For more details of the changes and how they will affect new apprenticeship starts, please read the following preface page to the framework document. NB: Please check the "Revising a Framework" section for information on any additional changes that may have been made to this framework.

Latest framework version?

Please use this link to see if this is the latest issued version of this framework:

afo.sscalliance.org/frameworkslibrary/index.cfm?id=FR03893

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CHANGES TO REQUIREMENTS FOR APPRENTICESHIP STARTS FROM 14TH OCTOBER 2016

These changes relate to the Essential Skills and Employer Rights and Responsibilities requirements of a framework and they ONLY apply to new Apprenticeship starts on, or after, 14th October 2016. Apprenticeship starts before this date must continue to meet the 2013 SASW requirements for Essential Skills and Employer Rights and Responsibilities.

Alternatives for Essential Skill qualifications

Foundation apprenticeships (Level 2): Where Essential Skills qualifications are specified in a foundation apprenticeship framework (Level 2), the apprenticeship framework must specify as a Welsh certificate requirement, the acceptance of one of the following recognised proxy qualifications.

For Communication:

- a. GCSE or iGCSE qualification in English language or literature to at least grade G (Level 1 equivalent); or
- b. O Level qualification in English language or literature to at least grade E; or
- c. A/AS Level qualification in English language or literature to at least grade E; or
- d. SCQF Level 4 – Communication Core Skills (Oral communication and written communication); or
- e. SQA National 4 English; or
- f. Functional Skills or Key Skills literacy qualifications in English provided the proxy qualification(s) attained are at Level 1 or above.

For Application of Number:

- a. GCSE or iGCSE qualification in Mathematics to at least grade G (Level 1 equivalent); or
- b. O Level qualification in Mathematics to at least grade E; or
- c. A/AS Level qualification in Mathematics to at least grade E; or
- d. SCQF Level 4 – Numeracy Core Skill (Graphical Information and using number); or
- e. SQA National 4 Mathematics; or
- f. Functional Skills or Key Skills numeracy qualifications in Mathematics provided the proxy qualification(s) attained are at Level 1 or above.

Apprenticeships (Level 3): Where Essential Skills qualifications are specified in an apprenticeship framework (Level 3), the apprenticeship framework must specify as a Welsh certificate requirement, the acceptance of one of the following recognised proxy qualifications.

For Communication:

- a. GCSE or iGCSE qualification in English language or literature to at least grade C (Level 2 equivalent); or
- b. O Level Qualification in English language or literature to at least grade C; or
- c. A/AS Level qualification in English or literature to at least grade E; or
- d. SCQF Level 5 – Communication Core Skills (Oral communication and written communication); or
- e. SQA National 5 English; or
- f. Functional Skills or Key Skills literacy qualifications in English provided the proxy qualification(s) attained is at Level 2 or above.

For Application of Number:

- a. GCSE or iGCSE qualification in Mathematics to at least grade C (Level 2 equivalent); or
- b. O Level Qualification in Mathematics to at least grade C; or
- c. A/AS Level qualification in Mathematics to at least grade E; or
- d. SCQF Level 5 – Numeracy Core Skill (Graphical information and using number); or
- e. SQA National 5 Mathematics; or
- f. Functional Skills or Key Skills numeracy qualifications in Mathematics provided the proxy qualification(s) attained are at Level 2 or above.

Higher Apprenticeships (Levels 4-7): Essential Skills requirements are as for an apprenticeship frameworks at Level 3.

CHANGES TO REQUIREMENTS FOR APPRENTICESHIP STARTS FROM 14TH OCTOBER 2016

Employer Rights and Responsibilities (ERR)

The final modification to SASW is to Employer Rights and Responsibilities (ERR) which is no longer compulsory in frameworks. Please refer to the Employer Rights and Responsibilities section within the framework document to confirm specific requirements.

Additional Information

It should be noted that SASW has also been modified to reflect existing improvements to Essential Skills Wales Qualifications. These improvements to ESW qualifications were signalled by the revised names:

- Essential Skills Wales Communication is now Essential Communication Skills (still 6 credits in size)
- Essential Skills Wales Application of Number Skills is now Essential Application of Number Skills (still 6 credits in size)
- Essential Skills Wales Information Communication Technology Skills is now Essential Digital Literacy Skills (still 6 credits in size)

Whilst there have been some amendments to the content of ESW qualifications, the most significant change has been to the assessment methodology for these qualifications.

From 1 January 2016, all new starts have had to follow the revised Essential Skill qualifications.

The updated version of SASW, and guidance documents, can be accessed here:

<http://gov.wales/topics/educationandskills/skillsandtraining/apprenticeships/providers/?lang=en&dgd>

Over the coming months, the Essential Skills section within AFO will be amended to reflect the SASW modifications and all current frameworks will be updated and reissued to incorporate these changes. In the meantime, if you are in any doubt as to the requirements of any framework then please contact the relevant Issuing Authority.

Providing Financial Services (Wales)

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Framework summary

Providing Financial Services

Foundation Apprenticeship in Providing Financial Services

Pathways for this framework at level 2 include:

Pathway 1: General Insurance

Competence qualifications available to this pathway:

C1 - Level 2 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 2 Certificate in Customer Service

K2 - Level 2 Certificate in Personal Finance

K3 - Level 2 Award in Insurance, Legal & Regulatory

K4 - Level 2 Award In Introduction to Financial Services Call Centres

K5 - Level 2 Award in Fundamentals of Financial Services

K6 - BTEC Level 2 Certificate in Principles of Customer Service

K7 - Level 2 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 2: Banking

Competence qualifications available to this pathway:

C1 - Level 2 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 2 Certificate in Customer Service

K2 - Level 2 Certificate in Personal Finance

K3 - Level 2 Award in Insurance, Legal & Regulatory

K4 - Level 2 Award In Introduction to Financial Services Call Centres

K5 - Level 2 Award in Fundamentals of Financial Services

K6 - Level 2 Award in Business Banking

K7 - BTEC Level 2 Certificate in Principles of Customer Service

K8 - Level 2 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 3: Life, Pensions and Investments

Competence qualifications available to this pathway:

C1 - Level 2 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 2 Certificate in Customer Service

K2 - Level 2 Award in Pensions Essentials

K3 - Level 2 Certificate in Personal Finance

K4 - Level 2 Award in Insurance, Legal & Regulatory

K5 - Level 2 Award In Introduction to Financial Services Call Centres

K6 - Level 2 Award in Fundamentals of Financial Services

K7 - BTEC Level 2 Certificate in Principles of Customer Service

K8 - Level 2 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 4: Financing and Credit

Competence qualifications available to this pathway:

C1 - Level 2 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 2 Certificate in Customer Service

K2 - Level 2 Certificate in Personal Finance

K3 - Level 2 Award in Insurance, Legal & Regulatory

K4 - Level 2 Award In Introduction to Financial Services Call Centres

K5 - Level 2 Award in Fundamentals of Financial Services

K6 - Level 2 Award in Business Banking

K7 - BTEC Level 2 Certificate in Principles of Customer Service

K8 - Level 2 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 5: Administration for Mortgage and/or Financial Planning Intermediaries

Competence qualifications available to this pathway:

C1 - Level 2 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 2 Certificate in Customer Service

K2 - Level 2 Certificate in Personal Finance

K3 - Level 2 Award in Insurance, Legal & Regulatory

K4 - Level 2 Award In Introduction to Financial Services Call Centres

K5 - Level 2 Award in Fundamentals of Financial Services

K6 - BTEC Level 2 Certificate in Principles of Customer Service

K7 - Level 2 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 6: Investment Operations

Competence qualifications available to this pathway:

C1 - Level 2 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 2 Certificate in Customer Service

K2 - Level 2 Certificate in Personal Finance

K3 - Level 2 Award in Insurance, Legal & Regulatory

K4 - Level 2 Award In Introduction to Financial Services Call Centres

K5 - Level 2 Award in Fundamentals of Financial Services

K6 - BTEC Level 2 Certificate in Principles of Customer Service

K7 - Level 2 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 7: Customer Payments for Financial Products and Services

Competence qualifications available to this pathway:

C1 - Level 2 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 2 Certificate in Customer Service

K2 - Level 2 Certificate in Personal Finance

K3 - Level 2 Award in Insurance, Legal & Regulatory

K4 - Level 2 Award In Introduction to Financial Services Call Centres

K5 - Level 2 Award in Fundamentals of Financial Services

K6 - Level 2 Award in Business Banking

K7 - BTEC Level 2 Certificate in Principles of Customer Service

K8 - Level 2 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 8: Debt Collections

Competence qualifications available to this pathway:

C1 - Level 2 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

- K1 - Level 2 Certificate in Customer Service
- K2 - Level 2 Certificate in Personal Finance
- K3 - Level 2 Award in Insurance, Legal & Regulatory
- K4 - Level 2 Award In Introduction to Financial Services Call Centres
- K5 - Level 2 Award for Working in the Debt Collection Industry
- K6 - Level 2 Award in Fundamentals of Financial Services
- K7 - BTEC Level 2 Certificate in Principles of Customer Service
- K8 - Level 2 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Providing Financial Services

Apprenticeship in Providing Financial Services

Pathways for this framework at level 3 include:

Pathway 1: General Insurance

Competence qualifications available to this pathway:

- C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

- K1 - Level 3 Certificate in Insurance
- K2 - Level 3 Award in London Market Insurance
- K3 - Level 3 Award in Lloyd's and London Market Insurance
- K4 - Level 3 Certificate in Customer Service
- K5 - Level 3 Certificate in Retail Banking Conduct of Business
- K6 - Edexcel BTEC Level 3 Certificate in Insurance Claims Handling
- K7 - Level 3 Certificate in Financial Studies
- K8 - Level 3 Diploma in Financial Studies
- K9 - Level 3 Certificate in Regulated Complaints Handling
- K10 - Level 3 Certificate in Financial Services
- K11 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 2: Banking

Competence qualifications available to this pathway:

C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 3 Certificate in Customer Service

K2 - Level 3 Certificate in Mortgage Advice and Practice

K3 - Level 3 Certificate for Financial Advisers

K4 - Level 3 Certificate in Retail Banking Conduct of Business

K5 - Level 3 Certificate in Mortgage Advice

K6 - Level 3 Certificate in Professional Banking

K7 - Level 3 Certificate in Business Banking and Conduct

K8 - Level 3 Certificate in Financial Administration and Planning

K9 - Level 3 Award in Financial Administration

K10 - Level 3 Certificate in Financial Studies

K11 - Level 3 Diploma in Financial Studies

K12 - Level 3 Certificate in Regulated Complaints Handling

K13 - Level 3 Certificate in Financial Services

K14 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 3: Investment Operations

Competence qualifications available to this pathway:

C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 3 Certificate in Investment Operations

K2 - Level 3 Certificate in Customer Service

K3 - Level 3 Certificate in Retail Banking Conduct of Business

K4 - Level 3 Certificate in Professional Banking

K5 - Level 3 Certificate in Business Banking and Conduct

K6 - Level 3 Certificate in Financial Administration and Planning

K7 - Level 3 Certificate in Financial Studies

K8 - Level 3 Diploma in Financial Studies

K9 - Level 3 Certificate in Regulated Complaints Handling

K10 - Level 3 Certificate in Investment Operations

K11 - Level 3 Certificate in Financial Services

K12 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 4: Life, Pensions and Investments

Competence qualifications available to this pathway:

C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 3 Award in Financial Administration

