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Pearson Apprenticeship End-point Assessment for Senior Financial Services Customer Adviser Level 3

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Collaborative development

Pearson has worked in close collaboration with employers, other assessment organisations and experts from professional bodies and training providers in developing the assessment tools for this end-point assessment. We are grateful to all who have generously shared their time and expertise to help us in the development process.

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Pearson End-Point Assessments for Apprenticeship Standards

Introduction

One of the most significant changes of the apprenticeship reform in England is the introduction of an independent end-point assessment.

The end-point assessment (EPA) is a synoptic assessment of the knowledge, skills and behaviours outlined in the Apprenticeship Standard, and which have been learned throughout the apprenticeship programme. The purpose of the end-point assessment is to make sure that the apprentice meets the standard set by employers and is fully competent in the occupation.

All apprentices must undertake the independent end-point assessment at the end of the on-programme phase of training when their employer, and in some cases their training provider, is satisfied that they have met the 'gateway' criteria to undertake the assessment. Apprentices will not be awarded the apprenticeship certificate until they have successfully completed the end-point assessment.

The end-point assessment can be delivered only by a registered assessment organisation that must be independent of the employer or any training provider involved in the delivery of the on-programme phase of the apprenticeship.

All assessment decisions for the end-point assessment must be made by the independent assessment organisation.

Pearson, as a registered assessment organisation, has been working closely with occupational experts, employers and training providers in the development of end-point assessment tools to ensure that they are:

- valid and appropriate to assess occupational competence in the relevant industry and will deliver reliable outcomes
- fair to all apprentices and help them to make progress in their lives
- manageable for apprentices and the industry and can be delivered effectively and efficiently.

This specification gives the information needed to prepare apprentices for the Senior Financial Services Customer Adviser Apprenticeship end-point assessment.

1 The Senior Financial Services Customer Adviser Apprenticeship

Overview

The end-point assessment in this specification relates to the Senior Financial Services Customer Adviser Apprenticeship.

The apprenticeship is at Level 3 and is for apprentices working in the role of Senior Financial Services Customer Adviser. It has been designed for use in banks and building societies but may have wider application across financial services, including life insurers.

The Senior Financial Services Customer Adviser role is a front-line position dealing with customers, and requires a high level of technical knowledge and skills across a wide range of products. A Senior Financial Services Customer Adviser may assist customers in a branch, over the phone, through the internet/social media or in an operations centre that supports other areas. They may deal with individuals, businesses or a small portfolio of accounts.

Typical activities for a Senior Financial Services Customer Adviser include, depending on the organisation, understanding customer needs and meeting those needs with the right products and services, promoting new digital services to encourage customers to use these channels, proactively calling customers to deepen relationships, resolving tricky complaints and working with other areas of the organisation to meet customer needs.

Completion of the apprenticeship puts the apprentice on the pathway towards, or allows them to apply for, professional membership of the Chartered Banker Institute, the London Institute of Banking & Finance, the Chartered Institute for Securities & Investment or the Chartered Insurance Institute, depending on which on-programme qualification they have achieved. Apprentices can continue to develop their career within their organisation through a range of possible pathways, which could include moving into advising on regulated products, for example mortgages, becoming a specialist in an area, for example complaints, or continuing in a service role.

The purpose of the end-point assessment is to confirm that the apprentice has met the required level of knowledge, skills and behavioural standards set by employers and that they are competent in their role as a Senior Financial Services Customer Adviser.

The typical duration for this apprenticeship is an expected 12-24 months, but this will depend on apprentices' previous experience and their access to opportunities that allow them to gain the full range of competences.

The overall apprenticeship is graded as Pass/Distinction.

To achieve the apprenticeship certificate, apprentices are required to successfully complete the:

- on-programme period of training and development, including achieving the required maths and English qualifications and an appropriate qualification/examination (as considered most relevant by the employer) from one of the following professional bodies (as listed in detail in the Apprenticeship Standard): Chartered Banker Institute, Chartered Insurance Institute, Chartered Institute for Securities & Investment, London Institute of Banking & Finance
- end-point assessment (EPA) – *Section 3* provides detailed information on the end-point assessment for this apprenticeship.

The certificate for the apprenticeship is awarded by the Institute for Apprenticeships, through a process administered by the Education and Skills Funding Agency (ESFA). As the end-point assessment organisation, Pearson will claim certificates on behalf of the apprentices.

Employers and/or training providers should familiarise themselves with the requirements of the apprenticeship and communicate them clearly to apprentices.

To see the published Senior Financial Services Customer Adviser Standard and Assessment Plan, please go to:

www.instituteforapprenticeships.org/apprenticeship-standards/

2 Senior Financial Services Customer Adviser End-point Assessment

Structure

The end-point assessment for the Senior Financial Services Customer Adviser Apprenticeship consists of the following two assessment components:

- Portfolio of Evidence
- Professional Discussion.

The table below gives a summary of the structure of the end-point assessment.

End-point assessment components	Duration
Portfolio of Evidence	Three-month end-point assessment period, with submission deadline to be agreed between the Independent End-point Assessor (IEA), employer/training provider and apprentice.
Professional Discussion	A maximum of one hour.

Apprentices are expected to complete all components of the end-point assessment within three months of the start of the end-point assessment period. It is expected that assessment components are completed in the order in which they are shown in this specification.

There is detailed information about each of these end-point assessment components in *Section 3*.

Grading

The grade for the end-point assessment is based on apprentices' aggregated achievement of the specified grade criteria for both components. Grades are not reported for individual assessment components.

The table below shows how the grade for the end-point assessment is determined.

