

Pearson Edexcel Level 2 Certificate in Providing Financial Services Specification

Competence-based qualification

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Issue 2

Edexcel, BTEC and LCCI qualifications

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This specification is Issue 2. Key changes are listed in the summary table on the next page. We will inform centres of any changes to this issue. The latest issue can be found on the Pearson website: qualifications.pearson.com

This qualification was previously known as:

Edexcel Level 2 Certificate in Providing Financial Services (QCF)

The QN remains the same.

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All information in this specification is correct at time of going to publication.

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Summary of Pearson Edexcel specification Issue 2 changes

Summary of changes made between previous issue 1 and this current 2 issue	Page Number
Removal of Pearson Edexcel Level 2 Award in Providing Financial Services as no longer awarded. Certificate end date 31 st December 2015 (600/1783/1)	
All references to QCF have been removed throughout the specification with the exception of documents from other organisations eg Assessment Guidance in an Annexe	
Definition of TQT added	2
Definition of sizes of qualifications aligned to TQT	2
Credit value range removed and replaced with lowest credit value for the shortest route through the qualification	5
TQT value added	5
GLH range removed and replaced with lowest GLH value for the shortest route through the qualification	5
QCF references removed from unit titles and unit levels in all units	17-351

Earlier issue(s) show(s) previous changes.

If you need further information on these changes or what they mean, contact us via our website at: qualifications.pearson.com/en/support/contact-us.html.

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Qualification titles covered by this specification

This specification gives you the information you need to offer the Pearson Edexcel Level 2 Certificate in Providing Financial Services:

Qualification title	Qualification Number (QN)	Accreditation start date
Pearson Edexcel Level 2 Certificate in Providing Financial Services	600/1388/6	01/04/2011

You should use the Qualifications Number (QN), when you wish to seek public funding for your learners. Each unit within a qualification will also have a unique reference number, which is listed in this specification.

The qualification title and unit reference numbers will appear on the learner's final certification document. Learners need to be made aware of this when they are recruited by the centre and registered with Pearson.

Total Qualification Time (TQT)

For all regulated qualifications, Pearson specifies a total number of hours that it is estimated learners will require to complete and show achievement for the qualification – this is the Total Qualification Time (TQT). The TQT value indicates the size of a qualification.

Within the TQT, Pearson identifies the number of Guided Learning Hours (GLH) that we estimate a centre delivering the qualification might provide. Guided learning means activities, such as lessons, tutorials, online instruction, supervised study and giving feedback on performance, that directly involve tutors and assessors in teaching, supervising and invigilating learners. Guided learning includes the time required for learners to complete external assessment under examination or supervised conditions.

In addition to guided learning, other required learning directed by tutors or assessors will include private study, preparation for assessment and undertaking assessment when not under supervision, such as preparatory reading, revision and independent research.

TQT is assigned after consultation with employers and training providers delivering the qualifications.

NVQ/Competence qualifications are generally available in the following sizes:

- Award – a qualification with a TQT value of 120 or less
- Certificate – a qualification with a TQT value in the range of 121–369
- Diploma – a qualification with a TQT value of 370 or more

Key features of the Pearson Edexcel Level 2 Certificate in Providing Financial Services

This qualification:

- is nationally recognised
- is based on the National Occupational Standards (NOS) owned by Financial Skills Partnership (formerly the Financial Services Skills Council).

The Pearson Edexcel Level 2 Certificate in Providing Financial Services has been approved as a component of the Intermediate Apprenticeship framework in Providing Financial Services.

What is the purpose of this qualification and what job roles is it suitable for?

Pearson Edexcel Level 2 Certificate in Providing Financial Services

This qualification recognises occupational competence for people working in roles within:

- retail banking within banks, building societies and call centres. It is suitable for job roles such as cashiers and customer advisers, and also for people working in: the opening and maintaining of customer accounts; the operation of customer accounts' operation of currency tills and counter services; and handling of payments
- administrative functions within investment operations, mortgage administration, and financing and credit operations. Specific job roles include trade processors, investment information administrators, account reconciliation administrators, settlements administrators, investments performance administrators and corporate actions administrators
- general insurance in routine administrative roles. Specific job roles include claims handling processors, underwriting administrators processing, and administrators within insurance intermediary organisations
- life, pensions and investment in routine administrative roles
- debt collection roles.

The qualification also provides the opportunity to achieve credit from other areas of the financial services sector.

What are the benefits of this qualification?

For learners, the benefits of this qualification are that it:

- allows them to develop skills that will be useful to them in their day-to-day job role
- attests to their occupational competence, thus enhancing their employability
- motivates by providing them with the opportunity to gain a nationally-recognised level 2 qualification that demonstrates ongoing professional development.

For employers, the benefits of this qualification are that it:

- can help identify training needs by benchmarking best practice
- motivates staff to perform at a high standard, resulting in better customer satisfaction and improved staff retention
- allows for increased confidence in the performance of staff who have achieved the qualification.

Who is this qualification for?

This qualification is for all learners aged 16 and above who are capable of reaching the required standards.

Pearson's policy is that its qualifications should:

- be free from any barriers that restrict access and progression
- ensure equality of opportunity for all wishing to access them.

What progression opportunities are available to learners who achieve this qualification?

Learners who have completed the Certificate in Providing Financial Services can progress on to level 3 qualifications, such as the Pearson Edexcel Level 3 Certificate in Providing Financial Services.

What is the qualification structure for the Pearson Edexcel Level 2 Certificate in Providing Financial Services?

Individual units can be found in the *Units* section. The level and credit value are given on the first page of each unit.

Learners must achieve at least:

Credits: 21

TQT: 210

GLH: 133

This comprises of:

- the three mandatory units (marked as 'M' in the diagram on the following page) from one of the pathway groups (A-H in the diagram).
- the required number of optional units (marked as 'O') from one pathway group. For pathways A-G, they must achieve two optional units. For pathway H (Debt Collections), learners must achieve two linked pairs of optional units (totalling four units).
- one further optional unit from group I (marked as 'FO') which has not already been taken as part of the pathway group.

Learners' certificates will be endorsed to show the relevant occupational area in which the competence was achieved.

These endorsed pathways are the same as the titles of groups A-H:

- Banks and Building Societies
- Customer Payments for Financial Products and Services
- General Insurance
- Investment Operations
- Life, Pensions and Investments
- Financing and Credit
- Administration for Financial Planning and/or Mortgage Intermediaries
- Debt Collections

The structure for the Pearson Edexcel Level 2 Certificate in Providing Financial Services is as follows.

Unit	Ref	Unit title	A: Banks and building societies	B: Customer payments for financial products and services	C: General insurance	D: Investment operations	E: Life, pensions and investments	F: Financing and credit	G: Administration for financial planning and/or mortgage administration	H: Debt collections	I: Further options
1	M1	Improving and maintaining workplace competence in financial services environment	M	M	M	M	M	M	M	M	-
2	M2	Planning and organising work in a financial services environment	M	M	M	M	M	M	M	M	-
3	M3	Complying with regulations within the financial services environment	M	M	M	M	M	M	M	M	-
4	Z1	Building effective relationships with clients in a financial services environment	O	-	O	O	O	O	O	-	FO
5	Z2	Providing information to customers in a financial services environment	O	O	O	O	O	O	O	-	FO
6	A1	Setting up bank or building society accounts for customers	O	-	-	-	-	-	-	-	FO
7	A2	Authorising financial transactions using telecommunications	O	-	-	-	-	-	-	-	FO
8	A3	Operating a sterling counter till	O	-	-	-	-	-	-	-	FO
9	A4	Operating a multi-currency till	O	-	-	-	-	-	-	-	FO
10	A5	Processing documentation for bank or building society accounts	O	-	-	-	-	-	-	-	FO
11	B1	Processing customers' financial transactions	-	O	-	-	-	-	-	-	FO
12	B2	Assessing and using straightforward financial information to reconcile accounts	-	O	-	-	-	-	-	-	FO
13	B3	Operating credit control procedures	-	O	-	-	-	-	-	-	FO
14	B4	Preparing and pursuing statements of account for financial products and services	-	O	-	-	-	-	-	-	FO
15	B5	Operating payment by instalments	-	O	-	-	-	-	-	-	FO
16	B6	Assessing and using complex financial information to reconcile accounts	-	-	-	-	-	-	-	-	FO
17	C4	Processing straightforward new insurance claims notifications	-	-	O	-	-	-	-	-	FO

Unit	Ref	Unit title	A: Banks and building societies	B: Customer payments for financial products and services	C: General insurance	D: Investment operations	E: Life, pensions and investments	F: Financing and credit	G: Administration for financial planning and/or mortgage administration	H: Debt collections	I: Further options
18	C5	Settling straightforward insurance claims	-	-	O	-	-	-	-	-	FO
19	C6	Dealing with straightforward claims for insured losses	-	-	O	-	-	-	-	-	FO
20	C11	Agreeing the settlement of straightforward claims for uninsured losses	-	-	O	-	-	-	-	-	FO
21	C35	Processing straightforward claims for uninsured losses	-	-	O	-	-	-	-	-	FO
22	C23	Processing straightforward insurance renewals as an intermediary	-	-	O	-	-	-	-	-	FO
23	C24	Processing straightforward insurance business as an intermediary	-	-	O	-	-	-	-	-	FO
24	C25	Processing straightforward mid-term amendments	-	-	O	-	-	-	-	-	FO
25	C12	Underwriting straightforward new risks	-	-	O	-	-	-	-	-	FO
26	C13	Processing straightforward insurance policy documentation	-	-	O	-	-	-	-	-	FO
27	C14	Processing straightforward insurance renewals	-	-	O	-	-	-	-	-	FO
28	C15	Underwriting straightforward policy alterations	-	-	O	-	-	-	-	-	FO
29	C34	Dealing with requests to cancel financial services products or services	O	-	O	-	O	O	O	-	FO
30	D1	Assessing and using financial information to reconcile stakeholder investment accounts	-	-	-	O	-	-	-	-	FO
31	D2	Processing payments relating to stakeholder investment transactions or accounts	-	-	-	O	-	-	-	-	FO
32	E1	Processing life, pensions and investment business applications	-	-	-	-	O	-	-	-	FO
33	E2	Underwriting straightforward alterations to life, pensions and investment contracts	-	-	-	-	O	-	-	-	FO

Unit	Ref	Unit title	A: Banks and building societies	B: Customer payments for financial products and services	C: General insurance	D: Investment operations	E: Life, pensions and investments	F: Financing and credit	G: Administration for financial planning and/or mortgage administration	H: Debt collections	I: Further options
34	E3	Processing straightforward requests for payment against life, pensions and investment contracts	-	-	-	-	O	-	-	-	FO
35	E9	Processing documentation for straightforward life, pensions and investment contracts	-	-	-	-	O	-	-	-	FO
36	F1	Processing applications for financing and credit facilities	-	-	-	-	-	O	-	-	FO
37	F2	Processing documentation for financing and credit facilities	-	-	-	-	-	O	-	-	FO
38	G1	Providing an administrative service for mortgage and/or financial planning clients	-	-	-	-	-	-	O	-	FO
39	G2	Processing instructions for straightforward mortgage and/or financial planning business	-	-	-	-	-	-	O	-	FO
40	G3	Contributing to reports for mortgage and/or financial planning clients	-	-	-	-	-	-	O	-	FO
41	H8K	Debt repayment monitoring principles [in pathway H this must be taken with H6S]	-	-	-	-	-	-	-	O	FO
42	H6S	Debt repayment monitoring practice [in pathway H this must be taken with H8K]	-	-	-	-	-	-	-	O	FO
43	H9K	Payment processing principles [in pathway H this must be taken with H9S]	-	-	-	-	-	-	-	O	FO
44	H9S	Payment processing practice [in pathway H this must be taken with H9K]	-	-	-	-	-	-	-	O	FO
45	H10K	Debt collection case management principles (pre-legal) [in pathway H this must be taken with H10S]	-	-	-	-	-	-	-	O	FO

Unit	Ref	Unit title	A: Banks and building societies	B: Customer payments for financial products and services	C: General insurance	D: Investment operations	E: Life, pensions and investments	F: Financing and credit	G: Administration for financial planning and/or mortgage administration	H: Debt collections	I: Further options
46	H10S	Debt collection case management practice (pre-legal) [in pathway H this must be taken with H10K]	-	-	-	-	-	-	-	O	FO
47	H11K	Debtor call handling principles [in pathway H this must be taken with H11S]	-	-	-	-	-	-	-	O	FO
48	H11S	Debtor call handling practice [in pathway H this must be taken with H11K]	-	-	-	-	-	-	-	O	FO
49	H12K	Debt collection negotiations principles [in pathway H this must be taken with H12S]	-	-	-	-	-	-	-	O	FO
50	H12S	Debt collection negotiations practice [in pathway H this must be taken with H12K]	-	-	-	-	-	-	-	O	FO
51	H13K	Preparation for debt collection principles [in pathway H this must be taken with H13S]	-	-	-	-	-	-	-	O	FO
52	H13S	Preparation for debt collection practice [in pathway H this must be taken with H13K]	-	-	-	-	-	-	-	O	FO
53	J1	Deliver reliable customer service	-	-	-	-	-	-	-	-	FO
54	J2	Resolve customer service problems	-	-	-	-	-	-	-	-	FO
55	J3	Dealing with customers by telephone in a financial services environment	-	-	-	-	-	-	-	-	FO
56	J8	Give customers a positive impression of yourself and your organisation	-	-	-	-	-	-	-	-	FO
57	J9	Deal with customers using bespoke software	-	-	-	-	-	-	-	-	FO
58	J11	Support customers using online customer services	-	-	-	-	-	-	-	-	FO
59	K1	Promoting the organisation's additional financial services products and services	-	-	-	-	-	-	-	-	FO

Unit	Ref	Unit title	A: Banks and building societies	B: Customer payments for financial products and services	C: General insurance	D: Investment operations	E: Life, pensions and investments	F: Financing and credit	G: Administration for financial planning and/or mortgage administration	H: Debt collections	I: Further options
60	K3	Generating and qualifying sales leads	-	-	-	-	-	-	-	-	FO
61	K5	Selling face to face	-	-	-	-	-	-	-	-	FO
62	K11	Preparing and delivering a sales demonstration	-	-	-	-	-	-	-	-	FO
63	K12	Selling by telephone (in bound)	-	-	-	-	-	-	-	-	FO
64	K13	Selling by telephone (out-bound)	-	-	-	-	-	-	-	-	FO

Key

- M Mandatory units.
- O Optional units. For pathways A-G, learners must achieve two optional units. For pathway H (Debt Collections), they must achieve two linked pairs of units.
- FO Further optional units. Learners must achieve one further optional unit which has not already been achieved within their pathway.

How are the qualifications graded and assessed?

The overall grade for each qualification is a 'pass'. The learner must achieve all the required units within the specified qualification structure.

To pass a unit the learner must:

- achieve **all** the specified learning outcomes
- satisfy **All of the assessment criteria** by providing sufficient and valid evidence for each criterion
- show that the evidence is their own.

The qualifications are designed to be assessed:

- in the workplace, or
- in conditions resembling the workplace in line with the assessment strategy, where the unit specifically allows this.

Assessment strategy

The assessment strategy for this qualification has been included in *Annexe C*. It has been developed by Pearson in partnership with other awarding organisations and the Financial Skills Partnership and includes details on:

- evidence requirements
- acceptable types of evidence and simulation
- external quality control
- the standard and employer direct models of assessment/verification
- requirements for assessors and internal verifiers
- requirements for external verifiers.

Evidence of competence may come from:

- **current practice** where evidence is generated from a current job role
- a **programme of development** where evidence comes from assessment opportunities built into a current job role as a result of a learning/training programme
- a **combination** of these.

It is important that the evidence is:

Valid	relevant to the standards for which competence is claimed
Authentic	produced by the learner
Current	sufficiently recent to create confidence that the same skill, understanding or knowledge persist at the time of the claim
Reliable	indicates that the learner can consistently perform at this level
Sufficient	fully meets the requirements of the standards.

Types of evidence (to be read in conjunction with the assessment strategy in *Annexe C*)

To successfully achieve a unit the learner must gather evidence which shows that they have met the required standard in the assessment criteria. Evidence can take a variety of different forms including the examples below. Centres should refer to the assessment strategy for information about which of the following are permissible.

- direct observation of the learner's performance by their assessor (O)
- outcomes from oral or written questioning (Q&A)
- products of the learner's work (P)
- personal statements and/or reflective accounts (RA)
- outcomes from simulation, where permitted by the assessment strategy (S)
- professional discussion (PD)
- assignment, project/case studies (A)
- authentic statements/witness testimony (WT)
- expert witness testimony (EPW)
- evidence of Recognition of Prior Learning (RPL).

The abbreviations may be used for cross-referencing purposes.

Learners can use one piece of evidence to prove their knowledge, skills and understanding across different assessment criteria and/or across different units. It is, therefore, not necessary for learners to have each assessment criterion assessed separately. Learners should be encouraged to reference the assessment criteria to which the evidence relates.

Evidence must be made available to the assessor, internal verifier and Pearson standards verifier. A range of recording documents is available on our website, qualifications.pearson.com. Alternatively, centres may develop their own.

Centre recognition and approval

Centre recognition

Centres that have not previously offered Pearson qualifications need to apply for and be granted centre recognition as part of the process for approval to offer individual qualifications. New centres must complete both a centre recognition approval application and a qualification approval application.

Existing centres will be given 'automatic approval' for a new qualification if they are already approved for a qualification that is being replaced by the new qualification and the conditions for automatic approval are met. Centres already holding Pearson approval are able to gain qualification approval for a different level or different sector via Edexcel online.

Approvals agreement

All centres are required to enter into an approvals agreement which is a formal commitment by the head or principal of a centre to meet all the requirements of the specification and any linked codes or regulations. Pearson will act to protect the integrity of the awarding of qualifications, if centres do not comply with the agreement. This could result in the suspension of certification or withdrawal of approval.

Quality assurance

Detailed information on Pearson's quality assurance processes is given in *Annexe A*.

What resources are required?

Each qualification is designed to support learners working in the financial services sector. Physical resources need to support the delivery of the qualifications and the assessment of the learning outcomes and must be of industry standard. Staff assessing the learner must meet the requirements within the assessment strategy in *Annexe C*.

Unit format

Each unit in this specification contains the following sections.

Unit title:					The number is in a sequence in the specification. Where a specification has more than one qualification, numbers may not be sequential for an individual qualification
Unit code:					This is the unit owner's reference number for the specified unit.
Unit reference number:					This code is a unique reference number for the unit.
Level:					All units and qualifications have a level assigned to them. The level assigned is informed by the level descriptors by Ofqual, the qualifications regulator.
Credit value:					All units have a credit value. The minimum credit value is one, and credits can only be awarded in whole numbers. Learners will be awarded credits when they achieve the unit.
Guided learning hours:					Guided Learning Hours (GLH) is the number of hours that a centre delivering the qualification needs to provide. Guided learning means activities that directly or immediately involve tutors and assessors in teaching, supervising, and invigilating learners, for example lectures, tutorials, online instruction and supervised study.
Unit summary:					This provides a summary of the purpose of the unit.
Evidence requirements:					The evidence requirements are determined by the SSC. Learners must provide evidence for each of the requirements stated in this section.
Recording of evidence :					This provides a summary of the how evidence can be recorded.
Learning outcomes:	Assessment criteria:	Evidence type:	Portfolio reference:	Date:	
			The learner should use this box to indicate where the evidence can be obtained eg portfolio page number.	The learner should give the date when the evidence has been provided.	
Learning outcomes state exactly what a learner should know, understand or be able to do as a result of completing a unit.		The assessment criteria of a unit specify the standard a learner is expected to meet to demonstrate that a learning outcome, or a set of learning outcomes, has been achieved.		Learners must reference the type of evidence they have and where it is available for quality assurance purposes. The learner can enter the relevant key and a reference. Alternatively, the learner and/or centre can devise their own referencing system.	

Unit 1: Improving and maintaining workplace competence in financial services environment

Unit code:	M1
Unit reference number:	K/602/5472
Level:	2
Credit value:	4
Guided learning hours:	33

Unit summary

This unit is designed for those working in a financial services environment.