K2 - Level 3 Certificate for Financial Advisers

K3 - Level 3 Certificate in Insurance

K4 - Level 3 Award in London Market Insurance

K5 - Level 3 Award in Lloyd's and London Market Insurance

K6 - Level 3 Certificate in Customer Service

K7 - Level 3 Certificate in Regulated Equity Release

K8 - Level 3 Certificate in Equity Release

K9 - Level 3 Certificate in Retail Banking Conduct of Business

K10 - Level 3 Certificate in Pensions Essentials

K11 - Level 3 Certificate in Professional Banking

K12 - BTEC Level 3 Certificate in Insurance Claims Handling

K13 - Level 3 Certificate in Business Banking and Conduct

K14 - Level 3 Certificate in Financial Administration and Planning

K15 - Level 3 Certificate in Financial Studies

K16 - Level 3 Diploma in Financial Studies

K17 - Level 3 Certificate in Pensions Administration

K18 - Level 3 Certificate in Investment Operations

K19 - Level 3 Certificate in Regulated Complaints Handling

K20 - Level 3 Certificate in Investment Operations

K21 - Level 3 Certificate in Financial Services

K22 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 5: Administration for Mortgage and/or Financial Planning Intermediaries

Competence qualifications available to this pathway:

C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 3 Certificate in Customer Service

K2 - Level 3 Award in Financial Administration

K3 - Level 3 Certificate for Financial Advisers

K4 - Level 3 Certificate in Mortgage Advice and Practice

K5 - Level 3 Certificate in Mortgage Advice

K6 - Level 3 Certificate in Equity Release

K7 - Level 3 Certificate in Regulated Equity Release

K8 - Level 3 Certificate in Retail Banking Conduct of Business
K9 - Level 3 Certificate in Professional Banking
K10 - Level 3 Certificate in Business Banking and Conduct
K11 - Level 3 Certificate in Financial Administration and Planning
K12 - Level 3 Certificate in Financial Studies
K13 - Level 3 Diploma in Financial Studies
K14 - Level 3 Certificate in Regulated Complaints Handling
K15 - Level 3 Certificate in Financial Services
K16 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 6: Financing and Credit

Competence qualifications available to this pathway:

C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 3 Certificate in Customer Service
K2 - Level 3 Certificate in Mortgage Advice and Practice
K3 - Level 3 Certificate for Financial Advisers
K4 - Level 3 Certificate in Mortgage Advice
K5 - Level 3 Certificate in Retail Banking Conduct of Business
K6 - Level 3 Certificate in Professional Banking
K7 - BTEC Level 3 Certificate in Insurance Claims Handling
K8 - Level 3 Certificate in Business Banking and Conduct
K9 - Level 3 Certificate in Financial Administration and Planning
K10 - Level 3 Certificate in Financial Studies
K11 - Level 3 Diploma in Financial Studies
K12 - Level 3 Certificate in Regulated Complaints Handling
K13 - Level 3 Certificate in Financial Services
K14 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 7: Pensions Administration

Competence qualifications available to this pathway:

C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 3 Award in Financial Administration
K2 - Level 3 Certificate in Customer Service

K3 - Level 3 Certificate in Retail Banking Conduct of Business
K4 - Level 3 Certificate in Pensions Essentials
K5 - Level 3 Certificate in Professional Banking
K6 - Level 3 Certificate in Business Banking and Conduct
K7 - Level 3 Certificate in Financial Administration and Planning
K8 - Level 3 Certificate in Financial Studies
K9 - Level 3 Diploma in Financial Studies
K10 - Level 3 Certificate in Pensions Administration
K11 - Level 3 Certificate in Regulated Complaints Handling
K12 - Level 3 Certificate in Pensions Administration
K13 - Level 3 Certificate in Financial Services
K14 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 8: Debt Collections

Competence qualifications available to this pathway:

C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 3 Certificate in Customer Service
K2 - Level 3 Certificate in Retail Banking Conduct of Business
K3 - Level 3 Certificate in Professional Banking
K4 - Level 3 Certificate in Business Banking and Conduct
K5 - Level 3 Certificate in Financial Administration and Planning
K6 - Level 3 Certificate in Financial Studies
K7 - Level 3 Diploma in Financial Studies
K8 - Level 3 Certificate in Regulated Complaints Handling
K9 - Level 3 Certificate in Financial Services
K10 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Pathway 9: Customer Payments for Financial Products and Services

Competence qualifications available to this pathway:

C1 - Level 3 Certificate in Providing Financial Services

Knowledge qualifications available to this pathway:

K1 - Level 3 Certificate in Customer Service
K2 - Level 3 Certificate in Retail Banking Conduct of Business
K3 - Level 3 Certificate in Professional Banking

K4 - BTEC Level 3 Certificate in Insurance Claims Handling

K5 - Level 3 Certificate in Business Banking and Conduct

K6 - Level 3 Certificate in Financial Administration and Planning

K7 - Level 3 Certificate in Financial Studies

K8 - Level 3 Diploma in Financial Studies

K9 - Level 3 Certificate in Insurance

K10 - Level 3 Certificate in Regulated Complaints Handling

K11 - Level 3 Certificate in Financial Services

K12 - BTEC Level 3 Certificate in Principles of Customer Service

Combined qualifications available to this pathway:

N/A

This pathway also contains information on:

- Employee rights and responsibilities
- Essential skills

Framework information

Information on the Publishing Authority for this framework:

Financial Skills Partnership

The Apprenticeship sector for occupations in financial services and accountancy.

Issue number: 21	This framework includes:
Framework ID: FR03893	Level 2 Level 3
Date this framework is to be reviewed by: 28/02/2017	This framework is for use in: Wales

Short description

The purpose of this framework is to train insurance underwriters, claims and broking staff, banking cashiers/call centre advisers, investment operations, pension administrators, financial advice and mortgage support staff and those involved in debt collections.

This framework will be available at Levels 2 and 3 and is relevant for the following job roles:

Level 2

- Insurance Underwriting Administrators;
- Claims Handling Administrators;
- Broking Administrators;
- Banking Cashiers;
- Banking Call Centre Advisers;
- Investment Information Administrators.

Levels 3

- Trainee Underwriter;
- Trainee Claims Official;
- Trainee Broker or Sales Representative;
- Senior Bank Cashiers;

- Senior Customer Advisers;
- Foreign Currency Advisers;
- Corporate Actions/Settlement Advisers;
- Pension Administrators/Team Leaders.

Contact information

Proposer of this framework

This framework is published by the Financial Skills Partnership on a non-statutory basis prior to the designation of issuing Authorities for Wales.

Developer of this framework

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Revising a framework

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Why this framework is being revised

This framework is being revised to add BIIAB Level 2 Certificate in Principles of Customer Service (QCF) 601/7253/8 to the framework.

Summary of changes made to this framework

This framework is being revised to add BIIAB Level 2 Certificate in Principles of Customer Service (QCF) 601/7253/8 to the framework.

Qualifications removed

CCNQ Level 2 Award In Introduction to Financial Services Call Centres - 600/3865/2

CCNQ Level 3 Certificate in Professional Banking - 600/8409/1

Qualifications added

ATHE Level 2 Award In Introduction to Financial Services Call Centres - 601/8023/7.

ATHE Level 3 Certificate in Professional Banking - 601/7987/9.

BIIAB Level 2 Certificate in Providing Financial Services - 601/6963/1.

BIIAB Level 3 Certificate in Providing Financial Services - 601/6965/5.

BIIAB Level 3 Certificate in Customer Service - 601/6883/3.

HABC Level 2 Certificate in Providing Financial Services - 601/8006/7.

HABC Level 3 Certificate in Providing Financial Services - 601/7879/6.

HABC Level 2 Certificate in Customer Service - 600/5472/4.

HABC Level 3 Certificate in Customer Service - 600/5471/2.

BIIAB Level 2 Certificate in Principles of Customer Service (QCF) 601/7253/8

Qualifications that have been extended

N/A

Purpose of this framework

Summary of the purpose of the framework

The purpose of this framework is to train and retain insurance underwriters, claims and broking staff, banking cashiers/call centre advisers, investment operations, pension administrators, financial advice and mortgage support staff and those involved in debt collections.

This framework is at Levels 2 and 3.

Insurance underwriting, claims, investment and call centre personnel, unlike other parts of the sector, are not concentrated in particular regions, but are spread across the whole country. The average age of underwriting and technical claims personnel is over 40 years and it is therefore vital that new entrants are brought into the industry.

Aims and objectives of this framework (Wales)

There is wide support for this Apprenticeship from both large and small companies in the financial services sector.

The aims and objectives of this framework will help employers to recruit financial services staff by providing a training programme that can attract and help retain people in the sector.

The framework will help employers meet the current skills shortages in the sector such as industry and technical knowledge as highlighted in our Skills Assessment for 2012 - please see pages 78 to 82 of the FSP Skills Assessment 2012 -

<https://www.gov.uk/government/publications/financial-services-sector-skills-assessment>

This programme will also help employers assess the competence of their staff against National Occupational Standards (NOS).

This programme will meet the Government's skills strategy by creating a modern technician class in the sector through apprenticeships and is aimed at a sector where future growth and jobs depend on skilled staff, i.e. Underwriting and Claims staff - please see PwC report July 2013 -

http://pwc.blogs.com/press_room/2013/07/22000-new-jobs-on-the-cards-for-uk-insurance-industry-by-2020-pwc-analysis.html

This programme will meet the Skills that Work for Wales strategy by meeting the following objectives in the financial services sector:

- improving the levels of basic literacy and numeracy skills in the workforce which will be achieved by completing Level 2 Essential Skills in Application of Number and Communication as part of the Apprenticeship;

- ensuring everyone has the Essential Skills to take up employment and maintain their employability within the labour market by completing industry recognised qualifications through the Apprenticeship;
- addressing skills gaps and shortages in priority sectors and supporting economic development through our investment in post-19 skills;
- establishing effective and efficient learning provision. This is met by developing a structured training programme which is aimed to tackle these issues in the financial sector.

<http://wales.gov.uk/docs/dcells/publications/081217stfwstrategyandactionen.pdf>

Entry conditions for this framework

Providers and employers are advised to develop recruitment practices where potential apprentices are required to complete an application form, attend an interview and undertake appropriate initial assessment.

The purpose of taking this approach is to raise the profile of the Apprenticeship in Providing Financial Services so that it is seen as valuable and worthwhile. This is also used to tailor the programme to meet individual learning and support needs and to recognise prior learning and experience. This will also prevent the duplication of learning.

Consideration will also need to be made for people with learning difficulties who may enter this Apprenticeship.

This apprenticeship programme would suit someone who has good communication and listening skills. Other relevant skills include numeracy, research, analytical, IT, self disciplined and good record-keeping skills. This programme would also suit individuals who have a good understanding of providing solutions to people's financial needs and can interact with different kinds of people.

The IT Essential Skill is not required for this framework as individuals are recruited with this skill.

Completion of one of the pathways of the Level 2 Foundation Apprenticeship in Providing Financial Services can lead directly into a related Level 3 Apprenticeship pathway (e.g., Banking L2 pathway to Banking L3 pathway).

Entrants should be able to demonstrate to an employer and a learning provider:

- a proven commitment to working with people, perhaps through school link courses or work experience;
- attainment of GCSEs or equivalent;
- an interest in financial services.

Whilst there are no minimum academic entry requirements, to be successful on the programme entrants should preferably possess GCSEs in English and Maths at grades A to C, however, many employers are also interested in skills and experience. Learners will be asked to declare any criminal convictions, bankruptcy or CCJs at the time of registration onto the qualifications.