End-point assessment grade	Grade requirements
Pass	Apprentices must achieve all Pass grade criteria in both the Portfolio of Evidence and Professional Discussion assessment components.
Distinction	<p>In addition to the Pass grade requirements, apprentices must achieve the following in the Portfolio of Evidence.</p> <ul style="list-style-type: none">• All distinction criteria in all four of the following skills and behaviours areas:<ul style="list-style-type: none">○ customer service○ delivering results○ teamwork○ personal development.• All distinction criteria in any three of the following skills and behaviours areas:<ul style="list-style-type: none">○ communicating and influencing○ problem solving○ continuous improvement○ honesty and integrity○ flexibility○ resilience.

Gateway requirements

Before progressing to the end-point assessment, all apprentices must be signed off by their employer, through the 'gateway'. This gateway sign off confirms that apprentices have the level of occupational knowledge, skills and behaviours required to achieve the apprenticeship and that they are therefore 'ready for end-point assessment'. Employers should only recommend apprentices for end-point assessment when they are confident that apprentices are ready.

The stated mathematics and English requirements form part of the gateway and must be achieved before apprentices attempt the end-point assessment. For the Senior Financial Services Customer Adviser Apprenticeship, the requirements are that apprentices must have achieved Level 2 English and Mathematics and one of the qualifications or examinations from a professional body, as listed on the Gateway Declaration form, before taking their end-point assessment.

Employers must complete an end-point assessment *Gateway Declaration Form* (see *Annexe A*), with each apprentice. The form and the associated gateway evidence will be transferred to Pearson before the end-point assessments take place. The form captures the mandatory prerequisites for the end-point assessments and any other organisation-specific evidence. The assessments cannot take place unless the relevant information and evidence is available.

Evidence that apprentices have met the gateway requirements must be provided to support the *Gateway Declaration Form*.

Language of assessment

All components of the end-point assessment will be conducted in English.

Apprentices may be assessed in British Sign Language where it is permitted for the purpose of reasonable adjustment.

Further information on the use of language in qualifications is available in our *Use of languages in qualifications policy* document, available on our website at: qualifications.pearson.com

Preparing apprentices for end-point assessment

To ensure that apprentices develop the knowledge, skills and behaviours that underpin occupational competence, it is recommended that they follow a structured programme of training and development. The period of training and development should be a minimum of 12 months and must include a minimum of 20 per cent off-the-job training, away from the day-to-day job.

In order to prepare apprentices effectively, employers and/or training providers should:

- have a good understanding of the Apprenticeship Standard and the structure and format of the end-point assessment – *Section 3* of this specification gives detailed information on each end-point assessment component
- plan and implement a learning and development programme based on the Apprenticeship Standard, with regular reviews of progress and readiness, to ensure apprentices develop the required knowledge, skills and behaviours
- use formative assessments and mock assessments to help prepare apprentices for the end-point assessment.

End-point assessment planning and scheduling

Employers and/or training providers must have an agreement in place to conduct end-point assessments with Pearson, and apprentices must be registered and booked on to their end-point assessment in sufficient time to allow adequate planning and scheduling of the assessments. There will be a number of checkpoint meetings with Pearson prior to the employer or training provider booking the end-point assessment dates. Once the employer or training provider have booked those dates, we will allocate an IEA, who will arrange a further planning meeting.

The purpose of the meeting is to share information with the IEA, in order to support the assessment process and to agree a plan for the upcoming assessment activities for apprentices. The IEA will agree a plan and schedule for each assessment activity to ensure that all assessment components can be completed within the end-point assessment time. The end-point assessment planning meeting can be conducted remotely using appropriate technology.

Once the employer and/or training provider is satisfied that apprentices have met the Apprenticeship Standard and are ready for end-point assessment, they will complete the end-point assessment *Gateway Declaration Form* and submit the gateway evidence for each apprentice to Pearson. This evidence will then be verified by Pearson, before end-point assessments take place.

The end-point assessment will be conducted over a period of three to four months (normally months 14–24 of the apprenticeship, dependent on the duration of the apprenticeship). All components of the end-point assessment must be completed within this time period and within the order specified in *Section 3*.

Reassessment

The Pearson EPA retest and reassessment policy will apply, subject to discussion with the employer/training provider. If the apprentice does not pass the EPA because they fail one or more components, they are required to reattempt only the components they have failed. Reassessments cannot be conducted to improve grades. The number of permissible reassessments is at the discretion of the employer/provider.

Where an apprentice has not met the requirements to achieve a Pass for the Portfolio of Evidence, they will be required to retake the component by resubmitting improved evidence for the criteria not met. They do not need to develop and submit a new Portfolio of Evidence.

Where an apprentice has not met the requirements for a Pass in the Professional Discussion, they will be required to retake the component by undertaking the complete Professional Discussion assessment.

Booking reassessment

The timescale for any reassessment will be agreed on a case-by-case basis with Pearson. As part of any agreement, reassessments must not give apprentices an unfair advantage over others. Pearson will allocate an available IEA to undertake the assessment. This may or may not be the same individual who undertook the previous assessment.

3 End-point assessment components

This section gives information on each component in the end-point assessment.

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Component 1: Portfolio of Evidence

Purpose

The Portfolio of Evidence is a summative portfolio in which apprentices will demonstrate, with the support of appropriate work-based evidence, how they have applied and used the identified knowledge, skills and behaviours at the required standard in their everyday work practice.

The Portfolio of Evidence is assessed against a number of outcomes related to the knowledge, skills and behaviours within the Senior Financial Services Customer Adviser Apprenticeship Standard. The Apprenticeship Standard outcomes have been developed by employers with input from training providers and professional bodies. They are published in the Senior Financial Services Customer Adviser Standard Assessment Plan, which can be found by visiting:

www.gov.uk/government/collections/apprenticeship-standards. The Portfolio of Evidence requires apprentices to:

- illustrate holistically their application of the knowledge, skills and behaviours within the Standard
- demonstrate, with use of real work-based evidence, their competence in the work environment.