This unit shows that the learner has a clear understanding of their responsibilities in the workplace and how to improve their competency.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 2, 3, 4 and 5 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used. Performance evidence would normally be derived from the learner participating in the appraisal or review process.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcome 1 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities within a financial services organisation	1.1 Identify the agreed requirements of the job role including limitations of authority 1.2 Identify responsibility limits 1.3 Identify organisational reporting lines			
2	Be able to discuss and agree personal work objectives	2.1 Discuss work objectives with an appropriate person 2.2 Agree personal work objectives and tasks with an appropriate person			
3	Be able to identify areas for personal development	3.1 Identify personal work objectives and tasks 3.2 Reflect on current competence in the job role 3.3 Identify any gaps in current competence in the job role 3.4 Seek regular and useful feedback on performance 3.5 Find practical ways to overcome barriers to personal development 3.6 Identify available development opportunities and resources within an organisation and possible sources for these			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to discuss and agree to a personal development plan (PDP) and work objectives	4.1 Identify ways of improving current competence in the job role			
		4.2 Identify how to set objectives which are specific, measurable, achievable, realistic and time-bound			
		4.3 Discuss personal development plan (PDP) with an appropriate person			
		4.4 Agree to a personal development plan (PDP) with an appropriate person			
5	Be able to implement a personal development plan (PDP) and work objectives	5.1 Undertake the activities identified in the personal development plan (PDP) in line with organisational policies and procedures			
		5.2 Make sure that performance consistently meets or goes beyond agreed requirements			
		5.3 Measure progress against work objectives			
		5.4 Demonstrate how plans can be changed to reflect changes in circumstances			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 2: Planning and organising work in a financial services environment

Unit code:	M2
Unit reference number:	A/602/5475
Level:	2
Credit value:	4
Guided learning hours:	33

Unit summary

This unit is designed for learners working in a financial services environment.

Learners achieving this unit will be able to plan and organise their work, and work effectively with colleagues, in a financial services environment.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in this unit relate to performance. All evidence must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Not applicable.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to develop a work plan	1.1 Identify work objectives which must be fulfilled			
		1.2 Make sure all the necessary resources to complete work objectives are available			
		1.3 Identify the organisational and regulatory timescales that may affect work planning			
		1.4 Use work planning tools to develop a work plan			
		1.5 Prioritise work objectives which must be fulfilled			
		1.6 Identify difficulties that may affect work planning			
2	Be able to meet work plan objectives	2.1 Seek any necessary assistance to meet work demands			
		2.2 Report and discuss any difficulties with work promptly to the appropriate person			
		2.3 Check that time is being used effectively			
		2.4 Identify where improvements could be made to use time more effectively			
		2.5 Update work plan as objectives are met			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to work with others	3.1 Co-operate with, and offer assistance to, colleagues to help achieve common objectives			
		3.2 Fulfil commitments made to other colleagues wherever possible			
		3.3 Advise colleagues promptly of any difficulties or where it will be impossible to carry out commitments made			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 3: **Complying with regulations within the financial services environment**

Unit code:	M3
Unit reference number:	J/602/5477
Level:	2
Credit value:	6
Guided learning hours:	52

Unit summary

This unit is for learners working within a financial services environment.

Learners achieving this unit will have demonstrated that they can comply with financial services regulation, find out what regulation affects their job role, and what to do when financial services regulations have not been complied with.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

Assessment criteria 2.2, 2.3, 2.4, 2.5, 3.3 and 3.4 relate to performance. Except where simulation is permitted (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criteria 3.3 and 3.4. In these assessment criteria, learners may not actually have the opportunity at their workplace to recognise non-compliance and to respond to actual or potential failures to comply with regulatory requirements. The learner's ability to perform competently in these criteria may, therefore, be evidenced through case study or similar scenario-based assessment.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcome 1 as well as 2.1, 3.1 and 3.2 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to find out and identify the regulatory requirements relevant to the job role	1.1 Find out about the regulatory requirements relevant to the job role 1.2 Identify correctly the regulations that apply to the job role 1.3 Identify the correct person to ask regarding regulatory requirements 1.4 Identify the organisation's policies and procedures for ensuring compliance with regulatory requirements			
2	Be able to comply with financial regulations	2.1 Identify the agreed requirements of the job role and agreed personal authority limits 2.2 Make sure work is done in compliance with regulatory requirements and organisational policies and procedures 2.3 Respond to changes in organisational policies and procedures resulting from regulatory requirements 2.4 Maintain competence within the job role in accordance with regulatory requirements 2.5 Use information ethically, effectively and efficiently			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to identify and respond to failures to comply with financial regulations	3.1 Identify the consequences of non-compliance for the job holder, organisation and customer			
		3.2 Identify the procedures to follow in cases of non-compliance with regulatory requirements			
		3.3 Recognise non-compliance			
		3.4 Respond to actual or potential failures to comply with regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 4: Building effective relationships with clients in a financial services environment

Unit code:	Z1
Unit reference number:	Y/601/8288
Level:	2
Credit value:	3
Guided learning hours:	10

Unit summary

This unit is relevant for learners working in financial services who deal directly with clients either face to face or over the telephone. It is about using knowledge of financial services products and/or services to build effective relationships with clients.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 4.1, 4.2 and 4.4 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. Except in the case of assessment criterion 2.3 (see below), 'what-if' questioning should not be used.

In assessment criterion 2.3, questioning or professional discussion should be used *in addition to* performance evidence to assess the learner's understanding of why it is important to make sure the service provided balances the needs of the client and the organisation, and the circumstances in which this may be required.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 4.1, 4.2 and 4.4 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to prepare for the delivery of effective customer service	1.1 Prepare and arrange everything needed to deal with clients before commencing work 1.2 Make sure all information needed is up to date 1.3 Make sure knowledge of the organisation's financial services products and/or services relevant to the job role is up to date			
2	Be able to work with clients to meet needs and expectations	2.1 Use knowledge of the financial services products and/or services offered by the organisation to enhance the relationship with the client 2.2 Communicate in a manner which is appropriate for the client and situation 2.3 Make sure the service provided balances the needs of the client and the organisation 2.4 Honour commitments made to clients wherever possible 2.5 Maintain communication with clients when commitments made cannot be met 2.6 Recognise when clients' needs or expectations regarding financial services products and/or services have changed and adapt the service provided to meet their new requirements 2.7 Refer situations which are beyond personal remit to deal with to the appropriate person or department promptly and accurately			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to confirm service delivery meets the needs and expectations of clients	3.1 Check that the service provided to clients has met their needs and expectations			
		3.2 Take appropriate action where the clients' needs and expectations have not been met			
		3.3 Make sure compliance with all legal requirements, industry regulations, organisational policies and professional codes relating to service delivery			
4	Be able to comply with internal and external procedures and regulations	4.1 Describe the key market information and terminology relevant to the work being carried out			
		4.2 Describe the legal requirements and industry regulations relevant to building effective relationships with clients			
		4.3 Make sure work complies with relevant legal requirements and industry regulations			
		4.4 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 5: Providing information to customers in a financial services environment

Unit code:	Z2
Unit reference number:	L/601/8319
Level:	2
Credit value:	4
Guided learning hours:	9

Unit summary

This unit is suitable for learners who work in a financial services environment providing information to customers for example face to face or by telephone or through correspondence. They will deal with a variety of requests relating to financial services for example a new product, altering an existing product or making a claim.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.2, 1.5, 2.8 and 2.10 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. Except in the case of assessment criteria 2.5 and 2.7 (see below), 'what-if' questioning should not be used.

In assessment criterion 2.5, questioning or professional discussion should be used *in addition to* performance evidence to assess the learner's understanding of the difference between advice and information and why it is important to recognise the point at which a customer requires advice and not information.

In assessment criterion 2.7, questioning or professional discussion should be used *in addition to* performance evidence to assess the learner's understanding why it is important to disclose confidential information only to the people authorised to receive it.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 1.2, 1.5, 2.8 and 2.10 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes	Assessment criteria	Evidence type	Portfolio reference	Date
<p>1 Be able to acknowledge customer requests for information in a financial services environment</p>	<p>1.1 Acknowledge customers within organisational timescales and treat them in a courteous manner</p> <p>1.2 Identify the different methods of receiving financial information</p> <p>1.3 Find out accurately the information the customer requires about financial services products and/or services to meet their needs</p> <p>1.4 Recognise any requests for information about financial services products and/or services which they are not authorised to deal with</p> <p>1.5 Explain the sources of information and advice within the organisation</p> <p>1.6 Pass any requests for information about financial services products and/or services to the person authorised to deal with them accurately and within organisational timescales</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Be able to provide information on financial products and/or services to customers	2.1 Maintain an up-to-date knowledge of the organisation's financial services products and/or services, including features, benefits and terms and conditions			
		2.2 Provide information about the financial services products and/or services to customers which is clear, accurate and relevant to their needs			
		2.3 Encourage customers to ask questions and seek clarification			
		2.4 Confirm the financial products and/or services referred to provides the information requested by the customer			
		2.5 Recognise the point at which a customer requires advice and not information and arrange for them to be referred to those authorised to give advice			
		2.6 Keep a record of the information about financial services products and/or services provided, following organisational procedures			
		2.7 Disclose confidential information only to the people authorised to receive it			
		2.8 Explain the organisation's customer service and complaints procedure			

Learning outcomes	Assessment criteria	Evidence type	Portfolio reference	Date
	<p>2.9 Comply with legal requirements, industry regulations, organisational policies and professional codes at all times</p> <p>2.10 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role</p>			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 6: **Setting up bank or building
society accounts for customers**

Unit code:	A1
Unit reference number:	T/601/8251
Level:	2
Credit value:	4
Guided learning hours:	15

Unit summary

This unit is suitable for those working in a bank or building society who are responsible for setting up accounts for both new and existing customers. The learner will need to complete the process of setting up individual accounts from initial enquiry to setting up or amending the appropriate payment arrangements, while ensuring compliance at all stages.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.2, 1.3, 1.7, 2.3, 3.2 and 3.4 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 1.2, 1.3, 1.7, 2.3, 3.2 and 3.4 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. The criteria can be assessed inside or outside the workplace. These criteria should preferably be assessed using question and answers, case studies or by professional discussion.

The evidence the learners produce for assessment criteria 1.2, 1.3, 1.7, 2.3, and 3.2 must relate to their own work environment.

For assessment criterion 3.4, learners must provide evidence of being able to describe the legal requirements, industry regulations and professional codes applicable to organisations generally that deal with bank or building society accounts for customers, and not restricted to those that apply to the organisation for which they work.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes	Assessment criteria	Evidence type	Portfolio reference	Date
<p>1 Be able to obtain the information required to identify and confirm the appropriate account</p>	<p>1.1 Obtain the relevant information from the customer to identify the account</p> <p>1.2 Explain the communication styles that are appropriate in various situations and when dealing with different people</p> <p>1.3 Explain the features, terms and conditions of the accounts the job role is authorised to promote</p> <p>1.4 Explain to the customer the features, terms and conditions of the account</p> <p>1.5 Answer questions raised by the customer, at all times presenting a positive image of the organisation</p> <p>1.6 Confirm the features of the account meet the customer requirements</p> <p>1.7 Explain how to resolve instances where customers are dissatisfied with the features offered</p> <p>1.8 Refer to the appropriate person when information or advice required by the customer is not known or exceeds authority</p>			

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

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 7: Authorising financial transactions using telecommunications

Unit code:	A2
Unit reference number:	J/601/8254
Level:	2
Credit value:	4
Guided learning hours:	10

Unit summary

This unit is suitable for learners who process customers' telephone requests for financial transactions, most probably while working in a contact centre or a remote financial services site but who may process financial transactions as part of their work in another setting. These transactions could involve money coming into, out of, or being transferred between customers' accounts making sure transactions are authorised according to the organisation's policies and procedures.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.2, 2.5 and 3.5 relate to performance. Except where simulation is permitted (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criterion 3.3. The reason for this is that learners may not actually have the opportunity at their workplace to identify and report suspicions of fraudulent activity to the appropriate authority. The learner's ability to perform competently in this criterion may, therefore, be evidenced through scenario-based assessment.

Assessment criteria: knowledge and understanding

Assessment criteria 1.2, 2.5 and 3.5 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to obtain and confirm all necessary details to commence the transaction process	1.1 Identify and discuss requirements with the customer adapting communication styles as necessary 1.2 Explain the validation and authorisation procedures that apply to transactions and why applied 1.3 Make sure information supplied is validated, as required, using the appropriate validation process 1.4 Confirm understanding of requirements with the customer 1.5 Refer problems that are outside personal levels of authority to the appropriate person			
2	Be able to apply the organisation's authorisation criteria	2.1 Seek further information where discrepancies in the information provided are identified 2.2 Compare the details of the transaction with the organisation's authorisation criteria 2.3 Identify and refer any problem transactions following organisational procedures 2.4 Maintain a productive relationship with customers 2.5 Explain how to establish productive relationships with customers by telephone 2.6 Follow organisational guidelines for handling those who are uncooperative, angry or abusive			

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 8: Operating a sterling counter till

Unit code:	A3
Unit reference number:	H/601/8259
Level:	2
Credit value:	4
Guided learning hours:	11

Unit summary

This unit is suitable for learners who deal with only one form of currency – sterling. They will set up, operate and close a counter till where they are dealing with sterling only.

Note: If the learner deals with more than one form of currency, for example, if they work in Northern Ireland, they should instead consider *Unit 9: Operating a multi-currency till*.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 1.7, 4.2, 4.3 and 4.5 relate to performance. Except where simulation is permitted (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criterion 4.4. The reason for this is that learners may not actually have the opportunity at their workplace to identify suspicious or irregular transactions and take appropriate action. The learner's ability to perform competently in this criterion may, therefore, be evidenced through scenario-based assessment.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 1.7, 4.2, 4.3 and 4.5 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to set up a sterling counter till and prepare for dealing with customers	1.1 Explain how to set up the computer terminal or manual equipment according to the organisation's procedures			
		1.2 Set up the computer terminal or manual equipment according to the organisation's procedures			
		1.3 Confirm that cash levels in the till are within organisational guidelines			
		1.4 Identify and resolve errors correctly and in the time required			
		1.5 Prepare the counter area for service			
		1.6 Have current counter promotional materials available			
		1.7 Explain level of responsibility for dealing with these products/services being promoted			
2	Be able to operate a sterling counter till applying counter security measures	2.1 Carry out counter transactions, checking the customer's identity and financial status in accordance with the organisation's requirements			
		2.2 Identify transactions carrying a charge and calculate and apply such charges correctly			
		2.3 Provide cash in denominations to meet the needs of the customer and the organisation			
		2.4 Maintain appropriate cash levels in their till			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to shut down a sterling counter till	3.1 Close and balance their till correctly 3.2 Trace any errors and take any action necessitated by them 3.3 Complete documentation accurately 3.4 Shut down the computer terminal or manual equipment according to the organisation's procedures			
4	Be able to monitor and comply with all codes, laws and regulatory requirements	4.1 Make sure all security requirements are in place and complied with 4.2 Explain the organisation's requirements for dealing with possible money laundering and with maintaining data protection 4.3 Describe typical forms of suspicious or irregular transactions and the organisation's procedures for handling them 4.4 Identify suspicious or irregular transactions and take appropriate action 4.5 Explain the organisation's requirements for the application of codes, laws and regulatory requirements and their impact on the job role 4.6 Make sure all organisation's requirements relating to relevant codes, legal and regulatory requirements are in place and complied with			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 9: Operating a multi-currency till

Unit code:	A4
Unit reference number:	D/601/8261
Level:	2
Credit value:	5
Guided learning hours:	15

Unit summary

This unit is suitable for learners who work on a counter till and deal with more than one form of currency. They will set up, operate and close a counter till.

Note: This includes the operation of a till in a bank or building society in Northern Ireland.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 1.7, 4.2, 4.4 and 4.6 relate to performance. Except where simulation is permitted (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criterion 4.3. The reason for this is that learners may not actually have the opportunity at their workplace to identify suspicious or irregular transactions and take appropriate action. The learner's ability to perform competently in this criterion may, therefore, be evidenced through scenario-based assessment.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 1.7, 4.2, 4.4 and 4.6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

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

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Be able to operate a multi-currency till applying counter security measures	2.1	Carry out counter transactions, checking the customer's identity and financial status in accordance with the organisation's requirements		
		2.2	Identify the organisation's buying and selling rates for the currencies being offered		
		2.3	Identify the types of foreign currency required for different designations		
		2.4	Provide information regarding the foreign currencies available and the organisation's buying and selling rates		
		2.5	Identify transactions carrying a charge and calculate and apply such charges correctly		
		2.6	Provide cash in currencies and denominations to meet the needs of the customer		
		2.7	Maintain appropriate cash levels in their multi-currency till		
3	Be able to shut down a multi-currency till	3.1	Close and balance their multi-currency till correctly		
		3.2	Trace any errors and take any action necessitated by them		
		3.3	Complete documentation accurately		
		3.4	Shut down the computer terminal or manual equipment according to the organisation's procedures		

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 10: Processing documentation for bank or building society accounts

Unit code:	A5
Unit reference number:	K/601/8277
Level:	2
Credit value:	4
Guided learning hours:	10

Unit summary

This unit is suitable for learners who work in a bank or building society and provide customers with documentation as evidence of the agreed bank or building society account. After the application has been accepted, the learner will prepare and issue the required documentation to the customer, making sure all information is processed accurately and that the resulting documentation is correct.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.2, 1.4, 1.5 and 4.5 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning may only be used in assessment criterion 4.2 to supplement evidence of learners working within limits of their authority – here if there is no naturally occurring evidence of learners needing to refer to others, they can instead explain when they would refer to others and how they would do this.

Assessment criteria: knowledge and understanding

Assessment criteria 1.2, 1.4, 1.5 and 4.5 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to gather information needed to process the documentation	1.1 Collect all relevant information 1.2 Explain the sources of information and advice within the organisation 1.3 Manage all relevant information collected from the various sources obtaining advice or further information where needed 1.4 Explain what is meant by the limits of authority and describe how this applies to the role 1.5 Describe the organisation's policy and procedures for communicating with customers			
2	Be able to produce the documentation	2.1 Enter correct information in the relevant location 2.2 Check accuracy of all information 2.3 Recognise any ambiguities or discrepancies in the information given 2.4 Resolve ambiguities or discrepancies dealing with such situations following the organisation's policy and procedures			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to issue the documentation	3.1 Check all records are accurate and complete before issuing documentation			
		3.2 Ensure commitments made to clients are met, keeping them informed of any delays			
		3.3 Ensure validation of the customer's details prior to issue of any documentation, following organisational procedures			
		3.4 Issue documentation within organisational timescales			
		3.5 Confirm with the customer the accuracy of the documentation			
4	Be able to comply with all codes, laws and regulatory requirements	4.1 Follow the organisation's systems, procedures and timescales			
		4.2 Act within the limits of own authority, recognising when to refer to others			
		4.3 Keep accurate and up-to-date records			
		4.4 Comply with legal requirements, industry regulations, organisational policies and professional codes			
		4.5 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 11: Processing customers' financial transactions

Unit code:	B1
Unit reference number:	F/601/8320
Level:	2
Credit value:	4
Guided learning hours:	8

Unit summary

This unit may be suitable for learners whose work involves receiving from and/or making payments to customers and monitoring customers' payments. The learner will make sure that the amount and documentation are accurate, that all procedures are carried out in line with the organisation's requirements and that customer payments are made on time.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 2.2, 2.4, 2.5 and 2.7 relate to performance. 'What-if' questioning may only be used in assessment criterion 2.3 to supplement evidence of learners working within limits of their authority – here if there is no naturally occurring evidence of learners needing to refer to others, they can instead explain when they would refer to others and how they would do this.

Assessment criteria: knowledge and understanding

Assessment criteria 2.2, 2.4, 2.5 and 2.7 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

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

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 12: Assessing and using straightforward financial information to reconcile accounts

Unit code:	B2
Unit reference number:	J/601/8321
Level:	2
Credit value:	4
Guided learning hours:	10

Unit summary

This unit is suitable for the learner who works in any type of financial services organisation. Their work must involve receiving and assessing financial information, resolving queries, reconciling accounts, identifying and resolving discrepancies and referring unresolved queries to the appropriate person within the organisation.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.3, 2.7, 2.8, 2.9, 3.1, 3.3 and 3.5 relate to performance. Except where simulation is permitted (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used. In addition, 'what-if' questioning may be used in assessment criterion 3.2 to supplement evidence of learners working within limits of their authority – here if there is no naturally occurring evidence of learners needing to refer to others, they can instead explain when they would refer to others and how they would do this.

Simulation

Simulation is permitted for assessment criterion 2.6. The reason for this is that learners may not actually have the opportunity at their workplace to follow escalation procedures when dealing with unresolved queries. The learner's ability to perform competently in this criterion may, therefore, be evidenced through scenario-based assessment.

Assessment criteria: knowledge and understanding

Assessment criteria 1.3, 2.7, 2.8, 2.9, 3.1, 3.3 and 3.5 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to assess straightforward financial information	1.1 Deal with straightforward financial information according to the priority required by the organisation's procedures			
		1.2 Receive straightforward financial information and match entries to customers' accounts			
		1.3 Identify the different methods of receiving financial information			
		1.4 Identify any non-matched entries and the source of payment of these			
		1.5 Clarify the reasons for non-matched entries with the appropriate person or records			
		1.6 Take appropriate action for non-matched entries referring to others when necessary			

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

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 13: Operating credit control procedures

Unit code:	B3
Unit reference number:	Y/601/8324
Level:	3
Credit value:	4
Guided learning hours:	10

Unit summary

This unit may be suitable for learners who identify instances of non-payment and take appropriate action to recover moneys due. They will operate credit control procedures, identifying and understanding the reason(s) for non-payment, identifying opportunities for the collection of money and recognising when outstanding debts should be referred to others in the organisation.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 2.1, 2.3, 2.8, 2.9 and 3.5 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning may only be used in assessment criterion 3.2 to supplement evidence of learners working within limits of their authority – here if there is no naturally occurring evidence of learners needing to refer to others, they can instead explain when they would refer to others and how they would do this.