Financial institutions recruit from all academic abilities. The FSP has decided not to specify any formal entry requirements for this Apprenticeship as the knowledge qualifications for this framework are open entry and to set entry criteria could create barriers.

It is essential that there is a rigorous initial assessment process. Whilst the FSP does not prescribe the use of any particular assessment and diagnostic tools, those used must be fit for purpose with regard to measuring literacy and numeracy skills.

Furthermore, assessing an applicant's suitability for working within the sector with regard to personal attitudes, attributes and behaviours is recommended.

Good practice in initial assessment must include as a minimum:

- diagnosis of individuals' abilities and support needs in basic and Essential skills;
- assessment of abilities and support needs in relation to knowledge qualifications;
- occupational/aptitudinal assessment;
- attitudinal assessment;
- assessment of prior experience and qualifications.

In addition, it must include discussions with individuals about their ambitions and motivations.

As a guide, the industry feels that those wishing to become apprentices should demonstrate the following skills and attributes:

- self motivation to succeed within the industry;
- self discipline and enthusiasm;
- initiative;
- capacity to develop organisational skills;
- potential to complete the qualifications;
- willingness to learn and apply that learning in the workplace;
- willingness to work with due regard to health and safety;
- willingness to adapt to different work roles;
- capacity to cope in busy conditions;
- willingness to communicate with a range of people;
- basic numeracy and literacy skills.

Successful recruitment practices will ensure that apprentices with the potential to complete the framework are placed on the programme. Where this potential has not been demonstrated they could be placed on pre-entry programmes.

The FSP encourages providers and employers to accept alternatives to qualifications when entering onto this Apprenticeship to ensure equality of access for people with learning difficulties. These alternatives include volunteering, employment, portfolio of evidence and non-accredited courses.

Other routes of entry including the Welsh Baccalaureate, 14-19 Diploma and Young Apprenticeships also provide a useful grounding for this Apprenticeship.

The Welsh Baccalaureate is a qualification for students in Wales that adds a valuable new dimension to the subjects and courses already available for 14 to 19 year old students.

It combines personal development skills with existing qualifications like A levels, NVQs and GCSEs to make one wider award that is valued by employers and universities.

The Welsh Baccalaureate may provide exemptions from the Essential Skills of this Apprenticeship, further information on this qualification can be found at:

<http://www.welshbaccalaureate.org.uk/>

Level 2

Title for this framework at level 2

Foundation Apprenticeship in Providing Financial Services

Pathways for this framework at level 2

Pathway 1:	General Insurance
Pathway 2:	Banking
Pathway 3:	Life, Pensions and Investments
Pathway 4:	Financing and Credit
Pathway 5:	Administration for Mortgage and/or Financial Planning Intermediaries
Pathway 6:	Investment Operations
Pathway 7:	Customer Payments for Financial Products and Services
Pathway 8:	Debt Collections

Level 2, Pathway 1: General Insurance

Description of this pathway

The general insurance route will focus on those who deal with, assess, investigate and settle insurance claims, as well as those working in broking and in underwriting straightforward and complex business. This will include, for example, handling and processing new business, renewals and mid-term amendments, including administering the documentation. They may also provide administrative support in all types of insurance departments. The main tasks involve recording and checking information, dealing with clients and undertaking financial calculations.

The total number of credits for this pathway is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Insurance, Legal & Regulatory - minimum credit knowledge qualification - 10 credits;
- Level 1 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 43 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Processing Administrator	Transferring information from insurance proposal forms or oral instructions (e.g. over the telephone) into electronic systems, as well as sending out new policies and bills, and keeping computer records up to date.
Underwriting Administrator	Insurance quotations, including the calculation of premiums. It is usual to specialise, e.g. in motor insurance.
Claims Handling Administrator	Working in insurance companies, dealing with insurance claims forms and related correspondence. This includes receiving claims and checking records to ensure that the policy is up-to-date, that claims and claimants are valid, and that premiums have been paid.
Broking Administrator	Identifying and explaining standard insurance products to meet customers' needs, obtaining and checking the details of proposals and claims before sending them to insurance companies for processing.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1388/6	Pearson Edexcel	21	133	N/A
C1b	600/1624/3	City & Guilds	21	133	N/A
C1c	600/4932/7	Skillsfirst	21	133	N/A
C1d	600/8221/5	ICQ	21	133	N/A
C1e	601/6963/1	BIIAB	21	133	N/A
C1f	601/8006/7	HABC	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6329/7	City & Guilds	13	115	N/A
K1b	500/8171/8	Skillsfirst	13	115	N/A
K1c	600/3423/3	ICQ	13	115	N/A
K1d	600/3533/X	Kaplan Professional Awards	13	115	N/A
K1e	600/5472/4	HABC	13	115	N/A

K2 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9897/4	ifs University College	14	115	N/A

K3 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0276/1	Chartered Insurance Institute	10	42	N/A

K4 - Level 2 Award In Introduction to Financial Services Call Centres					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	601/8023/7	ATHE	10	40	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 2 Award in Fundamentals of Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	601/3484/7	Chartered Institute for Securities & Investment	10	100	N/A

K6 - BTEC Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/5359/3	Pearson	15	112	N/A

K7 - Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	601/7253/8	BIIAB	15	135	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 2 Certificate in Providing Financial Services.

- Level 2 Certificate in Customer Service;
- Level 2 Certificate in Personal Finance;
- Level 2 Award in Insurance, Legal & Regulatory;
- Level 2 Award In Introduction to Financial Services Call Centres;
- BTEC Level 2 Certificate in Principles of Customer Service;
- Level 2 Award in Fundamentals of Financial Services;
- Level 2 Certificate in Principles of Customer Service.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 1	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 3 Certificate, Level 4 Diploma and Level 6 Advanced Diploma in Insurance;
- Level 4 Higher Apprenticeship in Insurance;
- Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- In-house training and development programmes.

Progression to Level 3 can involve supervisory work, or managing a team. It is also possible to go on to train as underwriters, claims officials, brokers or sales representatives or to the role of account executive, although this is usually after experience as a sales person, claims official, underwriter or broker.

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 2, Pathway 2: Banking

Description of this pathway

The banking route at level 2 will focus on work in a bank or building society, call centre or remote financial services site. The work will include, for example, creating and maintaining customer accounts, operating currency tills and counter services and handling payments.

The total number of credits for this pathway is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Introduction to Financial Services Call Centres - minimum credit knowledge qualification - 10 credits;
- Level 1 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 43 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Cashier	Operate cash tills, following organisational procedures to set up at the start of the working day, carrying out transactions to meet customers' needs, and closing the till at the end of the day, checking that cash levels are correct. They may operate either a single or a multi currency till.
Customer Adviser	Deal with setting up bank accounts for both new and existing customers within their agreed authority limits. They will handle straightforward accounts mainly for personal customers, establishing customer needs and identifying a suitable product.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1388/6	Pearson Edexcel	21	133	N/A
C1b	600/1624/3	City & Guilds	21	133	N/A
C1c	600/4932/7	Skillsfirst	21	133	N/A
C1d	600/8221/5	ICQ	21	133	N/A
C1e	601/6963/1	BIIAB	21	133	N/A
C1f	601/8006/7	HABC	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6329/7	City & Guilds	13	115	N/A
K1b	500/8171/8	Skillsfirst	13	115	N/A
K1c	600/3423/3	ICQ	13	115	N/A
K1d	600/3533/X	Kaplan Professional Awards	13	115	N/A
K1e	600/5472/4	HABC	13	115	N/A

K2 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9897/4	ifs University College	14	115	N/A

K3 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0276/1	Chartered Insurance Institute	10	42	N/A

K4 - Level 2 Award In Introduction to Financial Services Call Centres					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	601/8023/7	ATHE	10	40	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 2 Award in Fundamentals of Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	601/3484/7	Chartered Institute for Securities & Investment	10	100	N/A

K6 - Level 2 Award in Business Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/4118/9	OCR	11	110	N/A

K7 - BTEC Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	601/5359/3	Pearson	15	112	N/A

K8 - Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	601/7253/8	B	15	135	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 2 Certificate in Providing Financial Services.

- Level 2 Certificate in Customer Service;
- Level 2 Certificate in Personal Finance;
- Level 2 Award in Insurance, Legal & Regulatory;
- Level 2 Award In Introduction to Financial Services Call Centres;
- BTEC Level 2 Certificate in Principles of Customer Service;
- Level 2 Award in Fundamentals of Financial Services;
- Level 2 Award in Business Banking;
- Level 2 Certificate in Principles of Customer Service.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 1	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Certificate and Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Certificate and Advanced Diploma Banking qualifications;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 2, Pathway 3: Life, Pensions and Investments

Description of this pathway

The life, pensions and investments route focuses on authorising the underwriting of life, pensions and investment contracts, and processing documentation for straightforward and complex life, pensions and investment contracts.

The total number of credits for this pathway is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Introduction to Financial Services Call Centres - minimum credit knowledge qualification - 10 credits;
- Level 1 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 43 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Processing Administrator	Transferring information from application forms or oral instructions (e.g. over the telephone) into electronic systems, as well as sending out policy documentation and keeping computer records up to date.
Claims Handler	Requests for payments, for example, when policies mature or on the death of the insured person. This includes receiving applications and associated documentation and checking records to ensure that payment requests are valid.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1388/6	Pearson Edexcel	21	133	N/A
C1b	600/1624/3	City & Guilds	21	133	N/A
C1c	600/4932/7	Skillsfirst	21	133	N/A
C1d	600/8221/5	ICQ	21	133	N/A
C1e	601/6963/1	BIIAB	21	133	N/A
C1f	601/8006/7	HABC	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6329/7	City & Guilds	13	115	N/A
K1b	500/8171/8	Skillsfirst	13	115	N/A
K1c	600/3423/3	ICQ	13	115	N/A
K1d	600/3533/X	Kaplan Professional Awards	13	115	N/A
K1e	600/5472/4	HABC	13	115	N/A

K2 - Level 2 Award in Pensions Essentials					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/2342/7	The Pensions Management Institute	11	15	N/A

K3 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9897/4	ifs University College	14	115	N/A

K4 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 2 Award In Introduction to Financial Services Call Centres					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	601/8023/7	ATHE	10	40	N/A

K6 - Level 2 Award in Fundamentals of Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/3484/7	Chartered Institute for Securities & Investment	10	100	N/A

K7 - BTEC Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	601/5359/3	Pearson	15	112	N/A

K8 - Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	601/7253/8	BIIAB	15	135	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 2 Certificate in Providing Financial Services.

- Level 2 Certificate in Customer Service;
- Level 2 Award in Pensions Essentials;
- Level 2 Certificate in Personal Finance;
- Level 2 Award in Insurance, Legal & Regulatory;
- Level 2 Award In Introduction to Financial Services Call Centres;
- BTEC Level 2 Certificate in Principles of Customer Service;
- Level 2 Award in Fundamentals of Financial Services;
- Level 2 Certificate in Principles of Customer Service.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 1	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate.

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma and Level 6 Advanced Diploma in Financial Planning;
 - IFS School of Finance Level 4 Diploma for Financial Advisers;
 - Chartered Institute for Securities and Investment (CISI) Level 3 Investment Operations Certificate/Level 4 Diploma in Investment Advice/Level 6 Diploma in Wealth Management;
 - Level 4 Higher Apprenticeship in Banking;
 - Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 2, Pathway 4: Financing and Credit

Description of this pathway

This pathway will focus on those who work for financial organisations providing lending and credit facilities. The roles covered include those involved in appraising and processing applications for financing and credit facilities for both personal and business customers.