The *Portfolio Assessment Brief* in the *Pearson Apprenticeship End-point Assessment for Senior Financial Services Customer Advisor Level 3 Additional Resources* document gives more information on the portfolio requirements and shows how these requirements map to the Pass and Distinction criteria outlined in the *Additional Resources* document.

The Portfolio of Evidence will assess the following areas and outcomes from the Apprenticeship Standard.

Skills and behaviours area	Apprenticeship Standard outcomes
Customer relationship management	<ol style="list-style-type: none"> 1 Clearly demonstrates (role models) a desire to put customers first, in line with the organisation's culture and values 2 Proactively helps customers with their stated and unstated needs, providing the right customer outcome and is able to educate/support the customer with appropriate channel choice 3 Consistently demonstrates the capability to initiate and develop relationships with customers 4 Demonstrates an awareness of local community activities and knows how they can engage with this
Delivering results	<ol style="list-style-type: none"> 1 Customer interactions are executed to the organisation's standards, using required systems and processes 2 Contribute towards relevant organisational strategic or other goals 3 Consistently prioritises their own time and activities, proactively taking ownership and committing to delivery
Teamwork	<ol style="list-style-type: none"> 1 Consistently supports colleagues and collaborates to achieve results 2 Builds and maintains strong working relationships with colleagues/customers, including negotiating to deliver what is needed by the customer 3 Aware of own role within the team and their impact on others 4 Asks questions and challenges others appropriately
Communicating and influencing	<ol style="list-style-type: none"> 1 Demonstrates genuine interest and empathy with customers/colleagues, engaging through jargon-free language 2 Exhibits good ability to listen and adapt their behavioural style (verbal and non-verbal) 3 Uses a range of communicating and influencing techniques to build sound relationships both internally and externally

Skills and behaviours area	Apprenticeship Standard outcomes
Problem Solving	<ol style="list-style-type: none"> 1 Able to demonstrate appropriate solutions to deliver the best customer outcome, escalating as required within timescales 2 Demonstrates the ability to take ownership for and resolve complex complaints 3 Demonstrates the ability to recognise and handle potentially emotive situations
Continuous Improvement	<ol style="list-style-type: none"> 1 Able to raise and progress ideas for improvement related to performance and service 2 Takes ownership for specific changes relevant to their role
Personal Development	<ol style="list-style-type: none"> 1 Takes ownership for and seeks ways in which to develop their knowledge and skills within the role 2 Owns and progressively develops their own career plan 3 Proactively supports others with their development/learning
Honesty and Integrity	<ol style="list-style-type: none"> 1 Demonstrates integrity and ethical behaviour in the way they do their job 2 Treats sensitive information in a confidential way
Flexibility	<ol style="list-style-type: none"> 1 Able to adapt to changing business needs effectively 2 Supports others in adapting to changing business needs 3 Able to re-prioritise work as required
Resilience	<ol style="list-style-type: none"> 1 Displays energy and enthusiasm, staying positive when under pressure 2 Deals objectively with setbacks when they occur, learning for the future 3 Supports others when setbacks occur, sharing learning with others

Format

The table below gives information about the context, duration and grading of the Portfolio of Evidence.

Context	<p>Apprentices will compile a summative portfolio to meet the requirements of the apprenticeship <i>Portfolio Assessment Brief</i> in the <i>Additional Resources</i> document.</p> <p>The portfolio must contain evidence drawn from apprentices' real work activities. The evidence presented in the portfolio must demonstrate apprentices' application of the relevant knowledge, skills and behaviours in the work environment, enabling the IEA to make a judgement on their competence in the role of Senior Financial Services Customer Adviser.</p> <p>Apprentices will build their portfolio of evidence during the three-month end-point assessment period after they have passed through the gateway. Where necessary, apprentices may use evidence gathered during the on-programme period, for example where it may not be possible to gather specific evidence in the final three months or where evidence relates to a process that has been ongoing over a period of time, such as learning and development plans and goals. The portfolio-building process includes selecting and organising their work-based evidence, producing the supporting reflective commentary for the work-based evidence and presenting their work using the <i>End-point Assessment Portfolio Template</i>.</p> <p>Apprentices must ensure that their work-based evidence and reflective commentary meets the evidence requirements, which the IEA will use to determine if they have met the grade criteria.</p>
Duration	A three-month end-point assessment period, with the submission deadline to be agreed between the IEA, employer/training provider and the apprentice.
Grading	For information on the overall grading of the end-point assessment, please refer to the grading information in <i>Section 2</i> .

Portfolio of evidence delivery and conduct

This section gives information on the conditions for completing the portfolio assessment. Employers/training providers must share this information with their apprentices before end-point assessment is undertaken.

Preparation for the apprentice portfolio assessment

Employers/training providers must ensure that apprentices are ready and suitably prepared to undertake the task of producing the Portfolio of Evidence. This includes ensuring that apprentices:

- 1 have access to the *Portfolio Assessment Brief* in the *Additional Resources* document and that they fully understand the Apprenticeship Standard outcomes, the Pass and Distinction grade criteria and related evidence requirements. As part of the preparation for end-point assessment, it is advisable for trainers/tutors to review and clarify, as necessary, the grade criteria and evidence requirements to ensure apprentices understand what they need to do and how
- 2 understand how to complete, and have practice in producing reflective statements, including how to present their work-based evidence holistically to meet the requirements
- 3 know when the end-point assessment period begins and when they will be required to submit their Portfolio of Evidence.

Completing the portfolio

- 4 Apprentices must complete and submit their Portfolio of Evidence before the Professional Discussion component takes place.
- 5 Apprentices will have three months during the end-point assessment period to complete their portfolio.
- 6 Work-based evidence to be included in the Portfolio of Evidence must be naturally occurring from work activities during the three-month end-point assessment period. Apprentices may use work-based evidence from the on-programme period if this type of evidence is not easily gathered post gateway, or reflects a process over time, for example a personal development plan, or development targets. Suitable forms of evidence for each learning outcome are stated in the evidence requirements, which can be found in the *Additional Resources* document; apprentices can choose to use other sources of evidence as long as they meet the grade criteria. Apprentices need to be mindful of issues of confidentiality and data protection in the use of work-based evidence. Where witness testimony is used as evidence, it must be supported by other forms of evidence; it cannot be used as the sole evidence to demonstrate competence.