Simulation

Simulation is permitted for assessment criterion 2.7. The reason for this is that learners may not actually have the opportunity at their workplace of dealing with more than one account holder and their circumstances (to take into account when deciding what action to take). The learner's ability to perform competently in this criterion may, therefore, be evidenced through scenario-based assessment, asking them to show how they would deal with an account holder with a different set of circumstances.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 2.1, 2.3, 2.8, 2.9 and 3.5 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to identify non-payment	1.1 Identify the different methods of receiving financial information			
		1.2 Identify instances of non-payment			
		1.3 Identify bad and potentially bad debts accurately			
		1.4 Establish the reasons for non-payment			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Be able to take appropriate action with non-payment	2.1 Explain the organisation's policy and procedure for communicating with customers			
		2.2 Take action to recover monies due by clarifying discrepancies and requesting any outstanding amounts			
		2.3 Explain why and how respect should be shown to customers			
		2.4 Obtain the customer's agreement to pay the amount owed			
		2.5 Agree appropriate methods of payment with the customer and monitor their compliance with these			
		2.6 Identify continued non-payment and take appropriate action			
		2.7 Take the nature and circumstances of the account holder into account when deciding what action to take			
		2.8 Explain the organisation's customer service and complaints procedure			
		2.9 Explain the sources of information and advice within the organisation			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to comply with all codes, laws and regulatory requirements	3.1	Follow the organisation's systems, procedures and time limits for dealing with late payments		
		3.2	Act within the personal authority limits recognising when to refer to others		
		3.3	Keep accurate and up-to-date records of all actions taken		
		3.4	Comply with legal requirements, industry regulations, organisational policies and professional codes		
		3.5	Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role		

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit code:	B4
Unit reference number:	M/601/8328
Level:	2
Credit value:	4
Guided learning hours:	6

This unit may be suitable for learners who work in any type of financial services organisation. The learner's work must involve the dispatch of statements of account, resolving queries on statements of account and keeping and maintaining accurate records.

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

All of the assessment criteria except for 2.1, 2.8, 2.9, 3.3 and 3.6 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning may only be used in assessment criterion 3.2 to supplement evidence of learners working within limits of their authority – here if there is no naturally occurring evidence of learners needing to refer to others, they can instead explain when they would refer to others and how they would do this.

Assessment criteria 2.1, 2.8, 2.9, 3.3 and 3.6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

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

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

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 15: Operating payment by instalments

Unit code:	B5
Unit reference number:	K/601/8330
Level:	3
Credit value:	4
Guided learning hours:	10

Unit summary

This unit is suitable for learners whose work involves setting up payment on instalments and dealing with queries and failed transactions. When operating payment by instalments, the learner will identify which transactions are to be paid by instalments, the relevant data required, ensure instalment arrangements are operated correctly and investigate and resolve any situations involving incorrect or failed payments.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 2.4, 3.5 and 4.6 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning may only be used in assessment criterion 3.6 to supplement evidence of learners working within limits of their authority – here if there is no naturally occurring evidence of learners needing to refer to others, they can instead explain when they would refer to others and how they would do this.

Assessment criteria: knowledge and understanding

Assessment criteria 2.4, 3.5 and 4.6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to arrange payment by instalments	1.1 Identify transactions which are to be paid by instalments			
		1.2 Check the instalment instruction contains relevant and correct information			
		1.3 Obtain missing information from the appropriate source			
		1.4 Set up payment records correctly			
2	Be able to monitor payments made by instalment	2.1 Monitor the customer's compliance with the agreed arrangements			
		2.2 Issue appropriate notifications when default timescales are exceeded			
		2.3 Correctly apply organisational escalation procedures when dealing with late payments			
		2.4 Explain the escalation procedures within the organisation when authority is exceeded			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to deal with failed payments	3.1 Operate chase up procedures for failed payments 3.2 Identify the reasons for failed payments 3.3 Agree with the customer appropriate arrangements to amend instructions 3.4 Use the relevant sources of information and advice within the organisation when necessary 3.5 Explain the sources of information and advice within the organisation 3.6 Act within personal authority limits recognising when to refer to others			
4	Be able to comply with all codes, laws and regulatory requirements	4.1 Follow appropriate banking transfer systems 4.2 Use standard coding systems including rejection codes 4.3 Access and maintain up-to-date information 4.4 Follow organisation's timescale standards where applicable 4.5 Comply with legal requirements, industry regulations, organisational policies and professional codes 4.6 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 16: Assessing and using complex financial information to reconcile accounts

Unit code:	B6
Unit reference number:	R/601/8323
Level:	3
Credit value:	4
Guided learning hours:	9

Unit summary

This unit is suitable for the learner who works in any type of financial services organisation. Their work must involve receiving and assessing financial information, resolving queries, reconciling accounts, identifying and resolving discrepancies and referring unresolved queries to the appropriate person within the organisation.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.3, 2.5, 2.7, 2.8, 2.9, 3.1 and 3.5 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 1.3, 2.5, 2.7, 2.8, 2.9, 3.1 and 3.5 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment. These assessment criteria should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to assess straightforward financial information	1.1 Deal with straightforward financial information according to the priority required by the organisation's procedures			
		1.2 Receive straightforward financial information and match entries to customers' accounts			
		1.3 Identify the different methods of receiving financial information			
		1.4 Identify any non-matched entries and the source of payment of these			
		1.5 Clarify the reasons for non-matched entries with the appropriate person or records			
		1.6 Take appropriate action for non-matched entries referring to others when necessary			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Be able to deal with and resolve straightforward queries	2.1	Respond to correspondence within organisational timescales		
		2.2	Keep appropriate people informed of the progress of queries on accounts obtaining advice and guidance as required		
		2.3	Collect information about queries and take appropriate action		
		2.4	Identify unresolved queries		
		2.5	Identify, where necessary, when to pass unresolved queries to the appropriate person		
		2.6	Follow escalation procedures when dealing with unresolved queries		
		2.7	Explain the escalation procedures within the organisation when authority is exceeded		
		2.8	Explain the sources of information and advice within the organisation		
		2.9	Explain the organisation's customer service and complaints procedure		
		2.10	Process queries when they are resolved and update account information		

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
		2.11 Confirm customers' accounts are reconciled, updating and storing them in the required format 2.12 Follow organisation's systems, procedures and organisational timescales for reconciling customer payments			
3	Be able to comply with all codes, laws and regulatory requirements	3.1 Explain what is meant by personal authority limits 3.2 Act within personal authority limits recognising when to refer to others 3.3 Follow organisation's requirements relating to the application of codes, laws and regulatory requirements 3.4 Comply with legal requirements, industry regulations, organisational policies and professional codes 3.5 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements and their impact on the job role			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 17: Processing straightforward new insurance claims notifications

Unit code:	C4
Unit reference number:	A/601/8445
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit may be suitable for learners whose work includes the authority to handle straightforward claims. The purpose of this unit is to make sure the learner can process new or existing straightforward insurance claims notifications. This will involve recording accurate details of the claim and obtaining missing information. The learner will need to identify any claims which are not covered by the policy and show they have taken appropriate action when a claim falls outside their authority. Throughout, the learner will keep the claimant up to date with the progress of the claim.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5, 6 and 8 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2, 3 and 7 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Understand the information required to process a claim, including organisational procedures	3.1 Describe the information including documentation required to process a claim 3.2 Summarise organisational policies and procedures for processing claims 3.3 Explain organisational procedures for handling late notification of claims 3.4 Describe organisational procedures for handling emergency claims situations 3.5 Describe the probable signs of fraud in a claim and the action required for dealing with each 3.6 Identify sources of advice and information 3.7 State the importance of accurate cause codes and event dates in claims records			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to assess whether the claim is valid	4.1 Obtain any necessary information including documentation to take the claim forward			
		4.2 Identify claims which are not valid and take the appropriate action			
		4.3 Refer any situations outside personal authority limits to the appropriate person/department			
		4.4 Prepare, review and/or update reserves for claims			
5	Be able to communicate with customers regarding the progress of the claim	5.1 Inform any party with a legitimate interest of the procedures and requirements for progressing the claim			
		5.2 Provide information to the claimant or their representative which is clear, accurate and relevant to their needs within the timescales required			
		5.3 Handle problems or complaints associated with the claim in accordance with organisational procedures			
6	Be able to keep accurate and complete records	6.1 Complete accurate records			
		6.2 Maintain accurate records			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
7	Understand the requirements of all codes, laws and regulatory requirements	7.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		7.3 Describe the action required when an activity falls outside of personal authority			
8	Be able to comply with all codes, laws and regulatory requirements	8.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 18: Settling straightforward insurance claims

Unit code:	C5
Unit reference number:	R/601/8452
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit will be suitable for learners whose work includes the authority to settle straightforward claims. The learner's work will involve processing the claim application, calculating the claim's estimates, agreeing the amount of settlement, settling the claim and arranging for payment. The learner will liaise with customers and advise them on the status of the claim application.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5, 6 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2, 3 and 8 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Understand how to settle straightforward insurance claims within organisational requirements	3.1 State the authorised sources of information, supply or repair used by organisations to settle claims 3.2 Explain organisational procedures for handling late notification of claims 3.3 Describe organisational procedures for handling emergency claims situations 3.4 Describe the probable signs of fraud in a claim and the action required for dealing with each 3.5 Summarise the effect of claims leakage on insurers 3.6 Describe organisational procedures for pursuing recoveries 3.7 Summarise organisational principles used when: <ul style="list-style-type: none"> – estimating claims – setting reserves 			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to obtain information required to support the settlement of the claim	4.1 Identify and obtain the information needed to assess potential liability including quantum			
		4.2 Refer any situations outside personal authority limits to the appropriate person/department			
5	Be able to consider the settlement of the claim taking appropriate further action where required	5.1 Make decisions up to the limit of personal authority			
		5.2 Apply any terms and conditions correctly			
		5.3 Identify opportunities for recovery and arrange for these to be pursued			
6	Be able to correctly settle straightforward claims	6.1 Provide to any party with a legitimate interest, accurate information on the status of claims, including the procedures for settling the claim			
		6.2 Collate and check documentation are valid before proceeding to settlement			
		6.3 Agree the means of settlement			
		6.4 Arrange for the settlement to be completed promptly and in the agreed manner			
7	Be able to keep accurate and complete records	7.1 Review and update estimates and/or record final costs accurately			
		7.2 Complete accurate records			
		7.3 Maintain accurate records			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
8	Understand the requirements of all codes, laws and regulatory requirements	8.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		8.3 Describe the action required when an activity falls outside of personal authority			
9	Be able to comply with all codes, laws and regulatory requirements	9.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 19: Dealing with straightforward claims for insured losses

Unit code:	C6
Unit reference number:	K/601/8456
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit will be suitable for learners who work in any type of insurance organisation that does not have claims settlement authority. A learner must be involved in giving customers guidance on straightforward claims and processing claims settlements from insurers. Learners will be giving guidance as whether a claim will be met in full and the best course of action for them, making sure the loss is kept to a minimum and the effect upon future insurance position. The claim details must be obtained and submitted to insurers or their representatives, including any supporting documentation where necessary. A learner will be checking the progress of the claim, resolving any issues raised by others and notifying those concerned of the outcome.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5, 6 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2, 3 and 8 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Understand how to deal with straightforward claims for insured losses	3.1 Describe required actions which may have to be taken by an insured following a loss 3.2 Outline relevant circumstances in which a claim may be repudiated or only partially met 3.3 Explain the roles and functions of other parties involved in claims 3.4 Identify sources of advice and information			
4	Be able to obtain information required to progress a straightforward claim for insured losses	4.1 Refer any situations outside personal authority limits to the appropriate person/department 4.2 Obtain accurate and complete information required to proceed with the claim, resolving any queries 4.3 Request any information and/or documentation required to support the claim			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
5	Be able to provide advice to customers to help deal with the claim	5.1 Identify any reasons why full settlement may not be made and notify the customer of these			
		5.2 Give clear guidance to customers on any necessary loss mitigation and the actions they need to take to proceed with the claim			
		5.3 Advise the customer of any specialists involved with the claim where appropriate			
		5.4 Arrange for settlement of the claim			
6	Be able to work within organisational timescales when dealing with straightforward claims	6.1 Submit details to insurers in a manner and timescale appropriate to the claim			
		6.2 Monitor the progress of the claim and deal with any delays			
		6.3 Handle problems or complaints associated with the claim in accordance with organisational procedures			
7	Be able to keep accurate and complete records	7.1 Complete accurate records			
		7.2 Maintain accurate records			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
8	Understand the requirements of all codes, laws and regulatory requirements	8.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		8.3 Describe the action required when an activity falls outside of personal authority			
9	Be able to comply with all codes, laws and regulatory requirements	9.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 20: Agreeing the settlement of straightforward claims for uninsured losses

Unit code:	C11
Unit reference number:	T/601/8475
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit will be suitable for learners who work for a legal expenses insurer or any organisation involved in agreeing settlement of straightforward uninsured losses. The learner will assist with the recovery of uninsured losses through correct documentation and/or information required to deal with the uninsured loss aspect of the claim.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5, 6, 7 and 9 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2, 3 and 8 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Understand how to agree the settlement of straightforward claims for uninsured losses	3.1 Explain the roles and functions of other parties involved in claims 3.2 Identify sources of advice and information			
4	Be able to obtain and communicate information needed to settle the claim for uninsured losses	4.1 Identify and obtain the information needed to agree settlement of the claim 4.2 Refer problems and claims which are outside personal authority to the appropriate person/department in the organisation 4.3 Make sure the claim is formulated and submitted to the third party correctly			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
5	Be able to follow organisational procedures in dealing with uninsured loss claims including dealing with problems or complaints	5.1 Monitor the progress of the claim and deal with any delays 5.2 Handle any problems or complaints associated with the claim in accordance with organisational procedures			
6	Be able to correctly settle uninsured loss claims	6.1 Settle correctly with others to resolve problems and finalise the claim in the best interests of the organisation and the customer 6.2 Arrange for settlement of the claim			
7	Be able to keep accurate and complete records	7.1 Complete accurate records 7.2 Maintain accurate records			
8	Understand the requirements of all codes, laws and regulatory requirements	8.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 8.3 Describe the action required when an activity falls outside of personal authority			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
9	Be able to comply with all codes, laws and regulatory requirements	9.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 21: Processing straightforward claims for uninsured losses

Unit code:	C35
Unit reference number:	Y/601/8467
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit will be suitable for learners who work for a legal expenses insurer or any organisation involved in pursuing and recovering straightforward uninsured losses. The learner's work must involve processing uninsured losses. The learner will assist customers with the recovery of uninsured losses guiding them on the best action to take. A learner will obtain all the information and/or documentation required to deal with the uninsured claim, and notify the third party.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5, 6 and 8 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2, 3 and 7 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Understand how to process straightforward claims for uninsured losses	3.1 Describe organisational procedures for dealing with uninsured losses 3.2 Explain the roles and functions of other parties involved in claims 3.3 Identify sources of advice and information			
4	Be able to obtain information required to progress a straightforward claim for uninsured losses	4.1 Obtain accurate and complete information required to progress the claim, resolving any queries 4.2 Refer any situations outside personal authority limits to the appropriate person/department 4.3 Obtain any documentation and/or information required to progress the claim			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
5	Be able to communicate with customers and third parties	5.1 Give customers clear guidance, within organisational procedures, on the actions they need to take to proceed with the claim			
		5.2 Give guidance which will provide the best situation for the customer, taking into account legal principles, loss mitigation and prospects of recovery			
		5.3 Notify the third party of the claim in manner and timescales required by the organisation			
6	Be able to keep accurate and complete records	6.1 Complete accurate records			
		6.2 Maintain accurate records			
7	Understand the requirements of all codes, laws and regulatory requirements	7.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		7.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		7.3 Describe the action required when an activity falls outside of personal authority			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
8	Be able to comply with all codes, laws and regulatory requirements	8.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 22: Processing straightforward insurance renewals as an intermediary

Unit code:	C23
Unit reference number:	Y/601/8503
Level:	2
Credit value:	4
Guided learning hours:	27

Unit summary

This unit is suitable for learners working as a general insurance intermediary and whose work includes processing and completing straightforward renewals. A renewal is straightforward when it is routine and can be dealt with mechanistically. It includes processing the renewal, arranging the renewal and finalising the renewal.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 5, 6, 7 and 9 relate to performance. Except where simulation is permitted (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criterion 7.2. In this assessment criterion, learners may not actually have the opportunity at their workplace to require inaccuracies to documentation to be rectified. The learner's ability to perform competently in these criteria may, therefore, be evidenced through case study or similar scenario-based assessment.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2, 3, 4 and 8 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Understand how to process straightforward insurance renewals as an intermediary	3.1 Explain the types of information that should be supplied by clients to enable general insurance renewals business to be processed 3.2 Outline how to calculate premiums for relevant policies 3.3 Describe the organisation's procedures for the issue of renewal documentation 3.4 Outline possible sources of advice and information available at work			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Understand the importance of customer service in the financial services industry	4.1 Outline organisational customer service standards and procedures			
		4.2 Explain organisational policy and procedures regarding communicating with customers			
		4.3 Outline organisational policies for dealing with complaints			
5	Be able to process straightforward renewals of insurance cover	5.1 Start to deal with forthcoming renewals within the timescale required by the organisation and industry regulator			
		5.2 Obtain sufficient, accurate information required to proceed with the renewal			
		5.3 Clarify information which is unclear and obtain additional information where required			
		5.4 Identify any features that indicate fresh underwriting should take place and whether to re-broke the risk			
		5.5 Refer any situations not authorised to deal with to the appropriate person/department			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
6	Be able to arrange straightforward renewals	6.1	Resolve any queries on renewal documentation		
		6.2	Request any information or documentation required and store these securely		
		6.3	Arrange for the appropriate documentation to be dispatched to the customer in the time required by the regulator and/or employer		
		6.4	Request renewal instructions from the customer		
7	Be able to finalise straightforward renewals	7.1	Monitor the progress of renewals and resolve any delays in a professional manner		
		7.2	Check renewal documentation is accurate and make arrangements for inaccuracies to be rectified		
		7.3	Arrange for release of renewal documentation to customers when arrangements for payment have been agreed and in accordance with employer's policy and legal and regulatory requirements		
		7.4	Maintain accurate and complete records within the customer's and business files		

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
8	Understand the requirements of all codes, laws and regulatory requirements	8.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		8.3 Describe the action required when an activity falls outside of personal authority			
9	Be able to comply with all codes, laws and regulatory requirements	9.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 23: Processing straightforward insurance business as an intermediary

Unit code:	C24
Unit reference number:	K/601/8554
Level:	2
Credit value:	5
Guided learning hours:	27

Unit summary

This unit is suitable for learners working as a general insurance intermediary and whose work includes dealing with straightforward new business. New business is straightforward where it is routine and can be dealt with mechanistically. It includes processing the new business, placing the new business with insurers and finalising the insurance cover.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 3, 4, 5 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2 and 6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out	<p>1.1 Define the various parties in the structure of the insurance market related to the work carried out</p> <p>1.2 Describe the roles and responsibilities of the parties identified</p>			
2	Understand the details of general insurance policies	<p>2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations</p> <p>2.2 Explain the significance of cover being subject to conditional acceptance</p> <p>2.3 Outline the features of new business that may require investigation by insurers</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to process requests for straightforward insurance cover	<p>3.1 Deal with risks within agreed level of responsibility, the authority given by the customer and the employer's guidelines</p> <p>3.2 Communicate with the customer in a style appropriate to the customer and the circumstances of the risk</p> <p>3.3 Obtain any relevant supplementary information and documentation required to process proposals for new business</p> <p>3.4 Refer any situations not authorised to deal with to the appropriate person/department</p>			
4	Be able to place straightforward new business with insurers	<p>4.1 Submit details to insurers in a manner and timescale appropriate to the risk and within organisational procedures</p> <p>4.2 Inform the customer of the terms and the cover provided</p> <p>4.3 Identify and resolve any discrepancies in the information supplied</p> <p>4.4 Make sure information and documentation regarding customers and risks are stored safely and made available only to those who need them and have a right to them</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
5	Be able to finalise straightforward insurance cover	<p>5.1 Process the payment correctly and by the appropriate means</p> <p>5.2 Make sure cover documentation is accurate, legible and meets legal and regulatory requirements</p> <p>5.3 Arrange for the issue of insurance documentation to the customer in accordance with employer's policy and regulatory requirements</p> <p>5.4 Maintain accurate and complete records within the customer's and business files</p>			
6	Understand the requirements of all codes, laws and regulatory requirements	<p>6.1 Explain the policies and procedures which apply to own job role to include:</p> <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations <p>6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out</p> <p>6.3 Describe the action required when an activity falls outside of personal authority</p>			
7	Be able to comply with all codes, laws and regulatory requirements	7.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 24: Processing straightforward mid-term amendments