The total number of credits for this pathway is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Introduction to Financial Services Call Centres - minimum credit knowledge qualification - 10 credits;
- Level 1 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 43 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Administrator	Provide support by processing documentation and keeping computer records up to date.
Customer Service Adviser	Deal with a range of queries from customers about their financing and credit facilities by telephone, over the internet or in writing. Typically they will work in a contact centre.
Adviser	Assess applications for financing and credit facilities and determine the amount of credit to be provided and the terms which will apply. This may involve the use of computerised decision making systems or the appraisal of applications on an individual basis.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1388/6	Pearson Edexcel	21	133	N/A
C1b	600/1624/3	City & Guilds	21	133	N/A
C1c	600/4932/7	Skillsfirst	21	133	N/A
C1d	600/8221/5	ICQ	21	133	N/A
C1e	601/6963/1	BIIAB	21	133	N/A
C1f	601/8006/7	HABC	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6329/7	City & Guilds	13	115	N/A
K1b	500/8171/8	Skillsfirst	13	115	N/A
K1c	600/3423/3	ICQ	13	115	N/A
K1d	600/3533/X	Kaplan Professional Awards	13	115	N/A
K1e	600/5472/4	HABC	13	115	N/A

K2 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9897/4	ifs University College	14	115	N/A

K3 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0276/1	Chartered Insurance Institute	10	42	N/A

K4 - Level 2 Award In Introduction to Financial Services Call Centres					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	601/8023/7	ATHE	10	40	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 2 Award in Fundamentals of Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	601/3484/7	Chartered Institute for Securities & Investment	10	100	N/A
K6 - Level 2 Award in Business Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/4118/9	OCR	11	110	N/A
K7 - BTEC Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	601/5359/3	Pearson	15	112	N/A
K8 - Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	601/7253/8	BIIAB	15	135	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 2 Certificate in Providing Financial Services.

- Level 2 Certificate in Customer Service;
- Level 2 Certificate in Personal Finance;
- Level 2 Award in Insurance, Legal & Regulatory;
- Level 2 Award In Introduction to Financial Services Call Centres;
- BTEC Level 2 Certificate in Principles of Customer Service;
- Level 2 Award in Fundamentals of Financial Services;
- Level 2 Award in Business Banking;
- Level 2 Certificate in Principles of Customer Service.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 1	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate.

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Level 4 Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Chartered Institute for Securities and Investment (CISI) Level 3 Investment Operations Certificate;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Employee rights and responsibilities

The nine national outcomes for the employer rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 2, Pathway 5: Administration for Mortgage and/or Financial Planning Intermediaries

Description of this pathway

This pathway focuses on contributing to and completing reports for mortgage and / or financial planning clients, and supervising mortgage and / or financial planning administrative systems and processes.

The total number of credits for this pathway is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Introduction to Financial Services Call Centres - minimum credit knowledge qualification - 10 credits;
- Level 1 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 43 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Financial Advice Administrator	Processing new business applications, supporting adviser, compliance administration, existing client servicing, group administration, valuations, analysis and assistance with report writing.
Mortgage Administrator	Assess new mortgage applications to ensure they meet the lending criteria and to ensure that all applications meet lenders packaging requirements prior to submission.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1388/6	Pearson Edexcel	21	133	N/A
C1b	600/1624/3	City & Guilds	21	133	N/A
C1c	600/4932/7	Skillsfirst	21	133	N/A
C1d	600/8221/5	ICQ	21	133	N/A
C1e	601/6963/1	BIIAB	21	133	N/A
C1f	601/8006/7	HABC	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6329/7	City & Guilds	13	115	N/A
K1b	500/8171/8	Skillsfirst	13	115	N/A
K1c	600/3423/3	ICQ	13	115	N/A
K1d	600/3533/X	Kaplan Professional Awards	13	115	N/A
K1e	600/5472/4	HABC	13	115	N/A

K2 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9897/4	ifs University College	14	115	N/A

K3 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0276/1	Chartered Insurance Institute	10	42	N/A

K4 - Level 2 Award In Introduction to Financial Services Call Centres					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	601/8023/7	ATHE	10	40	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 2 Award in Fundamentals of Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	601/3484/7	Chartered Institute for Securities & Investment	10	100	N/A

K6 - BTEC Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/5359/3	Pearson	15	112	N/A

K7 - Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	601/7253/8	BIIAB	15	135	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 2 Certificate in Providing Financial Services.

- Level 2 Certificate in Customer Service;
- Level 2 Certificate in Personal Finance;
- Level 2 Award in Insurance, Legal & Regulatory;
- Level 2 Award In Introduction to Financial Services Call Centres;
- BTEC Level 2 Certificate in Principles of Customer Service;
- Level 2 Award in Fundamentals of Financial Services;
- Level 2 Certificate in Principles of Customer Service.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 1	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate.

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 3 Certificate, Level 4 Diploma and Level 6 Advanced Diploma in Financial Planning;
- CII Level 3 Certificate in Mortgage Advice;
- IFS School of Finance Level 3 Certificate, Level 4 Diploma for Financial Advisers;
- IFS School of Finance Level 3 Certificate in Mortgage Advice and Practice;
- Chartered Institute of Bankers in Scotland (CIOBS) Mortgage Advice and Practice Certificate;
- CIOBS Certificate and Diploma in Investment Planning;
- Chartered Institute for Securities and Investment (CISI) Level 4 Diploma in Investment Advice/Level 6 Diploma in Wealth Management;
- SQA Diploma in Professional Financial Advice;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 2, Pathway 6: Investment Operations

Description of this pathway

The investment operations route will focus on securities and other investments in so far as these relate to those working in operations and administration. This will include, for example, handling investor records, presenting information to investors, and measuring investment performance.

The total number of credits for this pathway is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Introduction to Financial Services Call Centres - minimum credit knowledge qualification - 10 credits;
- Level 1 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 43 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Trade Processor	Check incoming instructions and repair these where necessary. They monitor the progress of the instruction to ensure its timely entry into the market, check and authorise trades processed by other administrators.
Investment Information Administrator	Identify investors' information needs and obtain and provide the necessary information. They also respond to any queries about the information they have provided.
Account Reconciliation Administrator	Monitor transactions being processed in the markets and reconcile these to client accounts. They liaise with both fund managers and investors to resolve queries and discrepancies.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1388/6	Pearson Edexcel	21	133	N/A
C1b	600/1624/3	City & Guilds	21	133	N/A
C1c	600/4932/7	Skillsfirst	21	133	N/A
C1d	600/8221/5	ICQ	21	133	N/A
C1e	601/6963/1	BIIAB	21	133	N/A
C1f	601/8006/7	HABC	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6329/7	City & Guilds	13	115	N/A
K1b	500/8171/8	Skillsfirst	13	115	N/A
K1c	600/3423/3	ICQ	13	115	N/A
K1d	600/3533/X	Kaplan Professional Awards	13	115	N/A
K1e	600/5472/4	HABC	13	115	N/A

K2 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9897/4	ifs University College	14	115	N/A

K3 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0276/1	Chartered Insurance Institute	10	42	N/A

K4 - Level 2 Award In Introduction to Financial Services Call Centres					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	601/8023/7	ATHE	10	40	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 2 Award in Fundamentals of Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	601/3484/7	Chartered Institute of Securities & Investment	10	100	N/A

K6 - BTEC Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/5359/3	Pearson	15	112	N/A

K7 - Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	601/7253/8	BIIAB	15	135	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 2 Certificate in Providing Financial Services.

- Level 2 Certificate in Customer Service;
- Level 2 Certificate in Personal Finance;
- Level 2 Award in Insurance, Legal & Regulatory;
- Level 2 Award In Introduction to Financial Services Call Centres;
- BTEC Level 2 Certificate in Principles of Customer Service;
- Level 2 Award in Fundamentals of Financial Services;
- Level 2 Certificate in Principles of Customer Service.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 1	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate.

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Institute for Securities and Investment (CISI) Diploma in Investment Operations;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 2, Pathway 7: Customer Payments for Financial Products and Services

Description of this pathway

This pathway focuses on processing customers' financial transactions, operating credit control procedures and operating payment by instalments.

The total number of credits for this pathway is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Introduction to Financial Services Call Centres - minimum credit knowledge qualification - 10 credits;
- Level 1 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 43 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Financial Administrator	Receiving payments from and making payments to customers for products and services provided. This may be over the telephone or face to face, as for example in a high street insurance intermediary office.
Reconciliation Administrator	Reconciling and paying monthly accounts received from product providers. This will involve checking and matching individual entries and resolving any discrepancies identified.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1388/6	Pearson Edexcel	21	133	N/A
C1b	600/1624/3	City & Guilds	21	133	N/A
C1c	600/4932/7	Skillsfirst	21	133	N/A
C1d	600/8221/5	ICQ	21	133	N/A
C1e	601/6963/1	BIIAB	21	133	N/A
C1f	601/8006/7	HABC	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6329/7	City & Guilds	13	115	N/A
K1b	500/8171/8	Skillsfirst	13	115	N/A
K1c	600/3423/3	ICQ	13	115	N/A
K1d	600/3533/X	Kaplan Professional Awards	13	115	N/A
K1e	600/5472/4	HABC	13	115	N/A

K2 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9897/4	ifs University College	14	115	N/A

K3 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0276/1	Chartered Insurance Institute	10	42	N/A

K4 - Level 2 Award In Introduction to Financial Services Call Centres					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	601/8023/7	ATHE	10	40	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 2 Award in Fundamentals of Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	601/3484/7	Chartered Institute for Securities & Investment	10	100	N/A
K6 - Level 2 Award in Business Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/4118/9	OCR	11	110	N/A
K7 - BTEC Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	601/5359/3	Pearson	15	112	N/A
K8 - Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	601/7253/8	BIIAB	15	135	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 2 Certificate in Providing Financial Services.

- Level 2 Certificate in Customer Service;
- Level 2 Certificate in Personal Finance;
- Level 2 Award in Insurance, Legal & Regulatory;
- Level 2 Award In Introduction to Financial Services Call Centres;
- BTEC Level 2 Certificate in Principles of Customer Service;
- Level 2 Award in Fundamentals of Financial Services;
- Level 2 Award in Business Banking;
- Level 2 Certificate in Principles of Customer Service.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 1	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate.

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS Diploma in Financial Studies/Retail Banking Conduct of Business;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma qualifications;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 towards meeting the off-the-job training requirement.

Level 2, Pathway 8: Debt Collections

Description of this pathway

Debt Collections have been developed to cover the skills required for the process of recovering monies owed to the creditor by establishing and maintaining a repayment agreement with the debtor, in an effective and timely manner, within legal and ethical parameters.