Observation records should also be accompanied by other supporting evidence, such as work products, where appropriate. The Portfolio Assessment Brief in the *Additional Resources* document provides information and guidance on the use of observation records.

A template for recording observation outcomes is also provided – centres are advised to use this template to record observation outcomes for the portfolio assessment.

- 7 Once apprentices have started working on the evidence collation/portfolio production, trainers/tutors can only provide general feedback or clarification of the grade criteria, evidence requirements, task brief, expected behaviours or confirmation of deadlines. Trainers/tutors **must not** provide feedback on the quality of evidence or suggest improvements to apprentices' work, or confirm the achievement of any grade criteria.
- 8 Apprentices must produce evidence independently; the evidence they submit must be their own.

Submitting assessment evidence

- 9 At the start of the end-point assessment period, the IEA will agree a date with the employer/training provider and apprentice by which the portfolio of evidence must be submitted.
- 10 Submitted evidence must be accompanied by a Declaration of Authenticity (*Annexe B*), which must be signed and dated by apprentices to declare the work is solely theirs and by their trainer/tutor to confirm that it was produced under the required conditions.
- 11 After submission, apprentices' evidence must be stored securely by the employer/training provider in a locked cupboard/cabinet or electronically on a secure drive on a computer. Apprentices' evidence must then be handed over directly to the IEA or transferred electronically using the secure file transfer method agreed with Pearson.
- 12 The IEA will then assess apprentices' evidence against the grade criteria and evidence requirements in the *Additional Resources* document.

Assessing performance

Apprentices must produce their evidence for this assessment against the *Portfolio Assessment Brief* in the *Additional Resources* document.

The IEA will assess apprentices' submitted evidence against the requirements in the Portfolio Assessment Brief and against the grade criteria and related evidence requirements. Evidence requirements for the grade criteria can be found in Pearson's *Additional Resources* document for this end-point assessment. This document is available directly from Pearson following approval to deliver this end-point assessment. No other sources of information will be used to make judgements about the quality and sufficiency of the apprentice's evidence.

Skills and behaviours area 1: Customer relationship management		
Learning outcomes	Pass criteria	Distinction criteria
Clearly demonstrates (role models) a desire to put customers first, in line with the organisation's culture and values	<p>1A Deliver customer service in line with the organisational service offer, culture and values and support others to achieve the same positive standards.</p> <p>1B Use interpersonal skills and behaviours appropriately to deliver customer-focused and positive customer experiences.</p>	<p>1M Act as a role model in working in a way that exceeds both external and internal customer expectations, while supporting others to achieve the same outcomes.</p>

Skills and behaviours area 1: Customer relationship management (continued)

Learning outcomes	Pass criteria	Distinction criteria
Proactively helps customers with their stated and unstated needs, providing the right customer outcome and is able to educate/support the customer with appropriate channel choice	<p>1C Seek more detailed information on customers' needs, using appropriate questioning and listening skills to establish the full picture of customers' circumstances and issues.</p> <p>1D Use summarising and reinforcement techniques appropriately in establishing and confirming customers' needs.</p> <p>1E Provide accurate information on the appropriate products, channels and/or services to meet customers' needs.</p> <p>1F Follow organisational policies, procedures, and legal and ethical, diversity and inclusion requirements when delivering customer service.</p> <p>1G Use appropriate processes and techniques to support customers in using their chosen digital solutions.</p> <p>1H Communicate effectively to resolve customer concerns when supporting the customers in using their chosen digital solutions.</p>	<p>1N Deliver a positive experience to customers in situations where customers' needs conflict with the organisational requirements.</p> <p>1O Educate and support customers directly or indirectly to use alternative channels that will meet their needs.</p>

Skills and behaviours area 1: Customer relationship management (continued)		
Learning outcomes	Pass criteria	Distinction criteria
	1I Follow organisational values, code of conduct, policies and procedures when supporting customers in the use of digital solutions.	

Skills and behaviours area 1: Customer relationship management (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Consistently demonstrates the capability to initiate and develop relationships with customers	1J Create opportunities on a regular basis to initiate positive conversations with potential and existing customers to build rapport and engagement when required.	1P Use a wide variety of channels or external events/environments to approach and build trusted relationships with new clients or deepen relationships with existing customers.

Skills and behaviours area 1: Customer relationship management (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Demonstrates an awareness of local community activities and knows how they can engage with this	1K Outline the range of local community activities that their organisation is involved in. 1L Describe potential ways of supporting their organisation's contribution to the community and be able to analyse the right approach and activity to meet organisation goals and impact.	1Q Lead others on making practical contributions to their organisation's chosen community activities.

Skills and behaviours area 2: Delivering results		
Learning outcomes	Pass criteria	Distinction criteria
Customer interactions are executed to the organisation's standards, using required systems and processes	2A Process customer transactions and/or enquiries in line with the organisation standards. 2B Use relevant systems and procedures efficiently when processing transactions. 2C Meet regulatory requirements when processing customer transactions.	2L Identify improvements to systems and processes that are better aligned to organisation goals and make recommendations for improvements.

Skills and behaviours area 2: Delivering results (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Contribute towards relevant organisational strategic or other goals	2D Outline the overall organisational short-term and longer-term strategy or goals. 2E Identify the value-adding activities within their role that can help achieve the strategy or goals. 2F Contribute ideas and/or solutions that positively impact on the strategic or other goals. 2G Creates, implements, leads and tracks action plans that clearly contribute to the strategy or goals.	2M Contribute wider suggestions or shares wider insights to strategies or goals beyond their individual action plans. 2N Support less experienced colleagues in understanding, planning and achieving their contribution to goals.