Unit code:	C25
Unit reference number:	L/601/8546
Level:	2
Credit value:	5
Guided learning hours:	27

Unit summary

This unit is suitable for learners working as general insurance intermediaries and whose work includes dealing with straightforward mid-term amendments. An amendment is straightforward if it is routine, can be dealt with mechanistically and does not involve significant changes to terms and conditions. It includes processing the amendment, arranging the amendment with insurers and finalising the amendment.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 3, 4, 5 and 7 relate to performance. Except where simulation is permitted (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criterion 5.3. In this assessment criterion, learners may not actually have the opportunity at their workplace to rectify inaccuracies to documentation. The learner's ability to perform competently in these criteria may, therefore, be evidenced through case study or similar scenario-based assessment.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2 and 6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the structure of the market for general insurance business and the roles and responsibilities of the various parties within it related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Be able to process straightforward mid-term amendments of insurance cover	3.1 Obtain sufficient, accurate information required to proceed with the amendment 3.2 Clarify information which is unclear and obtain additional information where required 3.3 Refer any situations not authorised to deal with to the appropriate person/department 3.4 Make sure information and documentation regarding customers and their insurance business are stored safely and made available only to those who need them and have a right to them			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to arrange straightforward mid-term amendments with insurers	4.1 Communicate accurate and complete information regarding the adjustment to the insurer or underwriter in the appropriate way			
		4.2 Identify any features that indicate fresh underwriting should take place and decide whether to re-broke the risk			
		4.3 Clarify with the customer any queries raised by the insurers and pass the information back to the insurers			
		4.4 Give customers accurate information which meets their requirements			
5	Be able to finalise straightforward mid-term amendments to insurance policies	5.1 Monitor the progress of the adjustment and deal with any delays where appropriate in a professional manner			
		5.2 Make arrangements for any adjustment in premium and by the means appropriate to customers' circumstances and requirements			
		5.3 Check for and rectify any discrepancies in amendment documentation			
		5.4 Arrange to issue amendment documentation to the customer within the time required			
		5.5 Maintain accurate and complete records within the customer's and business files			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
6	Understand the requirements of all codes, laws and regulatory requirements	6.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		6.3 Describe the action required when an activity falls outside of personal authority			
7	Be able to comply with all codes, laws and regulatory requirements	7.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 25: Underwriting straightforward new risks

Unit code:	C12
Unit reference number:	F/601/8334
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit is for those working for an insurer or an intermediary or other organisation with delegated authority. This unit is about assessing straightforward new risks and deciding if they can be accepted and having the authority to decline them. The learner must have underwriting authority to accept them. This unit is about matching the customer's requirements to policy available, arranging for further investigations into the risk if they are required. All available information should be used to make an assessment of the risk and fix an equitable price. The learner will need to decide to accept or decline the risk, suggesting (if appropriate) risk improvement measures and applying underwriting criteria.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 3, 4, 5 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2 and 6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Be able to identify the nature and level of straightforward new risks	3.1 Gather sufficient information to enable the risk to be assessed accurately 3.2 Accept or decline risks which fall within personal authority limits and pass others to the appropriate person 3.3 Identify any differences between policy cover and the customer's requirements			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to underwrite the risk following industry and organisational processes	4.1 Apply the current underwriting criteria to reflect the features of the risk using automated or manual procedures			
		4.2 Resolve the customer's requirements that fall inside personal level of authority and pass others to the appropriate person			
		4.3 Inform the customer of any risk improvements required			
		4.4 Provide the customer with details of underwriting decision			
		4.5 Agree final terms and conditions, including the premium			
5	Be able to keep accurate and complete records	5.1 Complete accurate records during transactions			
		5.2 Maintain accurate records			
6	Understand the requirements of all codes, laws and regulatory requirements	6.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		6.3 Describe the action required when an activity falls outside of personal authority			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
7	Be able to comply with all codes, laws and regulatory requirements	7.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 26: Processing straightforward insurance policy documentation

Unit code:	C13
Unit reference number:	L/601/8336
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit is for learners whose work involves providing customers with a policy or documentation as evidence of alterations. Work will involve dealing with documentation for policies with standard rates and wordings, ie those policies/products that are system-driven allowing little, if any, scope for individual judgement to vary the terms and conditions.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 3, 4, 5 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2 and 6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Be able to prepare straightforward insurance policy documentation	3.1 Enter correct information in the appropriate location 3.2 Resolve any ambiguities or discrepancies 3.3 Incorporate standard clauses and endorsement wordings correctly 3.4 Refer any situations outside personal authority limits to the appropriate person/department			
4	Be able to issue documentation to the required procedures promptly	4.1 Produce the correct documentation in accordance with organisational procedures 4.2 Issue documentation promptly to those who need it 4.3 Check that the documentation is accurate			
5	Be able to keep accurate and complete records	5.1 Complete accurate records during transactions 5.2 Maintain accurate records			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
6	Understand the requirements of all codes, laws and regulatory requirements	6.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		6.3 Describe the action required when an activity falls outside of personal authority			
7	Be able to comply with all codes, laws and regulatory requirements	7.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 27: Processing straightforward insurance renewals

Unit code:	C14
Unit reference number:	Y/601/8341
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit is for those working for an insurer or an intermediary or other organisation with delegated authority. This unit will be suitable for learners whose work includes processing straightforward renewals including those where there have been claims or other changes in circumstances. The learner will obtain and clarify information from the customer. They will invite renewals and issue the documentation required to comply with legislation and regulation.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5, 6, 7 and 9 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2, 3 and 8 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Understand organisational procedures and the circumstances for granting cover	3.1 Explain organisational procedures and the circumstances for granting cover subject to: <ul style="list-style-type: none"> – standard acceptance – conditional acceptance 			
4	Be able to commence processing straightforward renewals	4.1 Commence dealing with forthcoming renewals within the timescale required by the employer and regulation 4.2 Deal with renewals that fall under personal level of authorisation and pass others to the appropriate person 4.3 Refer any situations that fall out of personal authority limits to deal with to the appropriate person/department			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
5	Be able to identify those renewals where claims have been made or there have been changes in circumstances	5.1 Identify correctly any features which indicate fresh underwriting should take place			
		5.2 Obtain sufficient information and/or documentation required to proceed in order to accept or decline the renewal			
		5.3 Clarify information which is unclear and obtain additional information where required			
6	Be able to invite/decline renewal based on information obtained	6.1 Take into account the effect a decision to decline renewal will have on others and make sure adequate notification is given			
		6.2 Invite renewal of risks promptly and confirm any changes in terms and conditions including premium			
		6.3 Prepare documentation and/or correspondence to organisational procedures and timescales			
7	Be able to keep accurate and complete records	7.1 Update or complete any additional records or databases required			
		7.2 Complete accurate records during transactions			
		7.3 Maintain accurate records			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
8	Understand the requirements of all codes, laws and regulatory requirements	8.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		8.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		8.3 Describe the action required when an activity falls outside of personal authority			
9	Be able to comply with all codes, laws and regulatory requirements	9.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 28: Underwriting straightforward policy alterations

Unit code:	C15
Unit reference number:	R/601/8371
Level:	2
Credit value:	5
Guided learning hours:	30

Unit summary

This unit is for those working for an insurer or an intermediary or other organisation with delegated authority. This unit will be suitable for learners whose work involves clarifying with customers the nature of a proposed straightforward alteration, requesting further information needed, deciding if the alteration can be accepted and carrying out the processing of the alteration and calculating a revised premium where this is necessary.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

With the exception of assessment criterion 4.3, all of the assessment criteria in learning outcomes 3, 4, 5 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2 and 6, as well as assessment criterion 4.3, relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment, and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within the insurance industry related to the work carried out	1.1 Define the various parties in the structure of the insurance market related to the work carried out 1.2 Describe the roles and responsibilities of the parties identified			
2	Understand the details of general insurance policies	2.1 Explain relevant policy cover, terms and conditions related to the work carried out including standard extensions and/or limitations			
3	Be able to identify the nature and level of straightforward policy alterations	3.1 Deal with the request for alterations promptly 3.2 Identify appropriate information from the current customer record 3.3 Check that sufficient details relating to the request have been obtained to progress the alteration 3.4 Identify and clarify non-standard requests 3.5 Clarify any information which is unclear 3.6 Deal only with alterations that fall within personal levels of authority			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to provide details of the decision to the customer	4.1 Inform the customer that cover is granted, confirm the premium and any special conditions if the alteration is accepted			
		4.2 Take appropriate action for the customer to receive any documentation required to meet the needs or legal requirements			
		4.3 Explain how to apply underwriting criteria using automated or manual procedures			
		4.4 Correctly apply all underwriting criteria using automated or manual procedures			
5	Be able to keep accurate records and complete records	5.1 Complete accurate records during the transaction			
		5.2 Maintain accurate records			
6	Understand the requirements of all codes, laws and regulatory requirements	6.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		6.3 Describe the action required when an activity falls outside of personal authority			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
7	Be able to comply with all codes, laws and regulatory requirements	7.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 29: Dealing with requests to cancel financial services products or services

Unit code:	C34
Unit reference number:	L/602/5500
Level:	2
Credit value:	4
Guided learning hours:	15

Unit summary

This unit is designed for those working in a financial services environment. This unit shows that the learner is able to deal correctly with requests to cancel financial services products or services.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 2.1, 2.2, 4.3, 4.4 and 4.5 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 2.1, 2.2, 4.3, 4.4 and 4.5 relate to knowledge and understanding, and must be assessed separately to performance. They can be assessed inside or outside the workplace but assessment must relate to the learner's workplace and should preferably be assessed using question and answers or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand how and be able to discuss the reason for the cancellation with the customer	<p>1.1 Acknowledge customers promptly and treat them in a courteous manner</p> <p>1.2 Establish accurately the reasons why the customer wishes to cancel the financial services product or service when cancelling financial services or products</p> <p>1.3 Identify appropriate information from the current customer record</p> <p>1.4 Refer any situations beyond personal levels of authority to the appropriate person/department</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Understand how and be able to ensure the customer fully understands all the features and benefits which would be lost, if cancelled	2.1			
		2.2			
		2.3			
		2.4			
		2.5			
		2.6			
		2.7			
3	Be able to arrange for the customer records to be amended accordingly and for confirmation to be sent to the customer	3.1			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to work within organisational procedures and legal and regulatory requirements	<p>4.1 Keep accurate and complete records at all stages and in line with organisational procedures</p> <p>4.2 Comply with legal requirements, industry regulations, organisational policies and professional codes</p> <p>4.3 Describe organisational requirements relating to the application of codes, laws and regulatory requirements as they impact on the job role</p> <p>4.4 Describe the structure of the financial services market and the roles and responsibilities of the various parties within it as they impact on the job role</p> <p>4.5 Describe organisational service standards and procedures including those for dealing with complaints</p>			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 30: Assessing and using financial information to reconcile stakeholder investment accounts

Unit code:	D1
Unit reference number:	Y/601/8713
Level:	2
Credit value:	6
Guided learning hours:	51

Unit summary

This unit will be relevant for learners working in an investment operations function. It is about receiving and assessing information needed to reconcile stakeholder investment accounts.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 1, 2, 3 and 4 relate to performance, as do 5.4 and 6.2. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 5.1, 5.2, 5.3, 5.5, 5.6, 5.7, 6.1 and 6.3 relate to knowledge and understanding, and must be assessed separately to performance. They can be assessed inside or outside the workplace and should preferably be assessed using question and answers or by professional discussion. The evidence the learners produce for all of these criteria except 6.1 must relate to their own work environment.

For assessment criterion 6.1 learners must provide evidence of being able to describe the legal requirements and industry regulations which apply to reconciling stakeholder investment accounts applicable to organisations generally that provide these services, and not restricted to those that apply to the organisation for which they work.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to use financial information to reconcile stakeholder investment accounts.	1.1 Identify financial information received which can be used to reconcile stakeholder investment accounts 1.2 Prioritise financial information received to facilitate the required work outputs 1.3 Reconcile the information received to stakeholder investment accounts			
2	Be able to resolve discrepancies identified during reconciliation	2.1 Identify and investigate any non-matched entries 2.2 Gather any additional information needed to resolve non-matched entries 2.3 Resolve non-matched entries 2.4 Refer non-matched entries that cannot be resolved to the appropriate authority			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to provide information about the reconciliation of stakeholder investment accounts	3.1 Respond to correspondence about stakeholder investment accounts within required timescales			
		3.2 Collect information about queries relating to stakeholder investment accounts and take appropriate action			
		3.3 Keep appropriate people informed about the progress of queries relating to stakeholder investment accounts			
		3.4 Process queries when they are resolved and update stakeholder investment account information			
		3.5 Confirm to relevant people that stakeholder accounts are reconciled			
4	Be able to keep accurate and complete records.	4.1 Keep accurate and complete records of all actions taken			
		4.2 Store records relating to stakeholder investment accounts in the agreed form and location			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
5	Be able to work within internal procedures	5.1 Describe the main features of the key product types relevant to the work being carried out			
		5.2 Describe the organisational policies, procedures and service standards which apply to reconciling stakeholder investment accounts			
		5.3 Explain the potential consequences of not complying with relevant organisational policies and procedures and service standards			
		5.4 Carry out work in accordance with organisational policies, procedures and service standards			
		5.5 Identify the other individuals and teams within the organisation who affect or are affected by the work being carried out			
		5.6 Explain how other individuals and teams impact on the work being carried out			
		5.7 Describe sources of information and advice within the organisation			
6	Be able to comply with external requirements and regulations	6.1 Describe the legal requirements and industry regulations which apply to reconciling stakeholder investment accounts			
		6.2 Make sure work complies with relevant legal requirements and industry regulations			
		6.3 Explain the consequences of not complying with the legal and industry regulations relevant to the work being carried out			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 31: Processing payments relating to stakeholder investment transactions or accounts

Unit code:	D2
Unit reference number:	M/601/8717
Level:	2
Credit value:	6
Guided learning hours:	51

Unit summary

This is relevant for learners working in an investment operations function. It is about receiving and/or making payments to and/or from stakeholders and monitoring customer payments.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 1, 2 and 3 relate to performance, as does 4.4, 5.3 and 5.4. Except where simulation is permitted (see below) evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criterion 5.4. The reason for this is that learners may not actually have the opportunity at their workplace to identify any instances of actual or potential non-compliance with industry regulations. The learner's ability to perform competently in this criterion may, therefore, be evidenced through case study or similar scenario-based assessment.

Assessment criteria: knowledge and understanding

Assessment criteria 4.1, 4.2, 4.3, 4.5, 4.6, 4.7, 5.1, 5.2, and 5.5 relate to knowledge and understanding, and must be assessed separately to performance. This can be assessed inside or outside the workplace. These criteria should preferably be assessed using question and answers or by professional discussion.

The evidence the learners produce for all of these criteria except 5.2 must relate to their own work environment.

For assessment criterion 5.2, learners must provide evidence of being able to describe the legal requirements and industry regulations which apply to processing payments applicable to organisations generally that provide these services, and not restricted to those that apply to the organisation for which they work.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to process payments due from and/or to stakeholders	1.1 Identify payments received from and/or due to stakeholders 1.2 Collect all the information and/or documentation required to process the payment 1.3 Clarify any information which is unclear 1.4 Gather additional information where necessary 1.5 Process payments accurately and within required timescales 1.6 Identify potential problems with payments and take the appropriate action			
2	Maintain records of payments due from and/or to stakeholders	2.1 Keep accurate and complete records of all actions taken 2.2 Make sure that investor records are kept secure and confidential			
3	Be able to act within personal authority levels	3.1 Identify limits of responsibility 3.2 Identify and refer any situations which require authorisation 3.3 Identify and refer any situations which fall outside area of responsibility			

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

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
5	Be able to comply with external requirements and regulations	5.1			
		Describe the key market information and terminology relevant to the work being carried out			
		5.2			
		Describe the legal requirements and industry regulations which apply to processing payments			
		5.3			
		Make sure work complies with relevant legal requirements and industry regulations			
		5.4			
		Identify any instances of actual or potential non-compliance with industry regulations			
		5.5			
		Explain the consequences of not complying with legal and industry regulations relevant to the work being carried out			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 32: Processing life, pensions and investment business applications

Unit code:	E1
Unit reference number:	A/601/8719
Level:	2
Credit value:	5
Guided learning hours:	27

Unit summary

This unit is suitable for learners whose work includes dealing with and processing standard new applications for life, pensions and investment business. It includes deciding if a quotation can be processed, completing the quotation and informing the customer of the underwriting decision.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 3, 4, 5 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2 and 6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out	1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products			
2	Understand how to process life, pensions and investment business applications	2.1 Identify sources of advice and information 2.2 Explain the features and benefits provided by the main products available 2.3 Identify clauses, extensions and limitations that may be applied 2.4 Explain the circumstances in which various extensions and limitations may be used 2.5 Explain standard application or enquiry questions, identifying acceptable answers			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to decide if a life, pension or investment business application can be processed	3.1 Check there are sufficient details provided regarding an application to allow the application to proceed			
		3.2 Clarify incomplete or inconsistent information with the customer, in the time required			
		3.3 Process the application in the time required			
		3.4 Enter accurate and complete information regarding the application into the appropriate system			
4	Be able to complete a quotation for life, pension or investment business	4.1 Refer any application outside of personal authority limits to the person who can deal with it			
		4.2 Confirm eligibility requirements for the business are met by applying relevant underwriting criteria, including standard extensions and limitations			
		4.3 Make the correct underwriting decision, applying relevant terms and conditions where appropriate			
5	Be able to inform the customer of the underwriting decision regarding a quotation for life, pension or investment business	5.1 Advise the customer of the underwriting decision and the terms and conditions to be applied			
		5.2 Make sure the information is made available only to those who need it and have a right to it			
		5.3 Arrange for the issue of relevant quotation documentation in the time required			
		5.4 Make sure that all quotations are followed up by the relevant person			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
6	Understand the requirements of all codes, laws and regulatory requirements	6.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		6.3 Describe the action required when an activity falls outside of personal authority			
7	Be able to comply with all codes, laws and regulatory requirements	7.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 33: Underwriting straightforward alterations to life, pensions and investment contracts

Unit code:	E2
Unit reference number:	M/601/8720
Level:	2
Credit value:	5
Guided learning hours:	27

Unit summary

This unit is suitable for learners whose work includes dealing with requests from customers for straightforward alterations to existing contracts. A straightforward alteration is one that includes standard clauses and limitations. It includes making sure that information supplied by customers in support of the alteration is sufficient, deciding if the alteration can be accepted and informing customers of the outcome.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 3, 4, 5 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2 and 6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out	1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products			
2	Understand how to underwrite straightforward alterations to life, pensions and investment contracts	2.1 Identify sources of advice and information 2.2 Explain the features and benefits provided by the main products available, including those that are not current 2.3 Identify clauses, extensions and limitations that may be applied 2.4 Explain the circumstances in which various extensions and limitations may be used 2.5 Explain the information and/or documentation required to underwrite alterations to existing contracts			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to confirm that information supplied by customers in support of a proposed alteration is sufficient and accurate enough to allow underwriting to take place	3.1 Deal with requests for straightforward alterations in the time required 3.2 Check there are sufficient details provided regarding an application to allow the application to proceed 3.3 Clarify incomplete or inconsistent information with the customer in the time required 3.4 Notify any interested parties of requests for amendment to contracts making information available only to those who need it and have a right to it			
4	Be able to decide if the proposed alteration to a life, pension or investment contract can be accepted	4.1 Apply relevant underwriting criteria, including standard extensions and limitations to decide whether to accept or decline applications to alter contracts 4.2 Refer any application to make an alteration outside of personal authority limits to the person who can deal with it			
5	Be able to inform the customer of the outcome regarding a proposed alteration to a life, pension or investment contract	5.1 Inform the customer and interested parties of the outcome of the application and any terms and conditions to be applied 5.2 Make sure information regarding the application and the outcome is made available only to those who need it and have a right to it 5.3 Maintain accurate and complete records within the customer's and business files			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
6	Understand the requirements of all codes, laws and regulatory requirements	6.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 			
		6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out			
		6.3 Describe the action required when an activity falls outside of personal authority			
7	Be able to comply with all codes, laws and regulatory requirements	7.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 34: Processing straightforward requests for payment against life, pensions and investment contracts

Unit code:	E3
Unit reference number:	A/601/8722
Level:	2
Credit value:	5
Guided learning hours:	27