The total number of credits for this pathway is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Introduction to Financial Services Call Centres - minimum credit knowledge qualification - 10 credits;
- Level 1 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 43 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Credit Co-ordinator	Looking at debt and communicating collection figures and issues weekly to the Credit Manager.
Finance Co-ordinator	Supporting the client's international finance operations, ensuring payments are being made by licenses in accordance with their terms of payment.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1388/6	Pearson Edexcel	21	133	N/A
C1b	600/1624/3	City and Guilds	21	133	N/A
C1c	600/4932/7	Skillsfirst	21	133	N/A
C1d	600/8221/5	ICQ	21	133	N/A
C1e	601/6963/1	BIIAB	21	133	N/A
C1f	601/8006/7	HABC	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6329/7	City and Guilds	13	115	N/A
K1b	500/8171/8	Skillsfirst	13	115	N/A
K1c	600/3423/3	ICQ	13	115	N/A
K1d	600/3533/X	Kaplan Professional Awards	13	115	N/A
K1e	600/5472/4	HABC	13	115	N/A

K2 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9897/4	ifs University College	14	115	N/A

K3 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0276/1	Chartered Insurance Institute	10	42	N/A

K4 - Level 2 Award In Introduction to Financial Services Call Centres					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	601/8023/7	ATHE	10	40	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 2 Award for Working in the Debt Collection Industry					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/7884/4	NOCN	12	96	N/A

K6 - Level 2 Award in Fundamentals of Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/3484/7	Chartered Institute for Securities & Investment	10	100	N/A

K7 - BTEC Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	601/5359/3	Pearson	15	112	N/A

K8 - Level 2 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	601/7253/8	BIIAB	15	135	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 2 Certificate in Providing Financial Services.

- Level 2 Certificate in Customer Service;
- Level 2 Certificate in Personal Finance;
- Level 2 Award in Insurance, Legal & Regulatory;
- Level 2 Award In Introduction to Financial Services Call Centres;
- Level 2 Award for Working in the Debt Collection Industry;
- BTEC Level 2 Certificate in Principles of Customer Service;
- Level 2 Award in Fundamentals of Financial Services;
- Level 2 Certificate in Principles of Customer Service.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 1	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate.

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications, opportunities exist to progress to higher level professional qualifications, including:

- Institute of Credit Management (ICM) Level 3 Certificate in Debt Collections;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Credit Management - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/MSc in Financial Services - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead roles such as:

- Credit Control Team Leader;
- Credit Manager.

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 3

Title for this framework at level 3

Apprenticeship in Providing Financial Services

Pathways for this framework at level 3

Pathway 1:	General Insurance
Pathway 2:	Banking
Pathway 3:	Investment Operations
Pathway 4:	Life, Pensions and Investments
Pathway 5:	Administration for Mortgage and/or Financial Planning Intermediaries
Pathway 6:	Financing and Credit
Pathway 7:	Pensions Administration
Pathway 8:	Debt Collections
Pathway 9:	Customer Payments for Financial Products and Services

Level 3, Pathway 1: General Insurance

Description of this pathway

The general insurance route will focus on those who deal with, assess, investigate and settle insurance claims, as well as those working in broking and in underwriting straightforward and complex business. This will include, for example, handling and processing new business, renewals and mid-term amendments, including administering the documentation. They may also provide administrative support in all types of insurance departments. The main tasks involve recording and checking information, dealing with clients and undertaking financial calculations.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Award in London Market Insurance - minimum knowledge credit qualification - 10 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 53 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Broker	Discuss specific requirements with underwriters before preparing a formal submission document. This may involve conducting an on-site risk assessment to identify potential liabilities for factoring into the policy terms.
Claims Official	Coordinating builders to make homes safe and liveable again following an incident, organising for replacement electrical and white goods to be dispatched immediately if a policyholder has been the victim of a burglary.
Underwriter	Whether underwriting straightforward or complex new risks, assessing the risk and deciding whether they should be accepted.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City & Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/0496/4	Chartered Insurance Institute (CII)	16	112	N/A

Knowledge qualifications available to this pathway (cont.)

K2 - Level 3 Award in London Market Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9901/2	Chartered Insurance Institute (CII)	10	70	N/A

K3 - Level 3 Award in Lloyd's and London Market Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/5155/3	Pearson Edexcel	10	75	N/A

K4 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	500/6206/2	City & Guilds	13	105	N/A
K4b	500/8166/4	Skillsfirst	13	105	N/A
K4c	600/3424/5	ICQ	13	105	N/A
K4d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K4e	601/6883/3	BIIAB	13	105	N/A
K4f	600/5471/2	HABC	13	105	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	501/0846/3	ifs University College	13	120	N/A

K6 - Edexcel BTEC Level 3 Certificate in Insurance Claims Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/3504/3	Pearson Edexcel	18	72	N/A

K7 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/8537/X	ifs University College	30	180	N/A

K8 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/8551/4	ifs University College	60	360	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	600/8277/X	ifs University College	15	142	N/A

K10 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	601/3058/1	Chartered Insurance institute	16	106	N/A

K11 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 3 Certificate in Providing Financial Services.

- Level 3 Certificate in Insurance;
- Level 3 Award in London Market Insurance;
- Level 3 Award in Lloyd's and London Market Insurance;
- Level 3 Certificate in Customer Service;
- Level 3 Certificate in Retail Banking Conduct of Business;
- Edexcel BTEC Level 3 Certificate in Insurance Claims Handling;
- Level 3 Certificate in Financial Studies;
- Level 3 Diploma in Financial Studies;
- Level 3 Certificate in Regulated Complaints Handling;
- BTEC Level 3 Certificate in Principles of Customer Service;
- Level 3 Certificate in Financial Services.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Insurance, Banking, Business Administration or Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma and Level 6 Advanced Diploma in Insurance;
- Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/BSc/MSc in Financial Services/Insurance - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Those working in insurance at level 3 can progress from basic clerical posts to supervisory positions. It is also possible to go on to train as underwriters, claims officials, brokers or sales representatives or to the role of account executive, although this is usually after experience as a sales person, claims official, underwriter or broker.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 3, Pathway 2: Banking

Description of this pathway

The banking route will focus on work in a bank or building society, call centre or remote financial services site. The work will include, for example, creating and maintaining customer accounts, operating currency tills and counter services and handling payments, as well as related supervisory roles.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Award in Financial Administration - minimum knowledge credit qualification - 12 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 55 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Senior Cashiers	Managing the delivery of branch counter services. They check that tills are opened and closed in accordance with organisational procedures, and monitor counter activity to ensure that customer needs are being met.
Senior Customer Advisers	Setting up more complex bank accounts for both new and existing customers within their agreed authority limits, including those for high net worth and business customers. They are likely to be dealing with more complex accounts.
Foreign Currency Advisers	Identify the most appropriate method of transferring funds overseas to meet the customer's needs and process the transfer applications.
Administration Supervisors	Manage the administrative function of issuing documents and dealing with enquiries. They ensure that documents are checked and processed accurately and to the required timescales, and monitor bank records to ensure they are accurate and up-to-date.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City & Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6206/2	City & Guilds	13	105	N/A
K1b	500/8166/4	Skillsfirst	13	105	N/A
K1c	600/3424/5	ICQ	13	105	N/A
K1d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K1e	601/6883/3	BIIAB	13	105	N/A
K1f	600/5471/2	HABC	13	105	N/A

K2 - Level 3 Certificate in Mortgage Advice and Practice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0629/6	ifs University College	20	200	N/A

K3 - Level 3 Certificate for Financial Advisers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0845/1	ifs University College	32	320	N/A

K4 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/0846/3	ifs University College	13	120	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 3 Certificate in Mortgage Advice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/1142/7	Chartered Insurance Institute (CII)	16	106	N/A

K6 - Level 3 Certificate in Professional Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/7987/9	ATHE	13	90	N/A

K7 - Level 3 Certificate in Business Banking and Conduct					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/4271/0	ifs University College	13	104	N/A

K8 - Level 3 Certificate in Financial Administration and Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/1735/1	ifs University College	22	180	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Award in Financial Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	600/1151/8	Chartered Insurance Institute	12	78	N/A

K10 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	600/8537/X	ifs University College	30	180	N/A

K11 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	600/8551/4	ifs University College	60	360	N/A

K12 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K12a	600/8277/X	ifs University College	15	142	N/A

Knowledge qualifications available to this pathway (cont.)

K13 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K13a	601/3058/1	Chartered Insurance Institute	16	106	N/A

K14 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K14a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 3 Certificate in Providing Financial Services.

- Level 3 Certificate in Customer Service
- Level 3 Certificate in Mortgage Advice and Practice
- Level 3 Certificate for Financial Advisers
- Level 3 Certificate in Retail Banking Conduct of Business
- Level 3 Certificate in Mortgage Advice
- Level 3 Certificate in Financial Planning
- Level 3 Certificate in Professional Banking
- Level 3 Certificate in Business Banking and Conduct
- Level 3 Certificate in Financial Administration and Planning
- Level 3 Award in Financial Administration
- Level 3 Certificate in Financial Studies
- Level 3 Diploma in Financial Studies
- Level 3 Certificate in Regulated Complaints Handling
- BTEC Level 3 Certificate in Principles of Customer Service
- Level 3 Certificate in Financial Services

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Banking, Insurance, Business Administration and Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job training requirement.

Level 3, Pathway 3: Investment Operations

Description of this pathway

The investment operations route will focus on securities and other investments in so far as these relate to those working in operations and administration. This will include, for example, handling investor records, presenting information to investors, and measuring investment performance.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Certificate in Customer Service - minimum knowledge credit qualification - 13 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 56 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Corporate Actions Administrator	Monitor the market for evidence of corporate actions being announced, gather information for clients and notify them about their options. Take instruction from clients with regard to the corporate action, and processing these in the market.
Settlements Administrator	Use market systems to monitor the settlement of transactions. Liaise with both fund managers and investors to resolve queries and discrepancies arising.
Investment Performance Administrator	Gather and analyse information about the performance of investments. Compare actual to projected performance, and pass this information on to those who need it.
Supervisors	Monitor the systems and processes in place to ensure that they are running efficiently and effectively. Investigate and resolve any problems which arise, keeping others informed. Also suggest improvements to systems and processes, seeking the necessary authorisation to make changes.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City & Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Investment Operations					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/0715/1	Chartered Institute for Securities & Investment (CISI)	24	45	N/A

Knowledge qualifications available to this pathway (cont.)

K2 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/6206/2	City & Guilds	13	105	N/A
K2b	500/8166/4	Skillsfirst	13	105	N/A
K2c	600/3424/5	ICQ	13	105	N/A
K2d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K2e	601/6883/3	BIIAB	13	105	N/A
K2f	600/5471/2	HABC	13	105	N/A

K3 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0846/3	ifs University College	13	120	N/A

K4 - Level 3 Certificate in Professional Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	601/7987/9	ATHE	13	90	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 3 Certificate in Business Banking and Conduct					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/4271/0	ifs University College	13	104	N/A
K6 - Level 3 Certificate in Financial Administration and Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/1735/1	ifs University College	22	180	N/A
K7 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/8537/X	ifs University College	30	180	N/A
K8 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/8551/4	ifs University College	60	360	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	600/8277/X	ifs University College	15	142	N/A

K10 - Level 3 Certificate in Investment Operations					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	600/9430/8	Chartered Insurance Institute	13	85	N/A

K11 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	601/3058/1	Chartered Insurance Institute	16	106	N/A

K12 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K12a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 3 Certificate in Providing Financial Services.

- Level 3 Certificate in Investment Operations
- Level 3 Certificate in Customer Service
- Level 3 Certificate in Retail Banking Conduct of Business
- Level 3 Certificate in Professional Banking
- Level 3 Certificate in Business Banking and Conduct
- Level 3 Certificate in Financial Administration and Planning
- Level 3 Certificate in Financial Studies
- Level 3 Diploma in Financial Studies
- Level 3 Certificate in Regulated Complaints Handling
- BTEC Level 3 Certificate in Principles of Customer Service
- Level 3 Certificate in Investment Operations
- Level 3 Certificate in Financial Services

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Banking, Insurance, Business Administration and Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Institute for Securities and Investment (CISI) Diploma in Investment Operations;
- Chartered Financial Analyst (CFA) Qualification;
- Foundation Degrees in Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/MSc in Financial Services - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Progression routes from level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 3, Pathway 4: Life, Pensions and Investments

Description of this pathway

The life, pensions and investments route focuses on authorising the underwriting of life, pensions and investment contracts, and processing documentation for straightforward and complex life, pensions and investment contracts.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Award in London Market Insurance - minimum knowledge credit qualification - 10 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 53 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Underwriter	Assess and agree the terms for both new business and mid term alterations to contracts.
Claims Handler	Deal with requests for payment, for example, when policies mature or on the death of the insured person. This includes receiving applications and associated documentation and checking records to ensure that payment requests are valid.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City & Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Award in Financial Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/1151/8	Chartered Insurance Institute (CII)	12	78	N/A

Knowledge qualifications available to this pathway (cont.)