Skills and behaviours area 2: Delivering results (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Consistently prioritises their own time and activities, proactively taking ownership and committing to delivery	<p>2H Agree individual and/or team performance targets/measures with line manager.</p> <p>2I Monitor own progress in meeting performance targets/measures and take appropriate actions as necessary, to ensure targets/measures are met.</p> <p>2J Manage workload and completion of tasks effectively to meet organisational needs.</p> <p>2K Describe how to deal with issues that affect their ability to meet commitments that they are unable to resolve on their own.</p>	<p>2O Adjust plans appropriately to respond to changing priorities and challenges.</p>

Skills and behaviours area 3: Teamwork		
Learning outcomes	Pass criteria	Distinction criteria
Consistently supports colleagues and collaborates to achieve results	3A Create opportunities to work collaboratively with colleagues to meet performance targets/measures.	3H Use collaboration as a leadership tool to share best practice and resolve challenges.

Skills and behaviours area 3: Teamwork (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Builds and maintains strong working relationships with colleagues/customers, including negotiating to deliver what is needed by the customer	3B Build and maintain positive working relationships with colleagues across the organisation to ensure the delivery of effective customer service.	3I Take ownership for finding resolutions to disagreements or conflicts that occur with colleagues. 3J Create open, trusted harmonious relationships that minimise the risk of conflicts occurring.

Skills and behaviours area 3: Teamwork (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Aware of own role within the team and their impact on others	3C Describe their own job role and how it relates to the work of their immediate team. 3D Explain how the actions taken in the context of their own job role impact on others in the organisation.	

Skills and behaviours area 3: Teamwork (continued)

Learning outcomes	Pass criteria	Distinction criteria
Asks questions and challenges others appropriately	<p>3E Recognise when deeper analysis will be beneficial to gain a better understanding of colleagues and customer issues.</p> <p>3F Use flexible questioning techniques to get to the root cause of issues without causing conflict.</p> <p>3G Identify when constructive feedback and challenge is needed, choosing the right environment and language to explore the issue while respecting individuals' feelings and team dynamics.</p>	<p>3K Take ownership for identifying and resolving challenges that impact the team from elsewhere or issues within the team that impact others within or outside the team.</p>

Skills and behaviours area 4: Communicating and influencing		
Learning outcomes	Pass criteria	Distinction criteria
Demonstrates genuine interest and empathy with customers/colleagues, engaging through jargon-free language	4A Build rapport when communicating with customers and colleagues. 4B Use questioning skills and feedback techniques appropriately to progress conversations with customers and colleagues. 4C Use clear and professional language with customers and colleagues.	

Skills and behaviours area 4: Communicating and Influencing (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Exhibits good ability to listen and adapt their behavioural style (verbal and non-verbal)	4D Use active listening skills appropriate to the situation effectively.	4K Adapt own communication style to meet the different social styles of customers and colleagues to ensure effective communications.

Skills and behaviours area 4: Communicating and Influencing (continued)

Learning outcomes	Pass criteria	Distinction criteria
Uses a range of communication and influencing techniques to build sound relationships both internally and externally	<p>4E Identify the pros and cons of alternative communication styles.</p> <p>4F Demonstrates a practical ability to use a variety of communication techniques.</p> <p>4G Show empathy and interest in others' needs and concerns.</p> <p>4H Seek to understand and prevent barriers to positive communications.</p> <p>4I Use strong jargon-free language to present tailored benefits and solutions to others.</p> <p>4J Use listening and rapport skills to identify and overcome any objections or concerns to achieve engagement and buy-in of both internal and external customers.</p>	<p>4L Adapt, recognise and use different styles in different channels to main activities to ensure positive engagement and influence.</p>

Skills and behaviours area 5: Problem solving		
Learning outcomes	Pass criteria	Distinction criteria
Able to demonstrate appropriate solutions to deliver the best customer outcome, escalating as required within timescales	<p>5A Work with colleagues to identify appropriate solutions to resolve customer problems.</p> <p>5B Communicate effectively with customers if the problems cannot be solved satisfactorily and refer them to the appropriate area/individual.</p>	<p>5J Work with customers and colleagues to implement the agreed solutions.</p>

Skills and behaviours area 5: Problem solving (continued)

Learning outcomes	Pass criteria	Distinction criteria
Demonstrates the ability to take ownership for and resolve complex complaints	<p>5C Recognise that a customer is dissatisfied or has a problem/issue that they wish to make a complaint about.</p> <p>5D Acknowledge the customer issue/dissatisfaction and apologise for the inconvenience/distress caused to them.</p> <p>5E Follow organisational procedures for raising the complaint, informing the customer of the process.</p> <p>5F Escalate the complaint to the appropriate individual following the organisation's procedures.</p>	<p>5K Identify areas of potential complaints whether through service or systems and make recommendations or support others to resolve</p>

Skills and behaviours area 5: Problem solving (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Demonstrates the ability to recognise and handle potentially emotive situations	<p>5G Identify their own emotions and how these might influence a situation.</p> <p>5H Manage own emotions for positive outcomes.</p> <p>5I Recognise core emotions that can impact on situations and adapts their own behaviours or seeks guidance when risks are identified.</p>	<p>5L Analyse and understand a wide range of emotions in others.</p> <p>5M Adapt own behaviours to a situation and positively influence the emotions of others to lead to mutually beneficial outcomes.</p>

Skills and behaviours area 6: Continuous improvement		
Learning outcomes	Pass criteria	Distinction criteria
Able to raise and progress ideas for improvement related to performance and service	<p>6A Identify credible ideas to improve performance and service quality within the remit of own role.</p> <p>6B Make recommendations to implement credible improvement ideas using the appropriate organisational processes.</p>	6D Monitor and assess the success of the ideas implemented and provide feedback to relevant colleagues.