Unit summary

This unit is suitable for learners whose work includes dealing with a straightforward request for payment against a life, pensions and investment contract. A straightforward request for payment is one that is dealt with routinely and does not include aspects where technical/legal interpretations may be required over whether the payment can be made or to whom the payment can be made. It includes deciding that the payment can be made, calculating the payment and authorising the payment.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 3, 4 and 6 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2 and 5 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out	1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products			
2	Understand how to process straightforward requests for payment against life, pensions and investments contracts	2.1 Identify sources of advice and information 2.2 Explain the features and benefits provided by the main products available, including those that are not current 2.3 Explain the significance of documentation lost or that cannot be produced by the claimant 2.4 Outline the procedures to be taken when documentation cannot be produced by the claimant 2.5 Explain the roles and responsibilities of others that may have an interest or involvement in requests for payment 2.6 Explain how to identify and deal with fraud or potential fraud in requests for payment			

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

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to progress and calculate payment against a life, pension or investment contract	<p>4.1 Calculate the settlement in accordance with the terms of the contract</p> <p>4.2 Provide information to the claimants or their representative which is clear, accurate and relevant to their needs, in the time required</p> <p>4.3 Arrange authorised payments according to organisational procedures</p> <p>4.4 Maintain accurate and complete records within the claimant's and business files</p> <p>4.5 Make sure information regarding the request and the outcome is made available only to those who need it and have a right to it</p>			
5	Understand the requirements of all codes, laws and regulatory requirements	<p>5.1 Explain the policies and procedures which apply to own job role to include:</p> <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations <p>5.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out</p> <p>5.3 Describe the action required when an activity falls outside of personal authority</p>			
6	Be able to comply with all codes, laws and regulatory requirements	6.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 35: Processing documentation for straightforward life, pensions and investment contracts

Unit code:	E9
Unit reference number:	R/601/8743
Level:	2
Credit value:	5
Guided learning hours:	26

Unit summary

This unit is suitable for learners whose work includes providing customers with documentation as evidence of a straightforward contract. A contract is straightforward if it includes standard clauses and wordings. It includes preparing and then issuing documentation to customers.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5 and 7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1, 2, 3 and 6 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the roles and responsibilities of the various parties within life, pensions and investment business related to the work carried out	1.1 Outline the structure of the market for financial services 1.2 Explain the roles and responsibilities of providers of financial services products 1.3 Explain the roles and responsibilities of intermediaries in the provision of financial services products			
2	Understand how to prepare policies and other documentation	2.1 Identify sources of advice and information 2.2 Explain how to prepare policies and other documentation for life, pensions and investment contracts 2.3 Describe organisational procedures for dealing with mid-term adjustments and cancellations			
3	Understand the importance of customer service in the financial services industry	3.1 Explain organisational policy and procedures regarding communication with customers 3.2 Outline organisational policies for dealing with complaints 3.3 Describe organisational systems and procedures for accessing, recording, amending and maintaining information, including customer records			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to prepare documentation using standard wordings for new and/or altered life, pensions and investment contracts	<p>4.1 Enter correct information in the appropriate location when preparing documentation for new and/or altered straightforward contracts</p> <p>4.2 Correctly incorporate standard clauses and wordings in documentation for new and/or altered contracts</p> <p>4.3 Produce documentation in accordance with the organisation's policies and procedures</p> <p>4.4 Resolve any ambiguities or discrepancies regarding documentation</p>			
5	Be able to issue to customers documentation with standard wordings for new and/or altered life, pensions and investment contracts	<p>5.1 Check that documentation produced is accurate before issuing it to customers</p> <p>5.2 Issue documentation in the time required</p> <p>5.3 Make sure standard clauses and wordings are incorporated correctly</p> <p>5.4 Make sure documentation and information is only passed to those who need it and have a right to it</p> <p>5.5 Maintain accurate and complete records within the customer's and business files</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
6	Understand the requirements of all codes, laws and regulatory requirements	6.1 Explain the policies and procedures which apply to own job role to include: <ul style="list-style-type: none"> – legal requirements – professional codes – industry regulations 6.2 Summarise the relevant insurance and legal principles and regulations relevant to the work carried out 6.3 Describe the action required when an activity falls outside of personal authority			
7	Be able to comply with all codes, laws and regulatory requirements	7.1 Comply with all codes, laws and regulatory requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 36: Processing applications for financing and credit facilities

Unit code:	F1
Unit reference number:	F/602/5431
Level:	2
Credit value:	3
Guided learning hours:	5

Unit summary

This unit is suitable for those who work in a financing and credit function, dealing with straightforward applications for financing and/or credit facilities. This covers gathering the information required and informing the customer of the decision (which may be automated) whether or not to make the financing and/or credit facility available.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 1.5 and 3.3 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 1.5 and 3.3 relate to knowledge and understanding, and must be assessed separately to performance. This can be assessed inside or outside the workplace, but the assessment must be in context of the organisation in which the learner works. These criteria should preferably be assessed using question and answers or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

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

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Be able to process applications for financing and/or credit facilities	2.1 Obtain and record the information necessary to enable decisions about application for financing and/or credit facilities			
		2.2 Obtain clarification from customers when information provided reveals discrepancies or inconsistencies			
		2.3 Refer applications outside own authority to the appropriate people			
		2.4 Inform the customer of the financing decision and the terms and conditions that apply			
		2.5 Obtain the customer's agreement to the facility, if required			
		2.6 Inform the customer of the process to release funds according to the financing agreement			
3	Be able to understand and comply with legislation and regulation relating to the processing of applications for financing and credit facilities	3.1 Identify the records that need to be maintained			
		3.2 Keep accurate and complete records			
		3.3 Describe the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on activities			
		3.4 Comply with legal requirements, industry regulations, organisational policies and professional codes			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 37: Processing documentation for financing and credit facilities

Unit code:	F2
Unit reference number:	L/602/5433
Level:	2
Credit value:	3
Guided learning hours:	5

Unit summary

This unit is suitable for those who work in a financing and credit function, providing customers with documents as evidence of agreed financing and/or credit facilities. It covers accurately preparing and issuing required documentation to the customer after the application has been accepted and resolving any ambiguities or discrepancies.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 1.3, 2.1, 2.4 and 3.1 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 1.3, 2.1, 2.4 and 3.1 relate to knowledge and understanding, and must be assessed separately to performance. This can be assessed inside or outside the workplace, but the assessment must be in context of the organisation in which the learner works. These criteria should preferably be assessed using question and answers or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to input information required for processing documentation for financing and credit facilities	1.1 Describe how customer records can be accessed following organisational guidelines 1.2 Gather the information needed to process the documentation 1.3 Describe the organisation's systems and procedures for recording information 1.4 Enter correct information in the appropriate location			
2	Be able to produce documentation and check for problems and discrepancies	2.1 Describe the organisation's procedures for preparing documentation as evidence of financing and/or credit facilities 2.2 Produce documents which are accurate and in accordance with the organisation's procedures 2.3 Check and resolve any ambiguities or discrepancies 2.4 Describe the organisation's policies and procedures for security and disclosure of information 2.5 Issue documents promptly to those who need them 2.6 Keep accurate and complete records 2.7 Review the final documentation for accuracy and revise where necessary			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to understand and comply with legislation and regulation covering financing and credit facilities as they relate to the processing of documentation	3.1 Explain the organisation's requirements relating to the application of codes, laws and regulatory requirements, as they impact on the processing of documentation			
		3.2 Comply with legal requirements, industry regulations, organisational policies and professional codes			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 38: Providing an administrative service for mortgage and/or financial planning clients

Unit code:	G1
Unit reference number:	Y/602/5404
Level:	2
Credit value:	4
Guided learning hours:	7

Unit summary

This unit is suitable for those who work in a mortgage and/or financial planning administrative function, carrying out administration duties including dealing with clients and colleagues, responding to straightforward requests or seeking new information. They will contribute to ensuring the efficiency of the office administrative function and monitor the flow of business.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 1.2, 2.1, 3.4, 4.1 and 4.2 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

In assessment criterion 1.6, learners are required to provide evidence of both their knowledge (to identify types of information that may be regarded as confidential) and performance (maintain confidentiality). Evidence of maintaining confidentiality must come from the learner's workplace.

In assessment criteria 1.3 and 1.4, learners must provide performance evidence of providing information required about products and services they are authorised to discuss.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 1.2, 2.1, 3.4, 4.1 and 4.2 relate to knowledge and understanding, and must be assessed separately to performance. This can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers or by professional discussion.

In assessment criterion 1.6, learners are required to provide evidence of both their knowledge (to identify types of information that may be regarded as confidential) and performance (maintain confidentiality). Evidence of being able to identify the types of information that may be regarded as confidential must be assessed separately to performance.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to deal with straightforward requests for information from clients and colleagues	<p>1.1 Describe organisation's procedures for dealing with new business</p> <p>1.2 Identify the products and services authorised to discuss</p> <p>1.3 Respond to straightforward requests for information from clients within limits of own authority</p> <p>1.4 Respond to straightforward requests for information from colleagues within limits of own authority</p> <p>1.5 Identify and refer requests for information on financial products which are outside own authority to the appropriate person</p> <p>1.6 Identify the types of information that may be regarded as confidential and maintain confidentiality where appropriate</p>			
2	Be able to prepare quotations and illustrations within the limits of own authority	<p>2.1 Identify the information required for the preparation of straightforward quotations</p> <p>2.2 Collate the information required for the preparation of quotations and illustrations</p> <p>2.3 Obtain quotations and illustrations within limits of authority to meet client needs</p> <p>2.4 Pass on full details to the appropriate person for action where further information is required</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to monitor the flow of mortgage and/or financial planning business and maintain records	3.1 Maintain the financial planner's or mortgage advisor's diary, making appointments with clients where required			
		3.2 Prepare all necessary information to assist the financial planner or mortgage advisor for a client meeting			
		3.3 Prepare information for the attention of the client which is clear, accurate and relevant to their needs			
		3.4 Specify the organisation's procedures for monitoring business flow			
		3.5 Monitor the flow of business and take appropriate action in respect of items outstanding			
		3.6 Maintain accurate and up-to-date records in line with the organisation's requirements			
4	Be able to comply with all codes, laws and regulatory requirements	4.1 Identify the regulatory framework within which the organisation operates			
		4.2 Describe the organisation's requirements relating to the application of codes, laws and regulatory requirements which impact on the job role			
		4.3 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 39: Processing instructions for straightforward mortgage and/or financial planning business

Unit code:	G2
Unit reference number:	D/602/5405
Level:	2
Credit value:	4
Guided learning hours:	10

Unit summary

This unit is suitable for those who work in a mortgage and/or financial planning administration function processing client's requests for straightforward mortgage and/or financial planning products, once these have been agreed between the client and the mortgage adviser and/or financial planner. This includes dealing with any discrepancies and adjustments required and maintaining accurate and up-to-date records.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 1.2, 1.9, 2.1, 2.4, 3.1 and 3.3 relate to performance. Except where simulation is permitted (see below) evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criterion 2.5. In this assessment criterion, learners may not actually receive from the product provider documents with discrepancies, so may not have the opportunity to resolve any discrepancies identified. The learner's ability to perform competently in this part of this criterion may, therefore, be evidenced through case study or similar scenario-based assessment.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 1.2, 1.9, 2.1, 2.4, 3.1 and 3.3 relate to knowledge and understanding, and must be assessed separately to performance. This can be assessed inside or outside the workplace. These criteria should preferably be assessed using question and answers or by professional discussion.

The evidence the learners produce for assessment criteria 1.1, 1.9, 2.1, 2.4, 3.1 and 3.3 must relate to their own work environment.

For assessment criterion 1.2 learners must provide evidence of being able to describe the types of adjustments that can be made to mortgage or planning products within the wider market, and not restricted to products they may themselves deal with at work.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes	Assessment criteria	Evidence type	Portfolio reference	Date
<p>1 Be able to process client requests for straightforward financial products and services once agreed</p>	<p>1.1 Describe the types of mortgage or financial planning products offered by the organisation</p> <p>1.2 Describe the types of adjustments that can be made to mortgage or planning products</p> <p>1.3 Identify and request the information required from the client in order to progress their request relating to mortgage or financial planning products</p> <p>1.4 Submit instructions relating to the client's request to the product provider, in line with the organisation's procedures and timescales</p> <p>1.5 Seek clarification or supporting information from the client to support their request, where required</p> <p>1.6 Refer requests that are not within the level of authority to the appropriate person</p> <p>1.7 Monitor the progress of requests relating to mortgage or financial planning products, keeping relevant parties informed of any delays</p> <p>1.8 Resolve any queries or discrepancies in the information supplied to the product provider</p> <p>1.9 Identify sources of further information and guidance</p>			

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

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to comply with codes, laws and regulatory requirements	3.1 Identify the organisation's procedures for securely recording and storing information			
		3.2 Comply with the organisation's procedures for securely recording and storing information			
		3.3 Explain the legal requirements, industry regulations, organisational policies and professional codes			
		3.4 Comply with legal requirements, industry regulations, organisational policies and professional codes in all activities			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 40: Contributing to reports for mortgage and/or financial planning clients

Unit code:	G3
Unit reference number:	M/602/5408
Level:	2
Credit value:	4
Guided learning hours:	8

Unit summary

This unit is suitable for those working in a mortgage and/or financial planning administrative function, who contribute to the preparation of reports, including valuations and suitability letters for mortgage and/or financial planning clients. They will need to establish their area of responsibility and identify and obtain the information required to create report content, supplementing reports with supporting documents and literature, ensuring client information is stored and retrieved in line with organisational requirements.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 3.1, 4.1, 4.2 and 4.4 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 3.1, 4.1, 4.2 and 4.4 relate to knowledge and understanding, and must be assessed separately to performance. This can be assessed inside or outside the workplace. These criteria should preferably be assessed using question and answers or by professional discussion. The evidence the learners produce for these criteria must relate to their own work environment.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to contribute to the preparation of reports with mortgage advisers or financial planners	<p>1.1 Describe the types of mortgage and financial planning reports produced by the organisation</p> <p>1.2 Agree own contribution to be made to the preparation of reports with mortgage advisers or financial planners</p> <p>1.3 Identify the information needed for the report using appropriate and up-to-date sources</p>			
2	Be able to create report content	<p>2.1 Create the report content from the information obtained, in line with organisational requirements, systems and protocols</p> <p>2.2 Supplement reports with appropriate supporting documents and literature</p> <p>2.3 Make sure completed reports are checked and authorised by the financial planner or mortgage advisor</p>			
3	Be able to contribute to the production of valuations	<p>3.1 Identify the organisation's procedures for preparing valuations</p> <p>3.2 Assist the financial planner or mortgage advisor to produce and issue client valuations</p> <p>3.3 Make sure valuations are checked and authorised by the financial planner or mortgage advisor</p>			

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 41: Debt repayment monitoring principles

Unit code:	H8K
Unit reference number:	D/601/2718
Level:	2
Credit value:	3
Guided learning hours:	15

Unit summary

The unit aims to establish an understanding of how to monitor debt repayment.

Assessment methodology

This unit develops learners' knowledge and understanding of how to monitor debt repayment. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply these skills effectively, in order for them to be able to apply this knowledge and understanding effectively, this unit must be delivered and assessed alongside the following skills-based unit:

- Unit 42: Debt repayment monitoring practice

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

Not applicable.

Simulation

Not applicable.

Assessment criteria: knowledge and understanding

All of the assessment criteria in this unit relate to knowledge and understanding. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand how to review debtor's accounts	1.1 Describe how to review debtor accounts in an ethical manner and in accordance with organisational and legal requirements			
		1.2 Describe the use of computerised systems in the debt collections process, including override identification			
		1.3 Describe how to identify payments, settlements and instances of non-repayment in debtor accounts			
		1.4 Describe effects of operational targets on collection activities			
		1.5 Describe the criteria used to prioritise cases where further action is required			
		1.6 Outline the legal rights of different types of creditors and debtors			
2	Understand how to instigate action in response to non-payment	2.1 Describe how to instigate action appropriate to debtor circumstance, in response to continued non-repayment			
		2.2 Outline the types of legal notices served in relation to debt collection			
		2.3 Describe how to negotiate and agree suitable revised repayment arrangements with the debtor			
		2.4 Describe how to check the accuracy and validity of repayment calculations			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Understand how to monitor debtor's accounts to safeguard repayment arrangements	3.1 Describe potential problems with the debtor that might impact on future repayments			
		3.2 Describe circumstances when revised repayment negotiations would be appropriate and inappropriate			
		3.3 Describe how to maintain records of debtor accounts			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 42: Debt repayment monitoring practice

Unit code:	H6S
Unit reference number:	M/601/2738
Level:	3
Credit value:	4
Guided learning hours:	20

Unit summary

The unit aims to demonstrate the ability to monitor debt repayment.

Assessment methodology

This unit develops learners' skills in monitoring debt repayment. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply these skills effectively, this unit must be delivered and assessed alongside the following knowledge-based unit:

- Unit 41: Debt repayment monitoring principles

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in this unit relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Not applicable.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to review debtor's accounts	1.1 Ensure procedures are in place to review cases in accordance with organisational requirements 1.2 Review debtor's accounts in accordance with targets and organisational and legal requirements 1.3 Identify payments, settlements and instances of non-repayment in debtor's accounts 1.4 Prioritise cases where further action is required			
2	Be able to instigate action in response to non-payment	2.1 Instigate action appropriate to the circumstances of the debtor in response to continued non-repayment 2.2 Ensure that legal notices are serviced promptly in accordance with organisational and legal requirements 2.3 Negotiate and agree with the debtor suitable revised repayment arrangements 2.4 Check the accuracy and validity of repayment calculations in accordance with organisational requirements			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to monitor debtor's accounts to safeguard repayment arrangements	3.1 Monitor levels of repayments and any shortfalls, maintaining appropriate levels of contact with the debtor			
		3.2 Maintain contact with clients to ensure repayment levels are in accordance with their instructions			
		3.3 Take appropriate action where repayment levels no longer accord with client's instructions			
		3.4 Maintain records of the debtor's accounts in accordance with organisational and legal requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 43: Payment processing principles

Unit code:	H9K
Unit reference number:	R/601/2716
Level:	2
Credit value:	1
Guided learning hours:	5

Unit summary

The unit aims to establish an understanding of how to process payment transactions.

Assessment methodology

This unit develops learners' knowledge and understanding of how to process repayment transactions. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply this knowledge and understanding effectively, this unit must be delivered and assessed alongside the following skills-based unit:

- Unit 44: Payment processing practice

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

Not applicable.

Simulation

Not applicable.

Assessment criteria: knowledge and understanding

All of the assessment criteria in this unit relate to knowledge and understanding. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand how to process payment transactions	<p>1.1 Outline the information required to process a payment transaction</p> <p>1.2 Describe how to collect transaction details from a range of customers, including those with particular requirements</p> <p>1.3 Describe how to check and validate information provided in accordance with organisational and legal requirements</p> <p>1.4 Describe how to confirm transactions when authorisation criteria have been met in accordance with organisational requirements</p>			
2	Understand to identify and resolve problems in relation to payment transactions	<p>2.1 Describe how to seek further information where discrepancies are identified or transactions can not be approved in accordance with organisational requirements</p> <p>2.2 Outline the circumstances and procedure when a transaction is referred to a manager</p> <p>2.3 Outline any legal requirements, industry regulations, professional codes and organisational policies in relation to payment transactions</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Understand how to record accurately payment transactions	3.1 Describe how to accurately record payment transactions in accordance with organisational requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 44: Payment processing practice

Unit code:	H9S
Unit reference number:	K/601/2737
Level:	2
Credit value:	1
Guided learning hours:	5

Unit summary

The unit aims to demonstrate the ability to process payment transactions.

Assessment methodology

This unit develops learners' skills in processing payment transactions. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply these skills effectively, this unit must be delivered and assessed alongside the following knowledge-based unit:

- Unit 43: Payment processing principles

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in this unit relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Not applicable.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to process payment transactions	1.1 Obtain necessary information required to process a payment transaction			
		1.2 Validate transaction information in accordance with organisational and legal requirements			
		1.3 Confirm transactions when authorisation criteria have been met in accordance with organisational requirements			
2	Be able to resolve problems in relation to payment transactions	2.1 Seek further information where discrepancies are identified or transactions cannot be approved in accordance with organisational requirements			
		2.2 Follow organisational procedures when a transaction cannot be approved			
3	Be able to record accurately payment transactions	3.1 Accurately record payment transactions in accordance with organisational requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____
(if sampled)

Date: _____

Unit 45: Debt collection case management principles (pre-legal)

Unit code:	H10K
Unit reference number:	J/601/2714
Level:	2
Credit value:	4
Guided learning hours:	20

Unit summary

The unit aims to establish an understanding of how to manage debt collection cases and compile evidence to support the commencement of legal proceedings.

Assessment methodology

This unit develops learners' knowledge and understanding of how to manage debt collection. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply this knowledge and understanding effectively, this unit must be delivered and assessed alongside the following skills-based unit:

- Unit 46: Debt collection case management practice (pre-legal)

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

Not applicable.

Simulation

Not applicable.