K2 - Level 3 Certificate for Financial Advisers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0845/1	ifs University College	32	320	N/A

K3 - Level 3 Certificate in Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0496/4	Chartered Insurance Institute (CII)	16	112	N/A

K4 - Level 3 Award in London Market Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	500/9901/2	Chartered Insurance Institute (CII)	10	70	N/A

K5 - Level 3 Award in Lloyd's and London Market Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/5155/3	Edexcel	10	75	N/A

Knowledge qualifications available to this pathway (cont.)

K6 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	500/6206/2	City & Guilds	13	105	N/A
K6b	500/8166/4	Skillsfirst	13	105	N/A
K6c	600/3424/5	ICQ	13	105	N/A
K6d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K6e	601/6883/3	BIIAB	13	105	N/A
K6f	600/5471/2	HABC	13	105	N/A

K7 - Level 3 Certificate in Regulated Equity Release					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	501/0630/2	ifs University College	32	320	N/A

K8 - Level 3 Certificate in Equity Release					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/1143/9	Chartered Insurance Institute (CII)	23	155	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	501/0846/3	ifs University College	13	120	N/A

K10 - Level 3 Certificate in Pensions Essentials					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	501/2247/2	The Pensions Management Institute	17	24	N/A

K11 - Level 3 Certificate in Professional Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	601/7987/9	ATHE	13	90	N/A

K12 - BTEC Level 3 Certificate in Insurance Claims Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K12a	600/3504/3	Pearson Edexcel	18	72	N/A

Knowledge qualifications available to this pathway (cont.)

K13 - Level 3 Certificate in Business Banking and Conduct					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K13a	600/4271/0	ifs University College	13	104	N/A

K14 - Level 3 Certificate in Financial Administration and Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K14a	600/1735/1	ifs University College	22	180	N/A

K15 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K15a	600/8537/X	ifs University College	30	180	N/A

K16 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K16a	600/8551/4	ifs University College	60	360	N/A

Knowledge qualifications available to this pathway (cont.)

K17 - Level 3 Certificate in Pensions Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K17a	600/4971/6	Kaplan Professional Awards	30	170	N/A

K18 - Level 3 Certificate in Investment Operations					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K18a	600/0715/1	Chartered Institute for Securities & Investment	24	45	N/A

K19 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K19a	600/8277/X	ifs University College	15	142	N/A

K20 - Level 3 Certificate in Investment Operations					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K20a	600/9430/8	Chartered Insurance Institute	13	85	N/A

Knowledge qualifications available to this pathway (cont.)

K21 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K21a	601/3058/1	Chartered Insurance Institute	16	106	N/A

K22 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K22a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 3 Certificate in Providing Financial Services.

- Level 3 Award in Financial Administration;
- Level 3 Certificate in Financial Planning;
- Level 3 Certificate for Financial Advisers;
- Level 3 Certificate in Insurance;
- Level 3 Award in London Market Insurance;
- Level 3 Award in Lloyd's and London Market Insurance;
- Level 3 Certificate in Customer Service;
- Level 3 Certificate in Regulated Equity Release;
- Level 3 Certificate in Equity Release;
- Level 3 Certificate in Retail Banking Conduct of Business;
- Level 3 Certificate in Pensions Essentials;
- Level 3 Certificate in Professional Banking;
- BTEC Level 3 Certificate in Insurance Claims Handling;
- Level 3 Certificate in Business Banking and Conduct;
- Level 3 Certificate in Financial Administration and Planning;
- Level 3 Certificate in Financial Studies;
- Level 3 Diploma in Financial Studies;
- Level 3 Certificate in Pensions Administration;
- Level 3 Certificate in Investment Operations;
- Level 3 Certificate in Regulated Complaints Handling;
- BTEC Level 3 Certificate in Principles of Customer Service;
- Level 3 Certificate in Investment Operations;
- Level 3 Certificate in Financial Services.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Banking, Insurance or Higher Apprenticeships in Business Administration and Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma in Regulated Financial Planning
- IFS School of Finance Level 4 Diploma for Financial Advisers;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma in Investment Planning;
- Scottish Qualifications Authority (SQA) Diploma for Professional Financial Advice;
- Chartered Institute for Securities and Investment (CISI) Diploma in Investment Advice (Private Client Route)
- CISI Diploma in Investment Operations;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job training requirement.

Level 3, Pathway 5: Administration for Mortgage and/or Financial Planning Intermediaries

Description of this pathway

This pathway focuses on contributing to and completing reports for mortgage and / or financial planning clients and supervising mortgage and / or financial planning administrative systems and processes.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Award in Financial Administration - minimum knowledge credit qualification - 12 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 55 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Financial Advice Administrator	Your duties will be to work alongside the Financial Advisers. You will be responsible for the administration of their business tasks, report writing and utilising numerous systems to research and analyse including an IFA specific database package and industry recognised websites and portals.
Financial Manager	A financial manager will support the financial advisers and clients and colleagues to enable them to make sound business decisions. Specific settings vary enormously and include both public and private sector organisations.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City & Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6206//2	City & Guilds	13	105	N/A
K1b	500/8166/4	Skillsfirst	13	105	N/A
K1c	600/3424/5	ICQ	13	105	N/A
K1d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K1e	601/6883/3	BIIAB	13	105	N/A
K1f	600/5471/2	HABC	13	105	N/A

K2 - Level 3 Award in Financial Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	600/1151/8	Chartered Insurance Institute (CII)	12	78	N/A

K3 - Level 3 Certificate for Financial Advisers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0845/1	ifs University College	32	320	N/A

K4 - Level 3 Certificate in Mortgage Advice and Practice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/0629/6	ifs University College	20	200	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 3 Certificate in Mortgage Advice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/1142/7	Chartered Insurance Institute (CII)	16	106	N/A

K6 - Level 3 Certificate in Equity Release					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/1143/9	Chartered Insurance Institute (CII)	23	155	N/A

K7 - Level 3 Certificate in Regulated Equity Release					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	501/0630/2	ifs University College	32	320	N/A

K8 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	501/0846/3	ifs University College	13	120	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Certificate in Professional Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	601/7987/9	ATHE	13	90	N/A

K10 - Level 3 Certificate in Business Banking and Conduct					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	600/4271/0	ifs University College	13	104	N/A

K11 - Level 3 Certificate in Financial Administration and Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	600/1735/1	ifs University College	22	180	N/A

K12 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K12a	600/8537/X	ifs University College	30	180	N/A

Knowledge qualifications available to this pathway (cont.)

K13 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K13a	600/8551/4	ifs University College	60	360	N/A

K14 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K14a	600/8277/X	ifs University College	15	142	N/A

K15 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K15a	601/3058/1	Chartered Insurance Institute	16	106	N/A

K16 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K16a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 3 Certificate in Providing Financial Services.

- Level 3 Certificate in Customer Service;
- Level 3 Award in Financial Administration;
- Level 3 Certificate in Financial Planning;
- Level 3 Certificate for Financial Advisers;
- Level 3 Certificate in Mortgage Advice and Practice;
- Level 3 Certificate in Mortgage Advice;
- Level 3 Certificate in Equity Release;
- Level 3 Certificate in Regulated Equity Release;
- Level 3 Certificate in Retail Banking Conduct of Business;
- Level 3 Certificate in Professional Banking;
- Level 3 Certificate in Business Banking and Conduct;
- Level 3 Certificate in Financial Administration and Planning;
- Level 3 Certificate in Financial Studies;
- Level 3 Diploma in Financial Studies;
- Level 3 Certificate in Regulated Complaints Handling;
- BTEC Level 3 Certificate in Principles of Customer Service;
- Level 3 Certificate in Financial Services.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma;

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Banking, Insurance or Higher Apprenticeships in Business Administration and Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Diploma for Financial Advisers;
- Chartered Insurance Institute (CII) Level 4 Diploma in Regulated Financial Planning;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma in Investment Planning;
- Scottish Qualifications Authority (SQA) Diploma for Professional Financial Advice;
- Chartered Institute for Securities and Investment (CISI) Level 4 Diploma in Investment Advice (Private Client Route)
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 3, Pathway 6: Financing and Credit

Description of this pathway

This pathway will focus on those who work for financial organisations providing lending and credit facilities. The roles covered include those involved in appraising and processing applications for financing and credit facilities for both personal and business customers.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Certificate in Customer Service - minimum knowledge credit qualification - 13 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 56 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Customer Service Adviser	Deal with a range of queries from customers about their financing and credit facilities by telephone, over the internet or in writing. Typically they will work in a contact centre.
Adviser	Assess applications for financing and credit facilities and determine the amount of credit to be provided and the terms which will apply. This may involve the use of computerised decision making systems or the appraisal of applications on an individual basis.
Supervisor	Review and approve decisions to offer financing and credit facilities. They ensure that applications are checked and processed accurately and to the required timescales and monitor records to ensure they are accurate and up-to-date.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City & Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6206/2	City & Guilds	13	105	N/A
K1b	500/8166/4	Skillsfirst	13	105	N/A
K1c	600/3424/5	ICQ	13	105	N/A
K1d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K1e	601/6883/3	BIIAB	13	105	N/A
K1f	600/5471/2	HABC	13	105	N/A

K2 - Level 3 Certificate in Mortgage Advice and Practice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0629/6	ifs University College	20	200	N/A

K3 - Level 3 Certificate for Financial Advisers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0845/1	ifs University College	32	320	N/A

K4 - Level 3 Certificate in Mortgage Advice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/1142/7	Chartered Insurance Institute (CII)	16	106	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	501/0846/3	ifs University College	13	120	N/A

K6 - Level 3 Certificate in Professional Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	601/7987/9	ATHE	13	90	N/A

K7 - BTEC Level 3 Certificate in Insurance Claims Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/3504/3	Pearson Edexcel	18	72	N/A

K8 - Level 3 Certificate in Business Banking and Conduct					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/4271/0	ifs University College	13	104	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Certificate in Financial Administration and Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	600/1735/1	ifs University College	22	180	N/A

K10 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	600/8537/X	ifs University College	30	180	N/A

K11 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	600/8551/4	ifs University College	60	360	N/A

K12 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K12a	600/8277/X	ifs University College	15	142	N/A

Knowledge qualifications available to this pathway (cont.)

K13 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K13a	601/3058/1	Chartered Insurance Institute	16	106	N/A

K14 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K14a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 3 Certificate in Providing Financial Services.