Skills and behaviours area 6: Continuous improvement (continued)		
Learning outcomes	Pass criteria	Distinction criteria
Takes ownership for specific changes relevant to their role	6C Work with others to make the necessary changes to their role in order to implement approved ideas for improvement.	

Skills and behaviours area 7: Personal development		
Learning outcomes	Pass criteria	Distinction criteria
Takes ownership for and seeks ways in which to develop their knowledge and skills within the role	<p>7A Seek constructive feedback about their performance within their role from others.</p> <p>7B Identify own strengths and weaknesses to inform their personal development planning.</p> <p>7C Agree learning and development goals and activities with their line manager.</p> <p>7D Actively participate in training and development activities to meet agreed goals.</p> <p>7E Keep up to date with changes related to their role.</p>	<p>7P Review the progress made in achieving the agreed learning and development goals.</p> <p>7Q Review the ongoing relevance of current agreed learning and development goals and make any necessary amendments.</p>

Skills and behaviours area 7: Personal development (continued)

Learning outcomes	Pass criteria	Distinction criteria
Owns and progressively develops their own career plan	<p>7F Identify relevant career paths, steps and milestones, utilising guidance from experienced colleagues and appropriate experts.</p> <p>7G Seek ongoing constructive feedback from others to identify gaps in skills, knowledge and behaviours based on the plan.</p> <p>7H Design, research, propose and agree plan with line manager and relevant support experts.</p> <p>7I Actively make timely positive progress against plan.</p> <p>7J Review and update checkpoints built in to keep abreast of new opportunities, paths, updates and approaches.</p>	<p>7R Explore external influences such as insights, knowledge, training or experiences to broaden knowledge, skills or behaviours.</p> <p>7S Coach and/or mentor less experienced colleagues to support their learning and development.</p>

Skills and behaviours area 7: Personal development (continued)

Learning outcomes	Pass criteria	Distinction criteria
Proactively supports others with their development/learning	<p>7K Create opportunities to provide others with insight on development needs and build these into their ongoing development plan.</p> <p>7L Determine individual learning needs, overall team requirements and balance of skills needed.</p> <p>7M Support others to agree relevant development activities and appropriate learning and development goals with built in review points.</p> <p>7N Provide constructive feedback in a timely manner.</p> <p>7O Stay up to date with new opportunities and resources to share with others.</p>	<p>7T Design and/or deliver new resources to support the learning and development of others and ensure that these are embedded into normal practice.</p>

Skills and behaviours area 8: Honesty and integrity

Learning outcomes	Pass criteria	Distinction criteria
Demonstrates integrity and ethical behaviour in the way they do their job	8A Demonstrate integrity and ethical behaviour when performing own job role.	8C Actively support the ethical policies and practices of their organisation.
Treats sensitive information in a confidential way	8B Deal with sensitive information in line with organisational and regulatory requirements for confidentiality of information.	

Skills and behaviours area 9: Flexibility

Learning outcomes	Pass criteria	Distinction criteria
Able to adapt to changing business needs effectively	9A Demonstrate a positive approach when required to adapt own work to meet changing business priorities and requirements.	9L Respond effectively to changing business needs, identifying work priorities and adapting own work accordingly.

Skills and behaviours area 9: Flexibility (continued)

Learning outcomes	Pass criteria	Distinction criteria
Supports others in adapting to changing business needs	<p>9B Identify changes in their organisation that might affect others.</p> <p>9C Seek insight as to the adaptations needed for successful changes.</p> <p>9D Build rapport with others using emotional intelligence, listening to and addressing concerns.</p> <p>9E Seek appropriate support and guidance from others, including escalation of issues as needed.</p> <p>9F Take ownership of any issues to achieve completion.</p> <p>9G Give support and guidance to others to enable them to complete their responsibilities to revised organisational needs.</p>	<p>9M Seek and share any opportunities to showcase change success for everyone's benefits.</p> <p>9N Analyses, reports and makes recommendations on any trends or potential issues seen.</p>

Skills and behaviours area 9: Flexibility (continued)

Learning outcomes	Pass criteria	Distinction criteria
Able to re-prioritise work as required	<p>9H Deal with workloads in a structured and organised manner, with important or urgent priorities easily tracked.</p> <p>9I Demonstrate a positive approach to changing priorities.</p> <p>9J Manage workflows to meet changing needs with minimum impact on overall goals.</p> <p>9K Monitor and track impacts and learning opportunities from the changes.</p>	<p>9O Respond with new workflow ideas and solutions when there are conflicting priorities</p>

Skills and behaviours area 10: Resilience		
Learning outcomes	Pass criteria	Distinction criteria
Displays energy and enthusiasm, staying positive when under pressure	10A Remain positive and motivated when under pressure.	
Deals objectively with setbacks when they occur, learning for the future	10B Deal appropriately and objectively with setbacks when they occur. 10C Identify learning opportunities from setbacks encountered.	10I Incorporate learning from setbacks encountered into own work practices.

Skills and behaviours area 10: Resilience		
Learning outcomes	Pass criteria	Distinction criteria
Supports others when setbacks occur, sharing learning with others	10D Assess the impact of setbacks on others. 10E Use positive emotional intelligence skills to build confidence. 10F Respond positively to setbacks. 10G Give appropriate, timely and constructive feedback. 10H Follow organisational procedures for sharing the learning across all relevant channels to avoid future risks.	10J Creates a team culture of setbacks being learning opportunities so mistakes are not hidden. 10K Monitor and assess trends and impacts of mistakes created and learning delivered.

Component 2: Professional Discussion

Purpose

The Professional Discussion is a planned structured discussion between an apprentice and the IEA. The purpose is to assess apprentices' knowledge and understanding of specific areas of the Apprenticeship Standard and their ability to apply it in carrying out their role as a Senior Financial Services Customer Adviser in their organisation.