Assessment criteria: knowledge and understanding

All of the assessment criteria in this unit relate to knowledge and understanding. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the principles of debt collection administration	1.1 Outline the purpose and legal status of documents used in the debt collection process			
		1.2 Outline the importance of ensuring the accuracy and timeliness of documentation			
		1.3 Describe the types of external stakeholders that can offer support in relation to the debt collection process			
		1.4 Describe how to ensure that all documentation and payment records are appropriate and up to date in accordance with legal and organisational requirements			
		1.5 Outline suitable methods of monitoring debt collection procedures			
2	Understand how to liaise with relevant parties in relation to debt collection	2.1 Describe the importance of ensuring relevant parties are kept informed about payments received and other relevant circumstances			
		2.2 Outline types of information that should be provided to relevant parties when dealing with vulnerable debtors			
		2.3 Describe circumstances when it would be in the interests of the creditor to write off a debt			

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 46: Debt collection case management practice (pre-legal)

Unit code:	H10S
Unit reference number:	D/601/2735
Level:	2
Credit value:	4
Guided learning hours:	20

Unit summary

The unit aims to establish an understanding of how to manage debt collection cases and compile evidence to support the commencement of legal proceedings.

Assessment methodology

This unit develops learners' skills in how to manage debt collection cases. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply these skills effectively, this unit must be delivered and assessed alongside the following knowledge-based unit:

- Unit 45: Debt collection case management (pre-legal)

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in this unit relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Not applicable.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to monitor progress of debt collection procedures	1.1 Monitor the progress of straightforward debt collection cases to ensure compliance with legal and organisational requirements			
		1.2 Ensure all documentation and payment records are up to date and appropriate in accordance with legal and organisational requirements			
2	Be able to liaise with relevant parties in relation to debt collection	2.1 Keep relevant parties informed about payments received, and other relevant circumstances			
		2.2 Liaise with relevant parties to obtain assistance during the debt collection process in accordance with legal and organisational requirements			
3	Be able to prepare documentation and evidence to support the commencement of legal proceedings	3.1 Confirm that debt collection procedures and timescales have been followed to support straightforward cases for legal proceedings			
		3.2 Compile evidence in preparation for legal proceedings in accordance with legal and organisational requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 47: Debtor call handling principles

Unit code:	H11K
Unit reference number:	A/601/2712
Level:	2
Credit value:	2
Guided learning hours:	10

Unit summary

The unit aims to establish an understanding of effective debtor call handling.

Assessment methodology

This unit develops learners' knowledge and understanding of effective debtor call handling. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply this knowledge and understanding effectively, this unit must be delivered and assessed alongside the following skills-based unit:

- Unit 48: Debtor call handling practice

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

Not applicable.

Simulation

Not applicable.

Assessment criteria: knowledge and understanding

All of the assessment criteria in this unit relate to knowledge and understanding. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Know how to plan outbound telephone calls with debtors	<p>1.1 Describe how to plan for outbound telephone calls with a range of debtors</p> <p>1.2 Describe how to conduct telephone conversations in line with any call handling targets</p>			
2	Know how to conduct inbound and outbound telephone calls with debtors	<p>2.1 Describe how to operate telephone equipment</p> <p>2.2 Describe how to verify the identity of a caller or respondent in accordance with legal and organisational requirements</p> <p>2.3 Describe information confidential to their organisation and the debtor</p> <p>2.4 Describe the procedure to be followed when unable to contact the debtor, in accordance with organisational requirements</p> <p>2.5 Describe the importance of keeping the debtor informed about quality checks and recordings made during a call</p> <p>2.6 Describe organisational procedures for recording calls</p> <p>2.7 Describe appropriate questions for building up an accurate picture of the debtor's situation</p> <p>2.8 Describe vocal techniques for conveying clear and coherent information to the debtor</p> <p>2.9 Describe how to handle abusive calls</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Know how to record inbound and outbound telephone calls with debtors	3.1 Explain how to record information in accordance with organisational requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 48: Debtor call handling practice

Unit code:	H11S
Unit reference number:	L/601/2732
Level:	2
Credit value:	3
Guided learning hours:	15

Unit summary

The unit aims to develop skills in effective debtor call handling.

Assessment methodology

This unit develops learners' skills in debtor call handling. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply these skills effectively, this unit must be delivered and assessed alongside the following knowledge-based unit:

- Unit 47: Debtor call handling principles

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in this unit relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Not applicable.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to plan outbound telephone calls with debtors	1.1 Plan for telephone calls to debtors 1.2 Assemble relevant information to refer to during call with debtor			
2	Be able to conduct inbound and outbound telephone calls with debtors	2.1 Operate telephone equipment correctly 2.2 Demonstrate appropriate action if there is a disruption 2.3 Verify the identity of a caller or respondent ensuring information is made available only to those entitled to it 2.4 Keep confidential all information when unable to make contact with the debtor in accordance with organisational requirements 2.5 Explain to the debtor any quality checks and recordings which may be made during a call 2.6 Ask appropriate questions in order to build up an accurate picture of the debtor's situation 2.7 Use effective vocal techniques to ensure that the information conveyed is clear and coherent to the debtor 2.8 Deal satisfactorily with objections raised during telephone conversations with debtors			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to record inbound and outbound telephone calls with debtors	3.1 Establish precise reason for inbound calls from debtors			
		3.2 Keep up-to-date records of calls which include summaries of outcomes and agreed actions in accordance with organisational requirements			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 49: Debt collection negotiations principles

Unit code:	H12K
Unit reference number:	T/601/2708
Level:	2
Credit value:	3
Guided learning hours:	15

Unit summary

The unit aims to establish an understanding of how to negotiate debt collection.

Assessment methodology

This unit develops learners' knowledge and understanding of negotiation of debt collection. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply this knowledge and understanding effectively, this unit must be delivered and assessed alongside the following skills-based unit:

- Unit 50: Debt collection negotiations practice

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

Not applicable.

Simulation

Not applicable.

Assessment criteria: knowledge and understanding

All of the assessment criteria in this unit relate to knowledge and understanding. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

In assessment criterion 2.3, learners are required 'with reference to the debtor's profile' to describe how to identify fraudulent activity/money laundering in accordance with organisational requirements. It is not intended that this should be a particular specific debtor's profile, and learners should be required to describe how debtors' profiles generally can be used to identify fraudulent activity/money laundering. Note that evidence is required of being able to describe how debtors' profiles can be used to identify **both** fraudulent activity **and** money laundering.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Know how to make contact with the debtor in an effective and appropriate way	<p>1.1 Describe how to make appropriate contact with the debtor in accordance with legal and organisational requirements</p> <p>1.2 Describe evidence provided to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements</p> <p>1.3 Describe information provided to the debtor to explain their debt obligation in accordance with legal and organisational requirements</p>			
2	Understand the impact of a debtor's profile on the collection process	<p>2.1 Identify the key elements of a debtor's profile</p> <p>2.2 Describe the impact of a debtor's profile on the collection process</p> <p>2.3 With reference to the debtor's profile, describe how to identify fraudulent activity/money laundering in accordance with organisational requirements</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Know how to record and where appropriate, investigate any disputes	3.1 Describe how to source and gather evidence as part of dispute investigation			
		3.2 Describe actions available following a dispute investigation			
		3.3 Describe the different departments/external agencies to which the debtor can be referred for advice and help			
		3.4 Describe how to maintain customer records in accordance with organisational and legal requirements			
4	Know how to negotiate repayment solutions	4.1 Describe strategies to achieve full payment in accordance with organisational and legal requirements			
		4.2 Describe how to prepare and implement a repayment plan			
		4.3 Describe appropriate action where there is failure to reach agreement for payment			
		4.4 Describe effective and appropriate methods of communications which are non-prejudicial to the creditor's legal position			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 50: Debt collection negotiations practice

Unit code:	H12S
Unit reference number:	L/601/2729
Level:	2
Credit value:	4
Guided learning hours:	20

Unit summary

The unit aims to develop skills in debt collection negotiation.

Assessment methodology

This unit develops learners' skills in debt collection negotiation. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply these skills effectively, this unit must be delivered and assessed alongside the following knowledge-based unit:

- Unit 49: Debt collection negotiations practice

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in this unit relate to performance. Except where simulation is permitted (see below) evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is permitted for assessment criterion 2.3. In this assessment criterion, learners may not actually have the opportunity in the workplace to report and record suspicions of fraudulent activity/money laundering to the appropriate parties. The learner's ability to perform competently in this part of this criterion may, therefore, be evidenced through case study or similar scenario-based assessment.

Assessment criteria: knowledge and understanding

Not applicable.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to make contact with the debtor in an effective and appropriate way	<p>1.1 Make appropriate contact with the debtor and in accordance with legal and organisational requirements</p> <p>1.2 Provide evidence to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements</p> <p>1.3 Provide the debtor with information which explains their debt obligation and legal position in accordance with legal and organisational requirements</p>			
2	Be able to establish if a debtor is able to make full and immediate payment	<p>2.1 Establish the debtor's ability and willingness to pay in accordance with the debtor's profile in straightforward cases</p> <p>2.2 Record the debtor's agreement for repayment of the full amount in accordance with legal and organisational requirements</p> <p>2.3 Report and record suspicions of fraudulent activity/money laundering to the appropriate parties in accordance with legal and organisational requirements</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to record and where appropriate, investigate disputes	3.1	Record and investigate a range of basic disputes for all or part of the debt		
		3.2	Take action appropriate to the investigation which might involve referral to a manager		
		3.3	Refer the debtor to other departments/external agencies where appropriate		
		3.4	Maintain customer records in accordance with organisational and legal requirements		
4	Be able to negotiate repayment solutions	4.1	Achieve full payment in accordance with organisational and legal requirements		
		4.2	Establish a realistic repayment plan with the debtor in accordance with organisational requirements		
		4.3	Communicate and document details of the repayment agreement to relevant parties in accordance with legal and organisational requirements		
		4.4	Identify appropriate action where there is failure to reach agreement for repayment		

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 51: Preparation for debt collection principles

Unit code:	H13K
Unit reference number:	H/601/2705
Level:	2
Credit value:	10
Guided learning hours:	2

Unit summary

The unit aims to build an understanding of the preparation required for debt collection to progress and the debt collection options available.

Assessment methodology

This unit develops learners' knowledge and understanding of how to prepare for debt collection. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply this knowledge and understanding effectively, this unit must be delivered and assessed alongside the following skills-based unit:

- Unit 52: Preparation for debt collection practice

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

Not applicable.

Simulation

Not applicable.

Assessment criteria: knowledge and understanding

All of the assessment criteria in this unit relate to knowledge and understanding. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand how to obtain sufficient information to commence debt collection	1.1 Describe types of financial and non-financial information required before commencement of debt collection 1.2 Describe how to confirm details of the debtor or their nominated representative in accordance with legal and organisational requirements 1.3 Describe how to locate missing information in accordance with legal and organisational requirements 1.4 Describe how to locate debtors			
2	Understand how rules and regulations relate to debtors and the collection of debt	2.1 Describe debt collection options available for main debtor types, including deceased debtors 2.2 Identify insolvency options available for different debt types 2.3 Describe how to manage the collection of debt from vulnerable debtors			
3	Understand if debt collection procedures need to commence	3.1 Explain whether debt collection should commence in a range of circumstances			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 52: Preparation for debt collection practice

Unit code:	H13S
Unit reference number:	T/601/2725
Level:	2
Credit value:	3
Guided learning hours:	15

Unit summary

The unit aims to demonstrate the preparation required for debt collection to progress and the debt collection options available.

Assessment methodology

This unit develops learners' skills in preparation for debt collection. Where learners are taking this unit as part of the Debt Collections pathway in the Level 2 Certificate, in order for them to be able to apply these skills effectively, this unit must be delivered and assessed alongside the following knowledge-based unit:

- Unit 51: Preparation for debt collection principles

This requirement does not apply when the unit is taken as a 'further optional unit' from the Level 2 Certificate.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in this unit relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Not applicable.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to obtain sufficient information to commence debt collection	1.1 Obtain financial and non-financial information required to commence debt collection			
		1.2 Confirm details of the debtor or their nominated representative in accordance with legal and organisational requirements			
		1.3 Locate missing information in accordance with legal and organisational requirements			
		1.4 Make basic enquiries to locate debtors who cannot be contacted			
2	Be able to confirm if debt collection procedures should commence	2.1 Confirm whether debt collection should commence in a range of circumstances			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 53: Deliver reliable customer service

Unit code: J1 (Customer Service B2)

Unit reference number: J/601/1210

Level: 2

Credit value: 5

Guided learning hours: 33

Unit summary

This unit is about how the learner delivers consistent and reliable service to customers. As well as being good with people, the learner needs to work with their organisation's service systems to meet or exceed customer expectations. In the learner's job there will be many examples of how they combine their approach and behaviour with their organisation's systems. The learner will need to prepare for each transaction with a customer, deal with different types of customers in different circumstances and check that what they have done has met customer expectations. To meet this standard they have to deliver excellent customer service over and over again.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 1, 2 and 3 (except for 1.1, and 3.2) relate to performance. Unless simulation is required (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

- 1 Wherever possible the learner's evidence should be based on a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation.
- 2 The learner must provide evidence that shows they have done this over a sufficient period of time with different customers on different occasions for their assessor to be confident that they are competent.

- 3 The learner must provide evidence that they have worked with different customers who have different needs and expectations.
- 4 The learner must provide evidence of delivering reliable customer service:
 - a. during routine delivery of customer service
 - b. during a busy time in their job
 - c. during a quiet time in their job
 - d. when people, systems or resources have let them down.

Simulation

Assessment should be carried out in the workplace wherever possible. Simulation in a realistic working environment may, however, be used where the lack of opportunity for assessment would be a barrier to achievement. For further information, see *Annexe C: Assessment strategy*.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1 and 3.2 and All of the assessment criteria in learning outcome 4 relate to knowledge and understanding. These must be assessed separately to performance and can be assessed inside or outside the workplace. These assessment criteria should preferably be assessed using question and answers or by professional discussion. The evidence the learners produce for these criteria must relate to their own work environment.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Prepare to deal with customers	<p>1.1 Keep their knowledge of their organisation's services or products up to date</p> <p>1.2 Ensure that the area they work in is tidy, safe and organised efficiently</p> <p>1.3 Prepare and arrange everything they need to deal with customers before their shift or period of work commences</p>			
2	Give consistent service to customers	<p>2.1 Make realistic customer service promises to customers</p> <p>2.2 Ensure that their promises balance the needs of their customers and their organisation</p> <p>2.3 Keep their promises to customers</p> <p>2.4 Inform their customers if they cannot keep their promises due to unforeseen circumstances</p> <p>2.5 Recognise when their customers' needs or expectations have changed and adapt their service to meet the new requirements</p> <p>2.6 Keep their customers informed if delivery of the service needs to involve passing them on to another person or organisation</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Check customer service delivery	3.1 Check that the service they have given meets their customers' needs and expectations			
		3.2 Identify when they could have given better service to customers and how their service could have been improved			
		3.3 Share information with colleagues and service partners to maintain and improve their standards of service delivery			
4	Know how to deliver reliable customer service	4.1 Describe their organisation's services or products			
		4.2 Explain their organisation's procedures and systems for delivering customer service			
		4.3 Describe methods or systems for measuring an organisation's effectiveness in delivering customer service			
		4.4 Explain their organisation's procedures and systems for checking service delivery			
		4.5 Explain their organisation's requirements for health and safety in their area of work			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 54: Resolve customer service problems

Unit code: J2 (Customer Service C3)

Unit reference number: M/601/1511

Level: 2

Credit value: 6

Guided learning hours: 40

Unit summary

This unit is about what to do when it is difficult to meet customer expectations. Even if the service the learner gives is excellent, some customers experience problems. Part of the learner's job is to help to resolve those problems. There is likely to be a problem if customer expectations are not met. This may be because the customer's expectations involve more than the learner can offer or because service procedures have not been followed. Some problems are reported by customers and sometimes the learner will spot the problem first and resolve it before their customer has even noticed. As soon as the learner is aware of a problem, they need to consider the options and then choose a way to put it right. This unit is particularly important in customer service because many customers judge how good the customer service of the organisation is by the way problems are handled.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 1, 2 and 3 relate to performance. Unless simulation is required (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

1. The learner's evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation.

2. The learner must provide evidence that shows they have done this over a sufficient period of time with different customers on different occasions for their assessor to be confident that they are competent.
3. The learner's evidence must include examples of resolving problems involving each of the following:
 - a. a problem first identified by customers
 - b. a problem identified within the organisation before it has affected the learner's customer
 - c. a problem caused by differences between their customer's expectations and what their organisation can offer
 - d. a problem caused by a system or procedure failure
 - e. a problem caused by a lack of resources or human error.
4. The learner must provide evidence that they:
 - a. supplied relevant information when customers have requested it
 - b. supplied relevant information when customers have not requested it
 - c. have used agreed organisational procedures when solving problems
 - d. have made exceptions to usual practice with the agreement of others.

Simulation

Assessment should be carried out in the workplace wherever possible. Simulation in a realistic working environment may, however, be used where the lack of opportunity for assessment would be a barrier to achievement. For further information, see *Annexe C: Assessment strategy*.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcome 4 relate to knowledge and understanding, and must be assessed separately to performance. These criteria can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Spot customer service problems	1.1 Listen carefully to customers about any problem they have raised			
		1.2 Ask customers about the problem to check their understanding			
		1.3 Recognise repeated problems and alert the appropriate authority			
		1.4 Share customer feedback with others to identify potential problems before they happen			
		1.5 Identify problems with systems and procedures before they begin to affect customers			
2	Pick the best solution to resolve customer service problems	2.1 Identify the options for resolving a customer service problem			
		2.2 Work with others to identify and confirm the options to resolve a customer service problem			
		2.3 Work out the advantages and disadvantages of each option for their customer and the organisation			
		2.4 Pick the best option for their customer and the organisation			
		2.5 Identify for their customer other ways that problems may be resolved if they are unable to help			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Take action to resolve customer service problems	3.1	Discuss and agree the options for solving the problem with their customer		
		3.2	Take action to implement the option agreed with their customer		
		3.3	Work with others and their customer to make sure that any promises related to solving the problem are kept		
		3.4	Keep their customer fully informed about what is happening to resolve the problem		
		3.5	Check with their customer to make sure the problem has been resolved to the customer's satisfaction		
		3.6	Give clear reasons to their customer when the problem has not been resolved to the customer's satisfaction		
4	Know how to resolve customer service problems	4.1	Describe organisational procedures and systems for dealing with customer service problems		
		4.2	Explain how to defuse potentially stressful situations		
		4.3	Describe how to negotiate		
		4.4	Identify the limitations of what they can offer their customer		
		4.5	Describe types of action that may make a customer problem worse and should be avoided		

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 55: Dealing with customers by telephone in a financial services environment

Unit code:	J3
Unit reference number:	H/602/5485
Level:	2
Credit value:	4
Guided learning hours:	15

Unit summary

This unit is designed for those working in a financial services environment.

This unit shows that the learner is able to deal with customers by telephone in a financial services environment.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 2.2, 2.3, 2.4, 4.3, 4.4, 4.5 and 4.7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 2.2, 2.3, 2.4, 4.3, 4.4, 4.5 and 4.7 relate to knowledge and understanding, and must be assessed separately to performance. These criteria can be assessed inside or outside the workplace. These criteria should preferably be assessed using question and answers or by professional discussion.

For assessment criteria 4.3, 4.4, 4.5 and 4.7, the evidence the learners produce must relate to their own work environment.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Be able to open a conversation with a customer using a telephone and supporting equipment	1.1 Operate the telephone and supporting equipment efficiently and effectively and within organisational requirements 1.2 Greet customers following organisational guidelines 1.3 Open the conversation positively and establish a rapport with the customer			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Understand how and be able to communicate effectively with the customer using a telephone and supporting equipment	2.1	Adapt style of communication to meet the needs of customers and the circumstances		
		2.2	Explain the importance of speaking clearly when dealing with customers by telephone		
		2.3	Explain the effects of facial expressions that can be detected by other parties on the telephone		
		2.4	Explain the importance of adapting speech to meet the needs of customers who may find some words, phrases or accents hard to understand		
		2.5	Respond positively to queries and/or objections from customers about financial services products and/or services		
		2.6	Provide information to the customer clearly and concisely		
		2.7	Collect information from customer accurately so that mistakes are not made and questions are not repeated		
		2.8	Make sure conversations with colleagues cannot be heard by the customer		

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

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 56: Give customers a positive impression of yourself and your organisation

Unit code: J8 (Customer Service A4)

Unit reference number: L/601/0933

Level: 2

Credit value: 4

Guided learning hours: 33

Unit summary

Excellent customer service is provided by people who are good with people. The learner's behaviour affects the impression that customers have of the service they are receiving. This unit is about communicating with the customers and giving a positive impression whenever dealing with a customer. By doing this the learner can create a positive impression of the organisation and the customer service it provides. All of us enjoy the experience of good customer service if we feel that the person serving us really wants to create the right impression, responds to us and gives us good information. Every detail of the learners' behaviour counts when dealing with a customer.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 1, 2 and 3 relate to performance. Unless simulation is required (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

1. Wherever possible the learner's evidence should be based on a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation.