- Level 3 Certificate in Customer Service;
- Level 3 Certificate in Mortgage Advice and Practice;
- Level 3 Certificate for Financial Advisers;
- Level 3 Certificate in Mortgage Advice;
- Level 3 Certificate in Financial Planning;
- Level 3 Certificate in Retail Banking Conduct of Business;
- Level 3 Certificate in Professional Banking;
- BTEC Level 3 Certificate in Insurance Claims Handling;
- Level 3 Certificate in Business Banking and Conduct;
- Level 3 Certificate in Financial Administration and Planning;
- Level 3 Certificate in Financial Studies;
- Level 3 Diploma in Financial Studies;
- Level 3 Certificate in Regulated Complaints Handling;
- BTEC Level 3 Certificate in Principles of Customer Service;
- Level 3 Certificate in Financial Services.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Banking, Insurance or Higher Apprenticeships in Business Administration and Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 3, Pathway 7: Pensions Administration

Description of this pathway

This pathway is for those employers and individuals involved in activities including collating and processing pension scheme new entrant records, quoting on defined benefit and defined contribution pension scheme retirement benefits, processing pension scheme transfers and in and maintaining pension scheme records using periodic updating processes.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Certificate in Pensions Essentials - minimum knowledge credit qualification - 12 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 55 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Pensions Team Leader	Leading a team of Pensions Administrators ensuring work is produced accurately and on time, whilst also providing support to the Pensions Administration Manager.
Pensions Administrator	Ensure that group and personal pension schemes operate effectively on a day-to-day basis.
Pensions Manager	Taking responsibility for advising Trustees on implications of changes to legislation and benefits policy.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City & Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Award in Financial Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/1151/8	Chartered Insurance Institute (CII)	12	78	N/A

Knowledge qualifications available to this pathway (cont.)

K2 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/6206/2	City & Guilds	13	105	N/A
K2b	500/8166/4	Skillsfirst	13	105	N/A
K2c	600/3424/5	ICQ	13	105	N/A
K2d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K2e	601/6883/3	BIIAB	13	105	N/A
K2f	600/5471/2	HABC	13	105	N/A

K3 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0846/3	ifs University College	13	120	N/A

K4 - Level 3 Certificate in Pensions Essentials					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/2247/2	The Pensions Management Institute	12	24	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 3 Certificate in Professional Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	601/7987/9	ATHE	13	90	N/A

K6 - Level 3 Certificate in Business Banking and Conduct					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/4271/0	ifs University College	13	104	N/A

K7 - Level 3 Certificate in Financial Administration and Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/1735/1	ifs University College	22	180	N/A

K8 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/8537/X	ifs University College	30	180	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	600/8551/4	ifs University College	60	360	N/A

K10 - Level 3 Certificate in Pensions Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	600/4971/6	Kaplan Professional Awards	30	170	N/A

K11 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	600/8277/X	ifs University College	15	142	N/A

K12 - Level 3 Certificate in Pensions Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K12a	600/1049/6	Pensions Management Institute	30	180	N/A

Knowledge qualifications available to this pathway (cont.)

K13 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K13a	601/3058/1	Chartered Insurance Institute	16	106	N/A

K14 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K14a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 3 Certificate in Providing Financial Services.

- Level 3 Award in Financial Administration;
- Level 3 Certificate in Customer Service;
- Level 3 Certificate in Retail Banking Conduct of Business;
- Level 3 Certificate in Pensions Essentials;
- Level 3 Certificate in Professional Banking;
- Level 3 Certificate in Business Banking and Conduct;
- Level 3 Certificate in Financial Administration and Planning;
- Level 3 Certificate in Financial Planning;
- Level 3 Certificate in Financial Studies;
- Level 3 Diploma in Financial Studies;
- Level 3 Certificate in Pensions Administration;
- Level 3 Certificate in Regulated Complaints Handling;
- BTEC Level 3 Certificate in Principles of Customer Service;
- Level 3 Certificate in Pensions Administration;
- Level 3 Certificate in Financial Services.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma;

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Banking, Insurance or Higher Apprenticeships in Business Administration and Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Pensions Management Institute (PMI) Level 4 Diploma in Pensions Administration;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 3, Pathway 8: Debt Collections

Description of this pathway

Debt collections have been developed to cover the skills required for the process of recovering monies owed to the creditor by establishing and maintaining a repayment agreement with the debtor, in an effective and timely manner, within legal and ethical parameters.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Certificate in Customer Service - minimum knowledge credit qualification - 13 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 56 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Credit & Risk Manager	Ensuring rigorous and efficient management of the cash collection cycle whilst minimising customer credit risk.
Credit Control Team Leader	Ownership of the debtor ledger and manage the timely collection of debt from customers, according to monthly targets.
Credit Manager	Interpreting financial statements, status reports and legal information, customer focused with an aptitude to demonstrate commercial awareness.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City & Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6206/2	City and Guilds	13	105	N/A
K1b	500/8166/4	Skillsfirst	13	105	N/A
K1c	600/3424/5	ICQ	13	105	N/A
K1d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K1e	601/6883/3	BIIAB	13	105	N/A
K1f	600/5471/2	HABC	13	105	N/A

K2 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0846/3	ifs University College	13	120	N/A

K3 - Level 3 Certificate in Professional Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	601/7987/9	ATHE	13	90	N/A

K4 - Level 3 Certificate in Business Banking and Conduct					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/4271/0	ifs University College	13	104	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 3 Certificate in Financial Administration and Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/1735/1	ifs University College	22	180	N/A

K6 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/8537/X	ifs University College	30	180	N/A

K7 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/8551/4	ifs University of College	60	360	N/A

K8 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/8277/X	ifs University College	15	142	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	601/3058/1	Chartered Insurance Institute	16	106	N/A

K10 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level 3 Certificate in Providing Financial Services.

- Level 3 Certificate in Customer Service;
- Level 3 Certificate in Retail Banking Conduct of Business;
- Level 3 Certificate in Professional Banking;
- Level 3 Certificate in Business Banking and Conduct;
- Level 3 Certificate in Financial Planning;
- Level 3 Certificate in Financial Administration and Planning;
- Level 3 Certificate in Financial Studies;
- Level 3 Diploma in Financial Studies;
- Level 3 Certificate in Regulated Complaints Handling;
- BTEC Level 3 Certificate in Principles of Customer Service;
- Level 3 Certificate in Financial Services.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Banking, Insurance or Higher Apprenticeships in Business Administration and Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Institute of Credit Management (ICM) Level 4 and 5 Diploma in Credit Management qualifications;
- IFS School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see theucas website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the off-the-job training requirement.

Level 3, Pathway 9: Customer Payments for Financial Products and Services

Description of this pathway

This pathway focuses on processing customers' financial transactions, operating credit control procedures and operating payment by instalments.

The total number of credits for this pathway is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 Certificate in Customer Service - minimum knowledge credit qualification - 13 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits.

TOTAL CREDITS: 56 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Customer Adviser	Preparing monthly statements for customers and ensuring timely settlement of these.
Senior Adviser	Setting up facilities for payment by credit, including direct debit. This will also involve investigating and resolving any problems with payment, such as direct debit defaults.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1490/8	Pearson Edexcel	31	154	N/A
C1b	600/1639/5	City and Guilds	31	154	N/A
C1c	600/5748/8	Skillsfirst	31	154	N/A
C1d	600/8222/7	ICQ	31	154	N/A
C1e	601/6965/5	BIIAB	31	154	N/A
C1f	601/7879/6	HABC	31	154	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/6206/2	City and Guilds	13	105	N/A
K1b	500/8166/4	Skillsfirst	13	105	N/A
K1c	600/3424/5	ICQ	13	105	N/A
K1d	600/3676/X	Kaplan Professional Awards	13	105	N/A
K1e	601/6883/3	BIIAB	13	105	N/A
K1f	600/5471/2	HABC	13	105	N/A

K2 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0846/3	ifs University College	13	120	N/A

K3 - Level 3 Certificate in Professional Banking					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	601/7987/9	ATHE	13	90	N/A

K4 - BTEC Level 3 Certificate in Insurance Claims Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/3504/3	Pearson Edexcel	18	72	N/A

Knowledge qualifications available to this pathway (cont.)

K5 - Level 3 Certificate in Business Banking and Conduct					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/4271/0	ifs University College	13	104	N/A

K6 - Level 3 Certificate in Financial Administration and Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/1735/1	ifs University College	22	180	N/A

K7 - Level 3 Certificate in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/8537/X	ifs University College	30	180	N/A

K8 - Level 3 Diploma in Financial Studies					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/8551/4	ifs University College	60	360	N/A

Knowledge qualifications available to this pathway (cont.)

K9 - Level 3 Certificate in Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	600/0496/4	Chartered Insurance Institute	16	112	N/A

K10 - Level 3 Certificate in Regulated Complaints Handling					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	600/8277/X	ifs University College	15	142	N/A

K11 - Level 3 Certificate in Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	601/3058/1	Chartered Insurance Institute	16	106	N/A

K12 - BTEC Level 3 Certificate in Principles of Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K12a	601/5399/4	Pearson	19	134	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

The following knowledge qualifications all provide underpinning knowledge and understanding for the Level Certificate in Providing Financial Services.

- Level 3 Certificate in Customer Service;
- Level 3 Certificate in Retail Banking Conduct of Business;
- Level 3 Certificate in Professional Banking;
- BTEC Level 3 Certificate in Insurance Claims Handling;
- Level 3 Certificate in Business Banking and Conduct;
- Level 3 Certificate in Financial Administration and Planning;
- Level 3 Certificate in Financial Planning;
- Level 3 Certificate in Financial Studies;
- Level 3 Diploma in Financial Studies;
- Level 3 Certificate in Insurance;
- Level 3 Certificate in Regulated Complaints Handling;
- BTEC Level 3 Certificate in Principles of Customer Service;
- Level 3 Certificate in Financial Services.

It is the employer or individual's choice which knowledge qualification to undertake. Those who have already achieved competence and/or knowledge qualifications before entry to the Apprenticeship must select options which will equip Apprentices with new skills and learning.

Transferable skills (Wales)

Essential skills (Wales)

	Minimum level	Credit value
Communication	Level 2	6
Application of numbers	Level 2	6
IT	N/A	N/A

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Banking, Insurance or Higher Apprenticeships in Business Administration and Management.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Credit Management/Banking Practice and Management/Financial Services - please see the UCAS website for further information - <http://fd.ucas.com/CourseSearch/Default.aspx>;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

UCAS points for this pathway: N/A

Employee rights and responsibilities

The nine national outcomes for the employer rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook in Providing Financial Services which is available from the FSP website - <http://www.financialskillspartnership.org.uk/using-apprenticeships/> - or the Agored Cymru Level 2 Award in Employment Rights and Responsibilities.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. When claiming Apprenticeship certificates providers must tick the appropriate box on ACW to confirm that the requirements for ERR have been met. Evidence of completion should be kept in case of audit.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job training requirement.

The remaining sections apply to all levels and pathways within this framework.

How equality and diversity will be met

The FSP is committed to supporting employers in the finance, legal, accountancy and financial services sectors to achieve a workforce that reflects, at all levels, the diversity of the UK's population.

Our emphasis throughout is upon equality and diversity both for both new entrants to the sector and opportunities for progression for the existing workforce.

An example of this is that we provide current and accurate careers information through our "Directions" online careers guide.

Inequalities in the financial services sector and workplace persist for women and there is evidence that new mothers face downward mobility once they return to the labour market. A recommendation in the Fair Access to the Professions Report (July 2009) is to provide Apprenticeships with flexible entry and progression into the professions which can support mid-career, career interchange and career returner opportunities - page 35 -

<http://webarchive.nationalarchives.gov.uk/+http://www.cabinetoffice.gov.uk/media/227102/fair-access.pdf>

Despite making up more than half the workforce in financial institutions, women continue to be under-represented compared to male counterparts in leadership roles. Data from 20 global markets show women comprise nearly 60% of employees in the financial services industry, but only 19% progress through the leadership ranks to senior level roles. Board and CEO representation is even more: women hold only 14% of board seats and a mere 2% of CEO positions. http://www.pwc.com/en_US/us/financial-services/publications/assets/pwc-advancing-women-in-financial-services.pdf

The 'equality of terms' provisions in the Equality Act 2010 (the Act) entitle a woman doing equal work with a man in the same employment to equality in pay and other terms and conditions.