The Professional Discussion will assess the following modules of the Apprenticeship Standard.

Module	Apprenticeship Standard outcomes
Industry and company understanding	<ol style="list-style-type: none">1 Understands the role their sector plays in financial services2 Understands the business they work in, the company 'values', professional standards and where their role fits in the business3 Understands the different areas of the organisation they need to work with to deliver for the customer4 Understands where their organisation sits in the market and its impact on/role in the local economy
Regulatory, legal and compliance	<ol style="list-style-type: none">1 Understands the regulatory and legislative environment of financial services and how it applies to the organisation and their role2 Sound understanding of specific compliance and risk requirements that apply to their role
Products and services	<ol style="list-style-type: none">1 Has a broad understanding of the products and services offered to customers by their organisation2 Has in-depth knowledge of the products and services that they support in their role, their features, benefits and how they are delivered3 Understands the range of customer channels, their features and benefits, including being fully conversant with digital/online channels
Systems and processes	<ol style="list-style-type: none">1 Understands the systems, tools and processes used in the role, together with the standards to be met2 Understands how these link together with other areas of the business to provide seamless solutions for customers3 Understands the consequences of not following processes and when to raise concerns if errors are made

Format

The table below gives information about the structure, context and duration of the Professional Discussion.

Structure and context	<p>The Professional Discussion will focus on four Apprenticeship Standard knowledge areas: industry and company understanding; products and services; systems and processes; regulatory, legal and compliance.</p> <p>The IEA will ask apprentices a series of questions. The questions are based on the Apprenticeship Standard learning outcomes and are targeted to elicit the evidence to meet the outcomes and related evidence requirements in the <i>Additional Resources</i> document. For some questions, apprentices will be required to provide real-life examples of how they have applied the knowledge and understanding in their job roles.</p>
Duration	A maximum of 1 hour.
Grading	<p>To achieve a Pass grade in the Professional Discussion, apprentices need to demonstrate evidence to meet all the Apprenticeship Standard outcomes.</p> <p>For information on the overall grading of the EPA, please refer to the grading information in <i>Section 2</i>.</p>

Delivery and conduct

This section gives information on how the Professional Discussion will be conducted and how apprentices are expected to interact with the assessment process. It is important that this information is shared with apprentices before they undertake the assessment.

1. The Professional Discussion will last a maximum of one hour and may be conducted face to face or remotely via Skype™ or video-conferencing software with audio-recording capabilities, depending on the agreement with the apprentice's employer.
2. The Professional Discussion will be facilitated by an IEA who will use a series of questions to focus and guide the interactions with the apprentice. The questions are designed to draw out the evidence required to meet the outcomes and evidence requirements detailed in the *Additional Resources* document.
3. The discussion will take place in a quiet place away from the apprentice's everyday working environment with no interruptions or distractions. The employer will tell the apprentice the location before the assessment. The IEA will facilitate the discussion and make all assessment decisions.
4. The apprentice must work independently when preparing for and taking part in the Professional Discussion. They must not share with others the details of the questions or the evidence to be provided.
5. For some questions, the apprentice will be asked to provide practical examples of how they have applied the principles and concepts related to the Apprenticeship Standard in their work practice. In providing these practical examples, the apprentice needs to be as specific and detailed as possible in their description; they must provide sufficient detail of the context of the situation and the actions they have taken.
6. The apprentice needs to be mindful of confidentiality and data protection when talking about their work-based evidence.
7. The IEA will make notes of the apprentice's responses during the Professional Discussion. The Professional Discussion will be audio recorded to support assessment decisions and for verification purposes.
8. At the end of the Professional Discussion, the IEA will review the responses provided by the apprentice against the Apprenticeship Standard outcomes and the related evidence requirements outlined in the *Additional Resources* document. They will make a decision as to whether the apprentice has met these outcomes and requirements.

Assessing performance

The IEA will use the Apprenticeship Standard outcomes and the evidence requirements to judge the apprentice's performance in the Professional Discussion. Evidence requirements can be found in Pearson's *Additional Resources* document for this end-point assessment. This document is available directly from Pearson following approval to deliver this end-point assessment. No other sources of information will be used to make judgements about the quality and sufficiency of apprentices' evidence.

Knowledge area: Industry and company understanding (the wider sector they work in)	
What is required (from Standard)	Learning outcome
Understands the role their sector plays in financial services, the business they work in, the end-to-end customer experience, the company 'values', professional standards and where their role fits in the business. Understands the different areas of the organisation they need to work with to deliver for the customer. Understands where their organisation sits in the market and its impact on/role in the local economy.	Understands the role their sector plays in financial services.

Knowledge area: Industry and company understanding (the organisation they work in/their job role)	
What is required (from Standard)	Learning outcome
Understands the role their sector plays in financial services, the business they work in, the end-to-end customer experience, the company 'values', professional standards and where their role fits in the business. Understands the different areas of the organisation they need to work with to deliver for the customer. Understands where their organisation sits in the market and its impact on/role in the local economy.	Understands the business they work in, the company 'values', professional standards and where their role fits in the business.

Knowledge area: Industry and company understanding (who they work with)	
What is required (from Standard)	Learning outcome
Understands the role their sector plays in financial services, the business they work in, the end-to-end customer experience, the company 'values', professional standards and where their role fits in the business. Understands the different areas of the organisation they need to work with to deliver for the customer. Understands where their organisation sits in the market and its impact on/role in the local economy.	Understands the different areas of the organisation they need to work with to deliver for the customer.

Knowledge area: Industry and company understanding (their organisation)	
What is required (from Standard)	Learning outcome
Understands the role their sector plays in financial services, the business they work in, the end-to-end customer experience, the company 'values', professional standards and where their role fits in the business. Understands the different areas of the organisation they need to work with to deliver for the customer. Understands where their organisation sits in the market and its impact on/role in the local economy.	Understands where their organisation sits in the market and its impact on/role in the local economy.