2. The learner must provide evidence that shows they have done this over a sufficient period of time with different customers on different occasions for their assessor to be confident that they are competent.
3. The learner's communication with customers may be face to face, in writing, by telephone, text message, email, internet (including social networking), intranet or by any other method they would be expected to use within their job role.
4. The learner must provide evidence of creating a positive impression with customers:
 - a. during routine delivery of customer service
 - b. during a busy time in their job
 - c. during a quiet time in their job
 - d. when people, systems or resources have let them down.
5. The learner must provide evidence that they communicate with customers effectively by:
 - a. using appropriate spoken or written language
 - b. applying the conventions and rules appropriate to the method of communication they have chosen.

Simulation

Assessment should be carried out in the workplace wherever possible. Simulation in a realistic working environment may, however, be used where the lack of opportunity for assessment would be a barrier to achievement. For further information, see *Annexe C: Assessment strategy*.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcome 4 relate to knowledge and understanding, and must be assessed separately to performance. These criteria can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Establish rapport with customers	1.1 Meet their organisation's standards of appearance and behaviour			
		1.2 Greet their customer respectfully and in a friendly manner			
		1.3 Communicate with their customer in a way that makes them feel valued and respected			
		1.4 Identify and confirm their customer's expectations			
		1.5 Treat their customer courteously and helpfully at all times			
		1.6 Keep their customer informed and reassured			
		1.7 Adapt their behaviour to respond to different customer behaviour			
2	Respond appropriately to customers	2.1 Respond promptly to a customer seeking help			
		2.2 Choose the most appropriate way to communicate with their customer			
		2.3 Check with their customer that they have fully understood their expectations			
		2.4 Respond promptly and positively to their customer's questions and comments			
		2.5 Allow their customer time to consider their response and give further explanation when appropriate			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Communicate information to customers	3.1 Quickly find information that will help their customer			
		3.2 Give their customer information they need about the services or products offered by their organisation			
		3.3 Recognise information that their customer might find complicated and check whether they fully understand			
		3.4 Explain clearly to their customers any reasons why their expectations cannot be met			
4	Understand how to give customers a positive impression of themselves and the organisation	4.1 Describe their organisation's standards for appearance and behaviour			
		4.2 Explain their organisation's guidelines for how to recognise what their customer wants and respond appropriately			
		4.3 Identify their organisation's rules and procedures regarding the methods of communication they use			
		4.4 Explain how to recognise when a customer is angry or confused			
		4.5 Identify their organisation's standards for timeliness in responding to customer questions and requests for information			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 57: Deal with customers using bespoke software

Unit code: J9 (Customer Service B7)

Unit reference number: L/601/1225

Level: 2

Credit value: 5

Guided learning hours: 33

Unit summary

Customer service is often delivered using bespoke software when dealing with customers face-to-face, by telephone or online. For the process to be effective, the learner must be able to navigate the system quickly and directly following recommended routes and using all the functionality of the system. Customers are unaware of the details of the system they are using and they must be kept informed of the different steps the learner is taking. The use of the system must also ensure that the learner keeps appropriate records of the transaction so that it can proceed successfully through the next stages. Most of all, customer satisfaction must drive the interaction and it should not appear to be dominated by the demands of the software. This unit is for a learner who is responsible for delivering service to customers at the same time as operating bespoke service software.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 1 and 2 relate to performance. Unless simulation is required (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

1. Wherever possible the learner's evidence should be based on a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation.

2. The learner must provide evidence that shows they have done this over a sufficient period of time with different customers on different occasions for their assessor to be confident that they are competent.
3. The learner's communication with customers may be face to face, in writing, by telephone, text message, e-mail, internet (including social networking), intranet or by any other method they would be expected to use within their job role.
4. The learner must provide evidence of dealing with customers using bespoke software:
 - a. during routine delivery of customer service
 - b. during a busy time in their job
 - c. during a quiet time in their job
 - d. when people, systems or resources have let them down.

Simulation

Assessment should be carried out in the workplace wherever possible. Simulation in a realistic working environment may, however, be used where the lack of opportunity for assessment would be a barrier to achievement. For further information, see *Annexe C: Assessment strategy*.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcome 3 relate to knowledge and understanding, and must be assessed separately to performance. These criteria can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Prepare to deliver customer service using bespoke software	1.1 Sign on and open access to appropriate functions in the IT system			
		1.2 Navigate the architecture and geography of the customer service site to ensure they can access all appropriate areas			
		1.3 Explore screen or menu routes that are most appropriate for the customer service they are seeking to deliver			
		1.4 Ensure that they are familiar with the software manual, help screens or help lines to know where to locate technical support when needed			
		1.5 Prepare their work area to deliver customer service using bespoke software			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Deliver customer service using bespoke software	2.1 Identify their customer or the services or products they wish to access			
		2.2 Follow organisational procedures to step through the system in a way that responds to their customer's needs			
		2.3 Use search or other specialist functions within the software to respond to customer requests			
		2.4 Enter new records using the bespoke software system			
		2.5 Amend customer service records in the bespoke software system			
		2.6 Communicate with their customers in terms they can understand relating to the software system			
		2.7 Follow organisational procedures to lead the conversation in a way that makes it easy to follow the paths and sequences of the bespoke software			
		2.8 Interpret error messages and act on them to support their customer service			
		2.9 Refer their customer to a colleague following organisational procedures if they are unable to complete the transaction			

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 58: Support customers using online customer services

Unit code: J11 (Customer Service D4)

Unit reference number: H/601/1540

Level: 2

Credit value: 5

Guided learning hours: 33

Unit summary

Many organisations develop their customer service by directing customers towards online services. Customer service delivered online leaves a customer isolated and reliant on screen routes and instructions. A customer may seek help face to face or by telephone. That help will involve the learner in understanding what the customer is trying to achieve, how the system allows for that and what point they have reached in terms of finding the right route. Difficulties can arise if the system fails or if the learner's customer is unable to discover how it can deliver what they want. This unit is for the learner if one part of their job involves helping customers to find their way through online systems.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 1 and 2 relate to performance. Unless simulation is required (see below), evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

1. The learner's evidence should be collected when carrying out a real job, whether paid or voluntary, and when dealing with real customers, whether internal or external to the organisation.
2. The learner must provide evidence that shows they have done this over a sufficient period of time with different customers on different occasions for their assessor to be confident that they are competent.

3. The learner must provide evidence of supporting customers who are:
 - a. new to the use of online services for this particular purpose
 - b. familiar with the use of online services for this particular purpose.
4. The learner's evidence must include examples of helping customers with difficulties caused by:
 - a. the customer's use of the online services
 - b. a system or equipment failure.

Simulation

Assessment should be carried out in the workplace wherever possible. Simulation in a realistic working environment may, however, be used where the lack of opportunity for assessment would be a barrier to achievement. For further information, see *Annexe C: Assessment strategy*.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcome 3 relate to knowledge and understanding, and must be assessed separately to performance. These criteria can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Establish the type and level of support their customer needs to achieve online customer service	<p>1.1 Ensure that they are up to date and with the online services that their customers use</p> <p>1.2 Identify what the customer is trying to achieve and what they are having difficulties with</p> <p>1.3 Question their customer to discover the customer's degree of familiarity with the system</p> <p>1.4 Offer their customer the option of trying the online approach once more</p> <p>1.5 Agree with their customer the exact nature of the problem and steps that may be taken to overcome it</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Support online customer service in conversation with their customer	2.1	Explore the online customer system in order to develop their own knowledge and skills in its use		
		2.2	Step through the screen sequence with their customer whilst allowing them to operate the system for themselves		
		2.3	Address their customer in an understanding and supportive manner		
		2.4	Explain to their customer why certain steps are required in the process		
		2.5	Offer the options to their customer of stepping them through the process or completing the transaction themselves		
		2.6	Promote access to additional services or products when supporting customers online		

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 59: Promoting the organisation's additional financial services products and services

Unit code:	K1
Unit reference number:	J/602/5494
Level:	2
Credit value:	4
Guided learning hours:	15

Unit summary

This unit is designed for those working in a financial services environment.

This unit shows that the learner is able to promote an organisation's additional financial services products and services.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria except for 1.1, 1.3, 1.4, 1.5, 2.1, 2.2, 4.2, 4.4, 4.5 and 4.7 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

Assessment criteria 1.1, 1.3, 1.4, 1.5, 2.1, 2.2, 4.2, 4.4, 4.5 and 4.7 relate to knowledge and understanding, and must be assessed separately to performance. These criteria can be assessed inside or outside the workplace, but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes	Assessment criteria	Evidence type	Portfolio reference	Date
1 Understand how and be able to identify appropriate additional financial services to promote to customers	1.1 Describe how to access relevant information about organisational products or services 1.2 Update and develop personal knowledge of organisational financial services products or services 1.3 Identify the key features regarding organisational products or services within personal area of responsibility 1.4 Identify appropriate additional financial services products or services to promote to the customer 1.5 Identify opportunities to offer customers additional financial services products and/or services to meet their demands and needs			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
2	Understand how and be able to ensure that the customer is provided with sufficient information to enable them to make an informed decision about the products or services offered	<p>2.1 Describe how to promote additional financial services products or services when communicating with customers</p> <p>2.2 Describe the procedures and techniques for communicating with new and existing customers</p> <p>2.3 Secure the customer's agreement when interest is shown in the additional financial services products or services and take action to ensure their prompt delivery</p> <p>2.4 Provide the customer with the opportunity to ask questions about the additional financial services products or services which are being offered</p> <p>2.5 Provide information to customers which is accurate and sufficient for them to make an informed decision about the additional financial services products or services</p>			
3	Be able to regularly review sales targets for financial services products or services	3.1 Review targets for the sale of financial services products or services regularly			

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

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 60: Generating and qualifying sales leads

Unit code:	K3
Unit reference number:	H/502/8599
Level:	2
Credit value:	2
Guided learning hours:	15

Unit summary

This unit aims to provide the skills and knowledge needed to generate and qualify sales leads.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcome 3 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1 and 2 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand the practices, legislation, regulation and codes of practice that relate to generating and qualifying sales leads	<p>1.1 Describe the organisational practices for acquiring contact lists and databases</p> <p>1.2 Describe the practices relating to the sharing of customer information across the organisation</p> <p>1.3 Identify the legislation and regulation relating to generating and qualifying sales leads</p> <p>1.4 Explain the ethical codes of conduct relating to the generating and qualifying of leads</p>			
2	Understand the process of generating and qualifying sales leads	<p>2.1 Explain how customers are segmented</p> <p>2.2 Explain why and when different methods of contacting a prospect should be used</p> <p>2.3 Explain how to identify and access key decision makers</p> <p>2.4 Explain the importance of establishing buying needs and the contact's attitude to buying</p> <p>2.5 Explain how the information provided by customers is assessed for potential up-selling and cross-selling</p> <p>2.6 Explain how to identify customers who have high order value potential or up-selling and cross-selling opportunities</p>			

Learning outcomes	Assessment criteria	Evidence type	Portfolio reference	Date
3 Be able to prospect for customers	3.1 Identify the target market customers and prospects according to the agreed criteria 3.2 Source and gather market and prospect information according to the agreed criteria 3.3 Qualify the sales contact according to the agreed criteria 3.4 Record details of sales contact in accordance with organisational procedures			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 61: Selling face to face

Unit code:	K5
Unit reference number:	L/502/8564
Level:	2
Credit value:	4
Guided learning hours:	25

Unit summary

This unit aims to develop the knowledge and skills of selling to customers face to face, overcoming objections and closing the sale.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 2, 3, 4 and 5 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

In assessment criterion 3.2, learners are required to provide evidence they 'work within social and cultural constraints relating to the sector/industry and/or customer'. In addition to performance evidence, assessors should use supplementary questioning to ensure learners are aware of the social and cultural constraints relating to the sector/industry and/or specific customer and are consciously taking these into account and working within these.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcome 1 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand how to sell to customers face to face	1.1 Explain the differences between proactive and reactive selling			
		1.2 Explain how techniques such as cross-selling, up-selling and the sale of add-ons can be applied when selling in face-to-face situations			
		1.3 Describe the types of listening and questioning techniques used for selling in face-to-face situations			
		1.4 Explain how to interpret non-verbal behaviour in face-to-face sales situations			
		1.5 State the differences between benefits and features			
		1.6 Describe the different methods used to sell benefits			
		1.7 Explain how to involve the prospect in reaching solutions to sales problems			
2	Be able to prepare for the sale	2.1 Develop a structured sales plan for the meeting that makes effective use of the time available			
		2.2 Select resources to be used during contact with the customer that are consistent with the plan			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to conduct a face-to-face sales meeting with the customer	3.1 Follow organisational standards of personal presentation when meeting customers			
		3.2 Work within social and cultural constraints relating to the sector/industry and/or customer			
		3.3 Behave in a way that is likely to develop a rapport with the customer			
		3.4 Identify customer requirements through the use of questioning and active listening			
		3.5 Confirm customer requirements by summarising their buying needs and interests			
		3.6 Identify products and/or services which match the customer's needs and confirm with the customer that they are suitable			
		3.7 Communicate unique selling points to the customer			
		3.8 Provide the customer with opportunities to discuss and assess features and benefits of products and/or services			
		3.9 Interpret buying signals and act on them to progress the sale			
		3.10 Provide the customer with materials to support the promotion of products and/or services			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to deal with sales objections during face-to-face sales situations	4.1 Identify sales objections prior to dealing with the customer			
		4.2 Clarify objections and identify potential sales opportunities from them			
		4.3 Evaluate potential trade-offs that will be mutually beneficial to the customer and to the organisation			
		4.4 Record any area in which the product and/or service does not meet the customer's requirements			
		4.5 Resolve customer queries about the product and/or service			
		4.6 Reassure the customer and confirm their objections have been overcome			
5	Be able to close the sale	5.1 Perform a trial close to establish whether or not further objections exist			
		5.2 Gain a commitment from the customer to close the sale			
		5.3 Complete the formalities of the sale following organisational procedures			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 62: Preparing and delivering a sales demonstration

Unit code:	K11
Unit reference number:	T/502/8588
Level:	2
Credit value:	3
Guided learning hours:	20

Unit summary

The aim of this unit is to prepare for and provide creative, professional and inspiring demonstrations of their organisation's products or services to customers.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 2, 3 and 4 relate to performance. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcome 1 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand how to prepare and deliver a sales demonstration	<p>1.1 Explain how the demonstration will contribute to the achievement of business goals and objectives</p> <p>1.2 Describe the features and benefits of the products and services being demonstrated</p> <p>1.3 Explain how to provide demonstrations of products and services in a manner and style which is suitable to different audiences</p> <p>1.4 Explain the importance of rehearsing demonstrations</p> <p>1.5 Describe equipment and accommodation requirements of the demonstration</p>			
2	Be able to prepare for a sales demonstration	<p>2.1 Identify the sales targets for own area of responsibility</p> <p>2.2 Identify customer needs and wants in relation to the products and/or services being demonstrated</p> <p>2.3 Agree the objectives, length, content and method of the demonstration and who will be present</p> <p>2.4 Identify resources for the demonstration and plan the demonstration in a structured way</p> <p>2.5 Anticipate problems, constraints or objections that could be raised in response to the demonstration and prepare possible responses</p> <p>2.6 Prepare supporting materials that are consistent with the demonstration</p>			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
3	Be able to deliver a sales demonstration	3.1	Promote the features and benefits of the products and/or services		
		3.2	Deliver the demonstration in a style and manner that achieves the objectives and engages the audience		
		3.3	Provide the customer/audience with opportunities to ask questions and raise objections		
		3.4	Respond to questions and objections in a manner that is likely to further sales		
		3.5	Gain commitment to progress or close the sale		
4	Be able to evaluate the sales demonstration	4.1	Evaluate the sales demonstration against agreed objectives		
		4.2	Provide feedback to colleagues to improve the planning of future demonstrations and/or to enhance products and/or services		

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 63:	Selling by telephone (in bound)
Unit code:	K12
Unit reference number:	J/502/8577
Level:	2
Credit value:	4
Guided learning hours:	27

Unit summary

This unit aims to provide the skills necessary for responding to inbound sales calls.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5, 6 and 7 relate to performance, as does 3.2. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1 and 2 as well as assessment criterion 3.1, relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes	Assessment criteria	Evidence type	Portfolio reference	Date
1 Understand how to sell by telephone (inbound)	1.1 Describe the advantages and disadvantages of selling by inbound telephone sales calls 1.2 Describe when the following techniques can be applied when selling by inbound telephone sales calls: cross-selling, up-selling and selling add-ons 1.3 Describe the listening and questioning techniques used for selling during inbound telephone sales calls 1.4 Describe the different methods used to sell benefits during inbound telephone sales calls			
2 Understand how to close the sale during inbound telephone sales calls	2.1 Explain how to manage customer behaviour during inbound telephone sales calls 2.2 Describe methods for closing sales during inbound telephone sales calls 2.3 Explain how to evaluate and measure the success of inbound telephone sales calls 2.4 Describe interactive ICT options available to support telephone sales activities			
3 Be able to prepare for the inbound telephone sales call	3.1 Identify objectives for selling products and/or services by inbound telephone sales calls 3.2 Organise materials for a call in accordance with the sales call plan			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to identify customer needs during inbound telephone sales calls	4.1 Greet and respond to callers in accordance with organisational procedures			
		4.2 Obtain information from customers about their needs			
		4.3 Assess the potential value of calls and customers			
		4.4 Identify products and/or services with features and functions that customers need or want			
		4.5 Identify opportunities for further sales and/or sales of other products and/or services			
5	Be able to present products and/or services to the customer during inbound telephone sales calls	5.1 Explain the benefits and features of products and/or services offered			
		5.2 Interpret the customer's reaction and decide how to progress the sale			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
6	Be able to deal with sales objections during inbound telephone sales calls	6.1 Identify sales objections prior to dealing with the customer			
		6.2 Clarify objections and identify potential sales opportunities from them			
		6.3 Deal with customer queries and objections with clear and accurate responses			
		6.4 Resolve customer queries about the product and/or service			
		6.5 Reassure the customer to confirm their objections have been overcome			
		6.6 Develop a positive relationship with the customer and identify and pursue further customer contact			
7	Be able to close the sale during inbound telephone sales calls	7.1 Perform a trial close to establish whether or not further objections exist			
		7.2 Gain commitment from the customer to close the sale			
		7.3 Complete the formalities of the sale following organisational procedures			
		7.4 Provide customer feedback and reaction to products and/or services to appropriate people in own organisation			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Unit 64:	Selling by telephone (out-bound)
Unit code:	K13
Unit reference number:	J/502/8580
Level:	2
Credit value:	4
Guided learning hours:	27

Unit summary

This unit aims to provide the skills necessary for conducting outbound sales calls.

Evidence requirements

Assessment must be carried out in a way that is consistent with the requirements outlined in *Annexe C: Assessment strategy*.

To pass the unit, learners must meet all of the assessment criteria.

Wherever possible, assessment should be carried out holistically. Items of evidence may contribute to the assessment of more than one criterion, both within this unit and across other units, and, wherever possible, centres are recommended to use evidence in this way.

Assessment criteria: performance

All of the assessment criteria in learning outcomes 4, 5, 6 and 7 relate to performance as does assessment criterion 3.1. Evidence for all performance-related assessment criteria must come from learners' performance in the workplace. 'What-if' questioning should not be used.

Simulation

Simulation is not permitted for any of the assessment criteria in this unit.

Assessment criteria: knowledge and understanding

All of the assessment criteria in learning outcomes 1 and 2 as well as assessment criterion 3.1 relate to knowledge and understanding. These must be assessed in addition to assessment of performance. They can be assessed inside or outside the workplace but the evidence the learners produce must relate to their own work environment and should preferably be assessed using question and answers, case studies or by professional discussion.

Recording of evidence

The type of evidence, portfolio reference and date should be entered against each assessment criterion in the table. Alternatively, centre documentation could be used to record this information. Evidence such as documents and materials from the learner's workplace must be left in situ in the workplace and not included in a portfolio. The nature and location of the evidence must be recorded in the assessment documents. Centres must ensure that access to the evidence will be permitted for examination by internal and external verifiers.