The Act recommends a sex equality clause in contracts of employment to ensure that contractual terms are no less favourable between genders.

<http://www.equalityhumanrights.com/advice-and-guidance/new-equality-act-guidance/>

For full-time employees, the largest gender pay difference (based on median hourly earnings excluding overtime) was for the financial and insurance activities sector at 36.7%.

Patterns of Pay: Results from the Annual Survey of Hours and Earnings, 1997 to 2012 -

<http://www.ons.gov.uk/ons/rel/ashe/patterns-of-pay/1997-to-2012-ashe-results/patterns-of-pay-2012.html#tab-Results-by-industry>

For the last four years the FSP has been running its "Through the Glass Ceiling" programme. Whilst the main gender imbalance in our sector is at senior management level, there are also imbalances at other levels in the different sub-sectors.

LSIS has also developed guidance which covers off compliance with the Equality Act 2010 and maps against the OFSTED inspection framework. This is useful for Apprenticeships. It is a national equality and diversity framework and standard relevant to partners and providers and is designed to be used and adapted creatively and flexibly - <http://webarchive.nationalarchives.gov.uk/20130802100617/http://lsis.org.uk/topics/apprenticeships-vocational-skills-and-preparing-work>

There should be open recruitment of apprentices to the programme, which is available to all people, regardless of gender, ethnic origin, religion or disability who meet the stated selection criteria.

All partners involved in the delivery of the Apprenticeship - providers, assessment centres and employers must be committed to a policy of equal opportunities and must have a stated equal opportunities policy and procedure.

An example of good practice in the financial services sector tackling equality and diversity is by Barclays: Barclays will double the number of apprentices that it is recruiting into its own workforce to 2,000 specifically helping young people in long term unemployment with little or no qualifications into permanent and fully paid jobs. The new drive will build on Barclays successful programme which is recruiting 1,000 apprentices this year, and the National Apprenticeship Service's existing support to help SMEs in particular to create Apprenticeships.

The Barclays Bridges Into Work programme has been designed to overcome perceived barriers to the creation of Apprenticeships especially in smaller businesses uncovered by new research that found:

- More than 50 per cent of SMEs (52 per cent) said that they would not take on an apprentice due to fears about the amount of time it takes to set up and the additional support they thought a young person would need.
- Time is the most significant barrier for companies with 250-500 employees (61 per cent), while perceived red tape was the biggest factor for smaller companies with just 5-9 employees (39 per cent).
- However, encouragingly 76 per cent of SMEs said that they would want to be part of a scheme that helped set up Apprenticeships for young people. - See more at: <http://www.newsroom.barclays.co.uk/releases/ReleaseDetailPage.aspx?releaseId=2543>

15.4% of the 2004/05 tracked cohort (framework achievers) progressed to higher education when tracked for a total of seven years. 10.4% progressed immediately in the three years following the start of their Apprenticeship. (Table 2, page 23) This rate of progression is a marked improvement on the rate of 6% found in a study by HEFCE (HEFCE, 2009) and an

increase on the 13% found in the previous study in this series (Joslin & Smith, 2011).

Progression of Apprentices to Higher Education – February 2013 - https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/121889/BIS-13-664-progression-of-apprentices-to-higher-education.pdf

The FSP encourages all apprentices to progress onto further education and progression routes are available for them to do so. This will help talent, regardless of background or qualifications, to have the opportunity to develop and thrive.

This framework therefore aims to tackle these issues.

On and off the job training (Wales)

Summary of on- and off-the-job training

The total number of training hours to be delivered on and off-the-job for the Level 2 Foundation Apprenticeship in Providing Financial Services is as follows. The Level 2 Foundation Apprenticeship in Providing Financial Services is delivered over a 12 month period:

Level 2 - all pathways

- Level 2 Certificate in Providing Financial Services - 133 hours;
- Level 2 Award in Introduction to financial services call centres - 40 hours - minimum credit qualification in all pathways;
- Level 1 Essential Skill in Application of Number - 60 hours;
- Level 2 Essential Skill in Communication - 60 hours;
- FLSP Apprentice Workbook - 35 hours.

TOTAL TRAINING HOURS = 328

133 of these hours are on-the-job training and 195 of these hours are off-the-job training as explained below.

Level 3 - all pathways

The total number of training hours to be delivered on and off-the-job for the Level 3 Apprenticeship in Providing Financial Services is as follows. The Level 3 Apprenticeship in Providing Financial Services is delivered over a 18-24 month period:

- Level 3 Certificate in Providing Financial Services - 154 hours;
- Level 3 Certificate in Pensions Essentials - 24 hours - minimum credit qualification in all pathways;
- Level 2 Essential Skill in Application of Number - 60 hours;
- Level 2 Essential Skill in Communication - 60 hours;
- FSP Apprentice Workbook - 35 hours.

TOTAL TRAINING HOURS = 333

154 of these hours are on-the-job training and 179 of these hours are off-the-job training as explained below. The remaining hours will be mentoring and learning undertaken in the workplace.

Off-the-job training

The minimum number of off-the-job training hours for the Level 2 and 3 Apprenticeship in Providing Financial Services framework is 195 hours per year at Level 2 and 179 hours per year at Level 3.

For example, If an apprentice achieves the Level 3 framework after 24 months, the apprentice would be required to complete 333 training hours in total, of which 179 hours need to be off-the-job training.

Apprentices may take less or more time to complete this framework based on their educational attainment and circumstances.

Training hours delivered under an apprenticeship agreement may vary depending on the previous experience and attainment of the apprentice. The amount of off-the-job training required to complete the Apprenticeship under the apprenticeship agreement may then be reduced accordingly, provided the total number of off-the-job hours for this framework can be verified for apprenticeship certification.

Previous attainment

Where a learner enters an apprenticeship agreement having previously attained part or all of the relevant qualifications, this prior learning needs to be recognised using either the QCF credit transfer for achievements within the QCF; or through recording of exemptions for certificated learning outside of the QCF, for example Principal Learning qualifications.

For apprentices who have already achieved the relevant qualifications, they must have been certificated within 10 years of applying for the apprenticeship certificate.

Previous experience

Where a learner enters an apprenticeship agreement with previous work-related experience, this prior learning needs to be recognised (see QCF Guidance on Claiming Credit - <https://www.gov.uk/government/publications/regulatory-arrangements-for-the-qualifications-and-credit-framework> for further details). To count towards apprenticeship certification, previous experience must be recorded using the appropriate awarding organisation's QCF 'Recognition of Prior Learning' procedures and the hours recorded may then count towards the off-the-job hours required to complete the Apprenticeship.

For apprentices with prior uncertificated learning experience, the off-the-job learning must have been acquired within 10 years of application for the apprenticeship certificate or have been continuously employed in the relevant job role in the industry for 15 years duration.

Off-the-job training needs to:

- be planned, reviewed and evaluated jointly between the apprentice and a tutor, teacher, mentor or manager;
- allow access as and when required by the apprentice either to a tutor, teacher, mentor or manager;
- be delivered during contracted working hours;
- be delivered through one or more of the following methods: individual and group teaching, e-learning, distance learning, coaching, mentoring, feedback and assessment, collaborative/networked with peers, guided study and induction;
- be formally recorded in a log book or diary.

How this requirement will be met

Examples of 'off-the-job' training can include:

- inductions to apprenticeship programmes;
- feedback and mentoring following call monitoring, audits and visits to clients;
- briefings such as morning 'huddles', product updates;
- Essential Skills assessments;
- 1 to 1 teaching and coaching for the Apprenticeship eg for the knowledge units or Essential Skills;
- required assignment work and study between workshops eg for the knowledge units;
- review meetings;
- one to one's and appraisals;
- pre-course preparation work.

These are in addition to traditional learning methods, such as online and distance learning, formal training workshops (whether by employer or training provider/college) and company inductions.

The number of hours will vary from activity to activity, although the minimum amount of hours to achieve is 220 at Level 2 / 110 at Level 3 per year. This will be evidenced in a log book or diary and verified on the ACW certification system when applying for a certificate.

On-the-job training

The number of on-the-job training hours for this framework is 133 hours at Level 2 and 154 hours at Level 3 per year.

For example, If an apprentice achieves the Level 3 framework after 24 months, the apprentice would be required to complete $77 + 77 = 154$ on-the-job training hours.

Apprentices may take less or more time to complete based on their educational attainment and circumstances.

These hours may vary depending on previous experience and attainment of the apprentice. Where a learner enters an apprenticeship agreement having previously attained or acquired the appropriate competencies or knowledge, this prior learning needs to be recognised and documented using the relevant QCF credit transfer, QCF exemption or Recognition or Prior Learning (RPL) procedures (as off-the-job above). The amount of on-the-job training required to complete the Apprenticeship under the apprenticeship agreement may then be reduced accordingly, provided the total number of on-the-job hours for this framework can be verified for apprenticeship certification.

Apprentices who commence training under a new Apprenticeship with a new employer may bring a range of prior experience with them. When an apprentice can claim (e.g. 25% or more hours) towards the on-the-job framework total through prior learning acquired from previous full-time education, employment, or other vocational programmes, the apprentice's learning programme should include 'customisation'. Training providers are encouraged to identify additional on-the-job training programmes that customise the learning to the new workplace.

Customisation programmes may include selecting appropriate additional Unit(s) from QCF qualifications, or relevant units recognised as Quality Assured Lifelong Learning [QALL] through a CQFW recognised body, or follow Essential Skills at a level higher than that specified in the framework, including one or more Wider Key Skills or other competency-based qualifications/units relevant to the workplace.

For apprentices who have already achieved the relevant qualifications, they must have been certificated within 10 years from the date of application for the apprenticeship certificate or have been continuously employed in the industry for at least 15 years.

Job roles within this framework require a thorough level of technical competence and knowledge, which will be undertaken through work-based training, practice and experience.

On-the-job training must be formally recorded in a log book or diary. This evidence needs to be checked and signed by the assessor and employer. This record of hours will need to be verified to the Certifying Authority when applying for an apprenticeship completion certificate on the ACW system.

How this requirement will be met

Based on 'on the job' training being supervised learning delivered within contracted working time and under an apprenticeship agreement - these can include:

- Side by side training for those new to a role or who need to improve their skills;
- Live coaching such as around call monitoring;
- Job shadowing;
- Supervised day to day caseload activity;
- Email and intranet updates.

Under the alternative completion conditions, training hours may be completed in relation to accredited components of the framework achieved prior to working under an apprenticeship agreement. This will be evidenced by the log book within the Apprentice Workbook and verified on the ACW system when applying for a certificate.

Wider key skills assessment and recognition (Wales)

Improving own learning and performance

After consultation with the sector, the improving own learning and performance wider key skill is not required for this framework because this skill will be part of the ongoing training and competence scheme of the individual.

Working with others

After consultation with the sector, the working with others wider key skill is not required for this framework because this skill will be part of the ongoing training and competence scheme of the individual.

Problem solving

After consultation with the sector, the problem solving wider key skill is not required for this framework because this skill will be part of the ongoing training and competence scheme of the individual.

Additional employer requirements

There are no additional employer requirements.

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www.afo.sscalliance.org