Knowledge area: Products and services (supported by their job role)	
What is required (from Standard)	Learning outcome
Broad understanding of the products and services offered to customers by their organisation, together with sound knowledge of the products and services, their features and benefits, relevant to their role. Understands the range of customer channels, their features and benefits.	Has a broad understanding of the products and services offered to customers by their organisation.
	Has in-depth knowledge of the products and services that they support in their role, their features, benefits and how they are delivered.

Knowledge area: Products and services (customer channels)	
What is required (from Standard)	Learning outcome
Broad understanding of the products and services offered to customers by their organisation, together with sound knowledge of the products and services, their features and benefits, relevant to their role. Understands the range of customer channels, their features and benefits.	Understands the range of customer channels, their features and benefits, including being fully conversant with digital/online channels.

Knowledge area: Systems and processes (they use in their role)	
What is required (from Standard)	Learning outcome
Understands the systems, tools and processes used in the role, together with the standards to be met, including IT tools and digital banking solutions provided to customers. Understands how these link with other areas of the business to provide seamless solutions for customers.	Understands the systems, tools and processes used in the role, together with the standards to be met.

Knowledge area: Systems and processes (they use in their role) continued	
What is required (from Standard)	Learning outcome
Understands the systems, tools and processes used in the role, together with the standards to be met, including IT tools and digital banking solutions provided to customers. Understands how these link with other areas of the business to provide seamless solutions for customers.	Understands how these link together with other areas of the business to provide seamless solutions for customers.

Knowledge area: Systems and processes (they use in their role) continued	
What is required (from Standard)	Learning outcome
Understands the systems, tools and processes used in the role, together with the standards to be met, including IT tools and digital banking solutions provided to customers. Understands how these link with other areas of the business to provide seamless solutions for customers.	Understands the consequences of not following processes and when to raise concerns if errors are made.

Knowledge area: Regulatory, legal and compliance (professional standards and regulatory requirements)	
What is required (from Standard)	Learning outcome
Broad understanding of the financial services legal and regulatory framework, together with how this applies to their role. Sound understanding of relevant risk and compliance requirements, e.g. information versus advice, regulated versus non-regulated products, escalation procedures, conduct risk, training and competence, complaints, fraud prevention, keeps up to date with changes.	Understands the regulatory and legislative environment of financial services and how it applies to the organisation and their role.

Knowledge area: Regulatory, legal and compliance (risk and compliance)	
What is required (from Standard)	Learning outcome
Broad understanding of the financial services legal and regulatory framework, together with how this applies to their role. Sound understanding of relevant risk and compliance requirements, e.g. information versus advice, regulated versus non-regulated products, escalation procedures, conduct risk, training and competence, complaints, fraud prevention, keeps up to date with changes.	Sound understanding of specific compliance and risk requirements that apply to their role.

4 Further information and useful publications

- 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:
 - *Equality and Diversity and Inclusion Policy* (Pearson)
 - *EPA Service Guides* (Pearson).

Both publications are available on our website.

5 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: Gateway Declaration Form

Apprentice name:		
On-programme start date:		
Gateway date:		
Evidence	Y/N	Comments (if applicable)
English and mathematics certificates (Level 2 or above)		
Evidence (the apprentice must have completed an appropriate qualification/examination from one of the following Professional Bodies)	Y/N	Qualification / examination completed
Chartered Banker Institute – Professional Banker Certificate; Professional Banker Diploma; Certificate in Complaint Handling; Certificate in Offshore Banking Practice Chartered Insurance Institute – Award in Retail Banking; Certificate in Financial Services; Certificate in Insurance; Award in Financial Administration; Group Risk Chartered Institute of Securities & Investment - Investment Operations Certificate London Institute of Banking & Finance – Certificate in Retail Banking Conduct of Business; Certificate in Business Banking and Conduct; Certificate in Consumer Debt Collection; Certificate in Regulated Complaints Handling; award in Customer Complaints Handling; Certificate in Financials Administration and Planning; Certificate in Supervising in a Regulated Environment; Certificate		

for Specialists in Automotive Finance; Certificate in International Trade and Finance.		
Evidence requirements for the apprentice's organisation Please list any other evidence reviewed as part of the gateway process.		

Employer declaration I confirm that the apprentice has: <ul style="list-style-type: none"> • achieved the occupational knowledge, skills and behaviours required to achieve the apprenticeship. • achieved the prerequisites listed above and is ready for their end-point assessment. Name: _____ Date: _____ Signature: _____
Apprentice declaration I confirm the gateway evidence is my own and I agree to be put forward for my EPA. Signature: _____ Date: _____

Annexe B: Portfolio Authentication and Certification Declaration Form

When submitting the portfolio of evidence, each apprentice and their trainer/tutor must sign this declaration form. The apprentice should also confirm that they give permission for their overall apprenticeship certificate to be claimed on satisfactory completion of the other end-point assessment component.

Apprentice name:		
Pearson registration number:		
Submission type: (first or retake)	Submission date:	Submission time:
<p>Apprentice declaration</p> <p>a) I certify that the work submitted for this portfolio is my own. I have clearly referenced any sources used in the work. I understand that false declaration is a form of malpractice.</p> <p>b) I give my permission for Pearson to claim for my overall apprenticeship certificate, following confirmation of my successful achievement of this EPA.</p> <p>Apprentice signature: _____ Date: _____</p>		
<p>Tutor/trainer declaration</p> <p>I confirm that the work presented for the portfolio is the apprentice's own.</p> <p>I confirm that the work was completed under the specified conditions and context, and the apprentice's evidence is authentic.</p> <p>Tutor/trainer name: _____</p> <p>Tutor/trainer signature: _____ Date: _____</p>		

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