Learning outcomes and assessment criteria

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
1	Understand how to sell by telephone (outbound)	1.1 Describe the advantages and disadvantages of selling by outbound telephone sales calls			
		1.2 Describe when the following techniques can be applied when selling by outbound telephone sales calls: cross-selling, up-selling and selling add-ons			
		1.3 Describe the listening and questioning techniques used for selling during outbound telephone sales calls			
		1.4 Describe the different methods used to sell benefits during outbound telephone sales calls			
2	Understand how to close the sale during outbound telephone sales calls	2.1 Explain how to manage customer behaviour during outbound telephone sales calls			
		2.2 Describe methods for closing sales during outbound telephone sales calls			
		2.3 Explain how to evaluate and measure the success of outbound telephone sales calls			
		2.4 Describe interactive ICT options available to support telephone sales activities			
3	Be able to prepare for the inbound telephone sales call	3.1 Identify objectives for selling products and/or services by outbound telephone sales calls			
		3.2 Use agreed call lists or leads to plan sales calls			
		3.3 Organise materials for the call in accordance with the sales call plan			

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
4	Be able to identify customer needs during outbound telephone sales calls	4.1	Assess the potential value of calls and customers		
		4.2	Prioritise calls according to likely customer value and probability of closure		
		4.3	Obtain information from customers about their needs		
		4.4	Identify products and/or services with features and functions that customers need or want		
		4.5	Identify opportunities for further sales and/or sales of other products and/or services		
5	Be able to present products and/or services to the customer during outbound telephone sales calls	5.1	Explain the benefits and features of products and/or services offered		
		5.2	Interpret the customer's preferred solution and decide how to progress the sale		

Learning outcomes		Assessment criteria	Evidence type	Portfolio reference	Date
6	Be able to deal with sales objections during outbound telephone sales calls	6.1 Identify likely sales objections prior to dealing with the customer 6.2 Clarify objections and identify potential sales opportunities from them 6.3 Deal with customer queries and objections with clear and accurate responses 6.4 Resolve customer queries about the product and/or service 6.5 Reassure the customer to confirm their objections have been overcome 6.6 Develop a positive relationship with customers and identify and pursue further customer contact			
7	Be able to close the sale during outbound telephone sales calls	7.1 Perform a trial close to establish whether or not further objections exist 7.2 Gain a commitment from the customer 7.3 Complete the formalities of the sale following organisational procedures 7.4 Provide customer feedback and reaction to products or services to appropriate people in own organisation			

Learner name: _____

Date: _____

Learner signature: _____

Date: _____

Assessor signature: _____

Date: _____

Internal verifier signature: _____

Date: _____

(if sampled)

Further information

To get in touch with us visit our 'Contact us' pages:

- Edexcel, BTEC and Pearson Work Based Learning contact details: qualifications.pearson.com/en/support/contact-us.html
- books, software and online resources for UK schools and colleges: www.pearsonschoolsandfecolleges.co.uk

Key publications

- *Adjustments for candidates with disabilities and learning difficulties, Access and Arrangements and Reasonable Adjustments, General and Vocational qualifications* (Joint Council for Qualifications (JCQ))
- *Supplementary guidance for reasonable adjustments and special consideration in vocational internally assessed units* (Pearson)
- *General and Vocational qualifications, Suspected Malpractice in Examination and Assessments: Policies and Procedures* (JCQ)
- *Equality Policy* (Pearson)
- *Recognition of Prior Learning Policy and Process* (Pearson)
- *UK Information Manual* (Pearson)
- *Pearson Edexcel NVQs, SVQs and competence-based qualifications – Delivery Requirements and Quality Assurance Guidance* (Pearson)

All of these publications are available on our website:
qualifications.pearson.com

Further information and publications on the delivery and quality assurance of NVQ/Competence-based qualifications are available at our website on the Delivering BTEC pages. Our publications catalogue lists all the material available to support our qualifications. To access the catalogue and order publications, please go to the resources page of our website.

How to obtain National Occupational Standards

To obtain the National Occupational Standards go to www.ukstandards.org.uk.

Professional development and training

Pearson supports customers with training related to our qualifications. This support is available through a choice of training options offered on our website.

The support we offer focuses on a range of issues, such as:

- planning for the delivery of a new programme
- planning for assessment and grading
- developing effective assignments
- building your team and teamwork skills
- developing learner-centred learning and teaching approaches
- building in effective and efficient quality assurance systems.

The national programme of training we offer is on our website. You can request centre-based training through the website or you can contact one of our advisers in the Training from Pearson UK team via Customer Services to discuss your training needs.

Training and support for the lifetime of the qualifications

Training and networks: our training programme ranges from free introductory events through sector-specific opportunities to detailed training on all aspects of delivery, assignments and assessment. We also host some regional network events to allow you to share your experiences, ideas and best practice with colleagues in your region.

Regional support: our team of Regional Quality Managers, based around the country, are responsible for providing quality assurance support and guidance to anyone managing and delivering NVQs/Competence-based qualifications. The Regional Quality Managers can support you at all stages of the standard verification process as well as in finding resolutions of actions and recommendations as required.

To get in touch with our dedicated support teams please visit our website at: qualifications.pearson.com/en/support/contact-us.html

Online support: find the answers to your questions in *Knowledge Base*, a searchable database of FAQs and useful videos that we have put together with the help of our subject advisors to support you in your role. Whether you are a teacher, administrator, Assessment Associate (AA) or training provider, you will find answers to your questions. If you are unable to find the information you need please send us your query and our qualification or administrative experts will get back to you.

14 Contact us

We have a dedicated Account Support team, across the UK, to give you more personalised support and advice. To contact your Account Specialist:

Email: wblcustomerservices@pearson.com

Telephone: 0844 576 0045

If you are new to Pearson and would like to become an approved centre, please contact us by:

Email: wbl@pearson.com

Telephone: 0844 576 0045

Annexe A: Quality assurance

Key principles of quality assurance

- A centre delivering Pearson qualifications must be a Pearson recognised centre and must have approval for qualifications that it is offering.
- The centre agrees, as part of gaining recognition, to abide by specific terms and conditions relating to the effective delivery and quality assurance of assessment. The centre must abide by these conditions throughout the period of delivery.
- Pearson makes available to approved centres a range of materials and opportunities to exemplify the processes required for effective assessment and provide examples of effective standards. Approved centres must use the guidance on assessment to ensure that staff who are delivering Pearson qualifications are applying consistent standards.
- An approved centre must follow agreed protocols for: standardisation of assessors; planning, monitoring and recording of assessment processes; internal verification and recording of internal verification processes and dealing with special circumstances, appeals and malpractice.

Quality assurance processes

The approach to quality assured assessment is made through a partnership between a recognised centre and Pearson. Pearson is committed to ensuring that it follows best practice and employs appropriate technology to support quality assurance processes where practicable. The specific arrangements for working with centres will vary. Pearson seeks to ensure that the quality-assurance processes it uses do not inflict undue bureaucratic processes on centres, and works to support them in providing robust quality-assurance processes.

The learning outcomes and assessment criteria in each unit within this specification set out the standard to be achieved by each learner in order to gain each qualification. Pearson operates a quality-assurance process, designed to ensure that these standards are maintained by all assessors and verifiers.

For the purposes of quality assurance, all individual qualifications and units are considered as a whole. Centres offering these qualifications must be committed to ensuring the quality of the units and qualifications they offer, through effective standardisation of assessors and internal verification of assessor decisions. Centre quality assurance and assessment processes are monitored by Pearson.

The Pearson quality-assurance processes will involve:

- gaining centre recognition and qualification approval if a centre is not currently approved to offer Pearson qualifications
- annual visits to centres by Pearson for quality review and development of overarching processes and quality standards. Quality review and development visits will be conducted by a Pearson quality development reviewer
- annual visits by occupationally competent and qualified Pearson Standards Verifiers for sampling of internal verification and assessor decisions for the occupational sector
- the provision of support, advice and guidance towards the achievement of National Occupational Standards.

Centres are required to declare their commitment to ensuring quality and appropriate opportunities for learners that lead to valid and accurate assessment outcomes. In addition, centres will commit to undertaking defined training and online standardisation activities.

Annexe B: Centre certification and registration

Pearson Standards Verifiers will provide support, advice and guidance to centres to achieve Direct Claims Status (DCS). Pearson will maintain the integrity of Pearson Edexcel NVQs through ensuring that the awarding of these qualifications is secure. Where there are quality issues identified in the delivery of programmes, Pearson will exercise the right to:

- direct centres to take action
- limit or suspend certification
- suspend registration.

The approach of Pearson in such circumstances is to work with the centre to overcome the problems identified. If additional training is required, Pearson will aim to secure the appropriate expertise to provide this.

What are the access arrangements and special considerations for the qualifications in this specification?

Centres are required to recruit learners to Pearson qualifications with integrity.

Appropriate steps should be taken to assess each applicant's potential and a professional judgement should be made about their ability to successfully complete the programme of study and achieve the qualification. This assessment will need to take account of the support available to the learner within the centre during their programme of study and any specific support that might be necessary to allow the learner to access the assessment for the qualification. Centres should consult Pearson's policy on learners with particular requirements.

Pearson's policy on access arrangements and special considerations for Pearson qualifications aims to enhance access to the qualifications for learners with disabilities and other difficulties (as defined by the 2010 Equality Act) without compromising the assessment of skills, knowledge, understanding or competence. Please refer to *Access Arrangements, Reasonable Adjustments and Special Consideration for General and Vocational Qualifications* for further details, on our website, qualifications.pearson.com.

Annexe C: Assessment strategy

This assessment strategy has been agreed between the Financial Services Partnership (FSP) and awarding organisations. The purpose of this assessment strategy is to ensure that the Pearson Edexcel Level 2 and Level 3 qualifications in Providing Financial Services are subject to consistently rigorous and fair assessment. It is also designed to ensure that individuals who make judgments about competence are both qualified and competent to do so.

The assessment strategy addresses the following areas:

- evidence requirements.
- acceptable types of evidence
- the use of simulation
- external quality control
- the standard and employer direct models of assessment/verification
- requirements for assessors and internal verifiers.
- requirements for external verifiers

1 Evidence requirements

- 1.1 To achieve units within the qualifications learners must demonstrate that they meet all learning outcomes and assessment criteria.
- 1.2 Evidence must be authentic, current, sufficient and valid, and should come from real work produced in the workplace. Real work is defined as the provision of a product or service which, if not carried out by the learner, would require someone else to do it.
- 1.3 Where there is assessment of a learner's knowledge and understanding, it should be related to the learner's workplace or working situation.
- 1.4 Workplace evidence should be used wherever possible. However, rare instances where simulation may be required have been identified. These and further guidance are given in section 3 below.
- 1.5 It will be the assessor's responsibility to agree the best method of assessing a learner in relation to their individual circumstances.
The agreed methods must be:
 - valid
 - reliable
 - safe and manageable
 - suitable to the needs of the learner.

2 Acceptable types of evidence

- 2.1 A range of different types of evidence is desirable to demonstrate achievement of these qualifications. These could include:
- *Direct observation of the learner's performance*: this should form a substantial part of the evidence.
 - *Products of the learner's work*: as would be contained within a portfolio or signposted to its location within in the workplace.
 - *Professional discussion*: an in-depth discussion recorded electronically or in writing. Assessors must be able to authenticate what learners have discussed. This may be through confirmation from a third party or sight of the documentation discussed.
 - *Witness testimony*: in writing or verbally to the assessor. This could include existing in-house records such as internal audit records, call monitoring, observation and file review checklists. The name of the witness and their relationship to the learner should be clearly documented.
 - *Outcomes from oral or written questioning*: using open questions to elicit detailed and articulate replies. Assessor records should include sufficient detail to justify assessment decisions.
 - *Recognition of Prior Learning*: this should be acknowledged where appropriate. In all instances where recognition of prior learning is used as a form of evidence, assessors must ensure the learner's knowledge or competence remains current and that all assessment criteria have been met through valid assessment tools. Assessor records should include sufficient detail to justify assessment decisions.
- 2.2 Assessors should discuss assessments to be made with learners at an early stage as to the suitability of particular forms of evidence (eg learner statements; photographic evidence; video recordings).

3. Use of simulation

3.1 Where simulation is permitted, this is identified within the relevant unit. Relevant units and assessment criteria are also listed in the tables below.

Units in Level 2 Certificate in Providing Financial Services where simulation may be used.				
Unit	Ref	URN	Unit title	Ass. criteria
3	M3	J/602/5477	Complying with regulations within the financial services environment	3.3, 3.4
7	A2	J/601/8254	Authorising financial transactions using telecommunications	3.3
8	A3	H/601/8259	Operating a sterling counter till	4.4
9	A4	D/601/8261	Operating a multi-currency till	4.3
12	B2	J/601/8321	Assessing and using straightforward financial information to reconcile accounts	2.6
22	C23	Y/601/8503	Processing straightforward insurance renewals as an intermediary	7.2
24	C25	L/601/8546	Processing straightforward mid-term amendments	5.3
31	D2	M/601/8717	Processing payments relating to stakeholder investment transactions or accounts	5.4
39	G2	D/602/5405	Processing instructions for straightforward mortgage and/or financial planning business	2.5
50	H12S	L/601/2729	Debt collection negotiations practice	2.3
53	J1*	J/601/1210	Deliver reliable customer service	All
54	J2*	M/601/1511	Resolve customer service problems	All
56	J8*	L/601/0933	Give customers a positive impression of yourself and your organisation	All
57	J9*	L/601/1225	Deal with customers using bespoke software	All
58	J11*	H/601/1540	Support customers using on-line customer services	All

* For these units, please refer to section 3.3 below.

Units in Level 3 Award/Certificate in Providing Financial Services where simulation may be used.

Unit	Ref	URN code	Unit title	Ass. criteria
2	M3	J/602/5477	Complying with regulations within the financial services environment	3.3, 3.4
7	A6	M/601/8264	Establishing, monitoring and maintaining bank or building society accounts for customers	4.2
8	A7	Y/601/8257	Managing branch counter services	2.6
29	D4	K/601/8702	Establishing and maintaining investor details and records	7.4, 7.5
30	D5	M/601/8703	Reconciling investment market transactions	6.4, 6.5
31	D6	T/601/8704	Maintaining the custody of assets on behalf of the investor	7.4, 7.5
32	D7	A/601/8705	Arranging the settlement of investment transactions	6.4, 6.5
33	D8	F/601/8706	Measuring the performance of investments	5.4
35	D10	L/601/8708	Overseeing investment operation systems and processes	5.4, 5.5
36	D11	R/601/8709	Processing trades	6.4, 6.5
37	D12	K/601/8716	Processing corporate actions on behalf of investors	6.4, 6.5

3.2 The following requirement applies to the units listed in 3.1 **apart from** J1, J2, J8, J9 and J11

- Where simulation is used, it must be designed to ensure that:
 - a) the learner is required to use materials and equipment found and used within the workplace environment
 - b) the learner is provided with information, advice and guidance in line with that which would be provided in the workplace environment in that context
 - c) the learner is required to carry out actions and responsibilities which would normally be delegated to someone competent in the occupational area within the workplace environment
 - d) the physical environment and situation replicates the workplace environment
 - e) other people with whom the learner interacts in performing the activity behave 'in character' for the given situation.

- 3.3 Units J1, J2, J8, J9 and J11 have been imported from the NVQs in Customer Service. Simulation in these units can take be used for any assessment criteria, but must follow the conditions required by the customer service assessment strategy:
- a) Assessments must be carried out under realistic business pressures, using real customers and within a defined service offer.
 - b) All services that are carried out should be completed in a way, and to a timescale, that is acceptable in business organisations.
 - c) Learners must be expected to achieve a volume of work comparable to normal business practices.
 - d) The range of services, products, tools, materials and equipment that the learners use must be up to date and available. They must enable learners to meet the requirements of the unit.
 - e) Account must be taken of any legislation or regulations in relation to the type of work that is being carried out.
 - f) Learners must be given workplace responsibilities to enable them to meet the requirements of the customer service national occupational standards at Level 2.
 - g) Learners must show that their productivity reflects that found in the work situation being represented.
- 3.4 In all cases, the centre should agree its plans for simulation with the external verifier to ensure that it is satisfactory.

4. External quality control

- 4.1 External verifiers will be expected to sample assessment decisions using a strategy based upon:
- assessment decisions across all units contained within these qualifications
 - assessment decisions that include a sufficient range of learners to provide assurance that the assessor is consistent over the range
 - a full range of assessment methods used, for example, observation and use of product evidence.

5. The standard and employer direct models of assessment and verification

- 5.1 The FSP acknowledges the very important role and responsibility that assessors and verifiers have in maintaining the quality and integrity of workplace assessed qualifications. Awarding organisations and other stakeholders therefore have to have confidence in the actions and decisions of assessors and verifiers.

There may be occasions when there are limited opportunities for workplace assessment due to logistical difficulties and availability of an assessor from outside the organisation to carry out assessment in the day-to-day working environment. This is sometimes compounded by issues to do with both confidentiality and the security arrangements which are essential in many commercial situations.

For this reason, an 'employer-direct' model has been developed which provides greater flexibility.

- 5.2 Under the **standard model**, assessors and internal verifiers may be:
- directly employed in the same organisation as the learner (for example with assessment carried out by the learner's supervisor and internal verification carried out by someone within the organisation's training/compliance function); or
 - employed by an external organisation such as a training provider. In such cases, the assessor may make use of expert witness testimony from the learner's supervisor, but the final decision regarding the validity and reliability of this evidence rests with the assessor.
- 5.3 The **employer-direct** model of assessment/verification recognises that managers and supervisors in employer organisations may have developed equivalent skills and understanding to enable them to take on assessor and internal verifier roles **without** holding specific qualifications in assessment and internal verification listed below in 6.3.
- 5.4 Under the employer-direct model, all assessment and internal verification will be carried out by the employer's own staff and will be done to the same level as under the standard model.
- 5.5 The employer-direct model may only be used by employer organisations and with specific approval from Pearson in advance. Before approval is granted, the employer will be required to demonstrate that its internal systems, training and procedures map fully to the national occupational standards for Assessment and Quality Assurance.
- 5.6 Employers that are interested in using the employer-direct model should contact wbl@pearson.com for further information.

6. Requirements for assessors and internal verifiers

- 6.1 The primary responsibility of the assessor is to assess learners to the required quality and consistency, against the assessment criteria. It is important that an assessor can recognise occupational competence as specified by the national standard. Assessors therefore need to have a thorough understanding of assessment and quality assurance practices, as well as have in-depth technical competence related to the qualifications for which they are assessing learners.
- 6.2 A primary responsibility of the internal verifier is to assure the quality and consistency of assessments by the assessors for whom they are responsible. Internal verifiers therefore need to have a thorough understanding of quality assurance and assessment practices, as well as sufficient technical understanding related to the qualifications that they are internally verifying.

6.3 Requirements for assessors under each model are as follows:

Standard model	Employer-direct model
<p>Assessors must:</p> <ul style="list-style-type: none"> • hold or be working towards an appropriate qualification (D32; D33; A1; Level 3 Award in Assessing Competence in the Work Environment (QCF)) <p>Internal verifiers must:</p> <ul style="list-style-type: none"> • hold or be working towards an appropriate qualification (D34; V1; Level 4 Award in the Internal Quality Assurance of Assessment Processes and Practice (QCF)) • have a sound and in-depth knowledge of the relevant national occupational standards <p>Where assessors/internal verifiers are working towards the appropriate qualification, their work must be supervised by and decisions approved by an assessor/internal verifier who meets the full requirements as set out here.</p>	<p>Assessors and internal verifiers must:</p> <ul style="list-style-type: none"> • have completed the company's in-house training scheme which has been confirmed by Pearson as providing the equivalent level of rigour and robustness to the assessor qualifications
<p>Under both models, assessors and internal verifiers must also</p> <ul style="list-style-type: none"> • have credible up to date technical competence, developed through at least one of the following: <ul style="list-style-type: none"> – expertise gained in experience of working in the occupational area – achievement of a qualification which attest to their competence in the role covered by the qualification – experience in supervising people who perform the role covered by the qualification – experience gained in providing training in a workplace context for those who perform the role covered by the qualification • continue their personal and professional development to support their technical and occupational expertise 	

- 6.4 It is the centre's responsibility to appoint assessors and internal verifiers. As part of the process, it is suggested that centres should consider:
- what previous posts they have held and determine whether these are relevant in providing expertise in the area of financial services assessment/internal verification
 - the relevance and currency of qualifications held
 - the level at which these posts have been held
 - how familiar they are with the NOS for Providing Financial Services at the level of the qualification they are seeking to assess/internally verify.

7 Requirements for external verifiers

- 7.1 A primary responsibility of the external verifier is to assure quality of internal verification and assessments across the centres for which they are responsible. External verifiers therefore need to have a thorough understanding of quality assurance and assessment practices as well as technical awareness related to the qualifications that they are externally verifying. It will be the responsibility of the awarding organisation to select and appoint external verifiers.
- 7.2 Pearson will ensure that external verifiers:
- have experience of working within the financial services industry gained through current or prior employment
 - have up-to-date technical awareness relevant to the qualifications they are seeking to externally verify. 'Technical awareness' is defined as a general overview of the subject area sufficient to ensure that assessment and portfolio evidence are reliable and that relevant health and safety requirements have been complied with
 - a sound and in-depth knowledge of the national occupational standards for providing financial services
 - demonstrate a commitment to maintaining their industry knowledge by ongoing professional development
 - hold or are working towards an appropriate external verifier qualification.

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