



APPRENTICESHIP

# Providing Financial Services

(Retail Banking Pathway)

Level 3

# 3



# Apprenticeship Framework

The Level 3 Providing Financial Services (Retail Banking Pathway) Apprenticeship has been designed with employers in Wales to equip employees with the skills and knowledge that they need to be able to support with managing the day-to-day operations within a retail banking environment. This apprenticeship programme is designed to provide a robust vocational route to a career in the retail banking sector.

## Who is this apprenticeship for?

This programme is suitable for those seeking a developing career in retail banking, or for those wishing to upskill themselves to take on a more responsible retail banking role, or for retail banking professionals who want an accredited qualification to affirm their existing experience in the field.

## On completion apprentices will achieve the following:

- Level 3 NVQ Certificate in Providing Financial Services (Retail Banking Pathway)
- LIBF Certificate in Retail and Digital Banking (CertRDB) **or** Highfield Level 3 Certificate in Customer Service
- Essential Skills Wales Level 2 in Communication
- Essential Skills Wales Level 2 in Application of Number



## Benefits of the apprenticeship programme:

**Accelerate Career Growth:** Apprentices gain valuable skills and knowledge specific to the retail banking industry, enhancing their expertise in customer service, financial products and industry regulations. Through practical experience and structured learning, apprentices will develop personally and professionally, acquiring transferable skills that benefit them throughout their career. Successful completion of the qualification opens doors to various career opportunities within the Retail Banking sector, including roles such as Senior Customer Service Representative, Cash Supervisor, Customer Service and Operations Manager and Branch Manager.

**Industry-Recognised Certification:** Apprentices will have the opportunity to earn a prestigious industry-recognised certification, providing them with a competitive edge in the job market.

**Practical and Real-World Learning:** Our programme emphasises practical, real-world learning. Apprentices will practice skills in the workplace collaborating with experienced colleagues and supported by ALS professionals who will guide the apprentice through every step of the process.

**Tailored Curriculum:** Our comprehensive curriculum is designed to meet the demands of the continually evolving insurance industry. It has a flexible approach and allows apprentices and their employers to choose optional and additional units that meet the requirements of their job role. Apprentices will cover essential topics such as regulatory compliance, customer relationship management and building effective working relationships and networks with colleagues.

**Experienced and Knowledgeable Advisors:** Throughout the apprenticeship, we will provide access to a network of experienced advisors who will offer guidance, coaching, support, and feedback.

## Course Delivery

- Typical duration of 18 months.
- Induction session for apprentices and for their line managers.
- One to One tutor coaching and assessment support sessions.
- Cert RDB is a 2-hour online examination supported by online study resources. \*
- 4 Essential skills assessment days. (2 Preparation days and 2 Live Task days) \*\*
- 2 hour long essential skills confirmatory tests. \*\*

*\*Learners who select the Level 3 Certificate in Customer Services will not undertake the Cert RDB examination.*

*\*\*Essential Skills activities are not applicable to apprentices with exemptions.*



## Level 3 Certificate in Providing Financial Services – Retail Banking Pathway

### Course Delivery

This programme will primarily be delivered through 1-to-1 sessions with a member of the ALS delivery team, using a mixture of face-to-face and remote learning sessions. An ALS assessor will meet with the learner, either in the workplace or through digital means once a month for approximately two hours to support progress.

Learners will also be set tasks to complete between each visit which are tailored to the different needs of each learner and the workplace activities they are involved with.

### Qualification Structure Summary

This certificate is made up of units at Level 3, where learners can demonstrate their skills in a particular area of financial services. Each unit has a credit value and, to complete the certificate, learners are required to achieve a minimum 31 credits. All of the mandatory units must be completed to achieve 16 credits and the remaining 15 credits may be gained by selecting 2 options from one of the Banking Pathways and another 2 from the Further Options section to form a qualification best suited to the learner's job role.

Unit rules of combination.

- Mandatory Units (Learners must achieve all 3 units) – 16 credits.
- Optional Banking Pathway units – 2 units.
- Further Optional units – 2 units.

## What you will learn

This programme is made up of a mixture of mandatory units (these have to be completed by all learners as part of the qualification) and optional units (we will work with you to decide what units are relevant to your role, and your business). Below is a brief overview of the units available.

### Mandatory Units

Unit Title	Level
Complying with regulations within the financial services environment.	2
Improving and maintaining workplace competence in a financial services environment.	2
Developing productive working relationships with colleagues	3

### Banking Pathway - Banking and Building Society Accounts - Optional Units

Unit Title	Level	Credits
Providing information to customers in a financial services environment.	2	4
Dealing with complaints relating to financial services products and/or services.	3	8
Managing the business relationship with clients in a financial services environment.	3	4
Establishing, monitoring and maintaining bank or building society accounts for customers.	3	5
Managing branch counter services.	3	5
Supervising the administration of retail financial products and services.	3	5
Processing the transfer of foreign currency.	3	5

### Banking Pathway - Customer payments for financial products and services - Optional Units

Unit Title	Level	Credits
Operating credit control procedures.	4	3
Operating payment by instalments.	4	3
Assessing and using complex financial information to reconcile accounts.	4	3
Providing information to customers in a financial services environment.	4	2

### Further Optional units – Minimum of 2 units and 9 credits from units that have not already been selected from Banking Pathway units.

Unit Title	Level	Credits
Organise the delivery of reliable customer service.	3	10
Plan, organise and control customer service operations.	4	10
Improve the customer relationship.	3	7
Providing callers with specialised assistance in a financial services environment.	3	4
Monitor and solve customer service problems.	3	6
Process customer service complaints.	3	6
Lead a team to improve customer service.	3	7
Use customer service as a competitive tool.	3	8
Support learning and development within own area of responsibility.	4	5
Plan, allocate and monitor work in own area of responsibility.	4	5
Recruit staff in own area of responsibility.	5	4
Provide leadership and direction for own area of responsibility.	4	5
Ensure compliance with legal, regulatory, ethical and social requirements.	4	5
Developing and maintaining business relations with financial services' introducers.	3	4
Processing financial services sales support administration for agencies.	3	4
Providing information to customers in a financial services environment.	2	4
Dealing with complaints relating to financial services products and/or services.	3	8

Managing the business relationship with clients in a financial services environment.	3	4
Establishing, monitoring and maintaining bank or building society accounts for customers.	3	5
Managing branch counter services.	3	5
Supervising the administration of retail financial products and services.	3	5
Processing the transfer of foreign currency.	3	5

### Have any questions about our Level 3 Certificate in Providing Financial Services (Retail Banking Pathway)?

We are here to help. If you have any further questions or enquiries about the main qualification element of the programme, please contact at [info@alstraining.org.uk](mailto:info@alstraining.org.uk)



# LIBF Certificate in Retail and Digital Banking (CertRDB) or Highfield Level 3 Certificate in Customer Service

## Course Delivery

This element of the course will be delivered alongside the certificate in providing financial services. through 1-to-1 sessions with a member of the ALS delivery team, using a mixture of face-to-face and remote learning sessions. An ALS assessor will meet with the learner, either in the workplace or through digital means (for example, Microsoft Teams) once a month for approximately two hours to support progress.

Learners will also be set tasks to complete between each visit which are tailored to the different needs of each learner and the workplace activities they are involved with.

## Qualification Structure Summary

The LIBF Certificate in Retail and Digital Banking (CertRDB) consists of 2 mandatory units and is assessed via a 2-hour online examination.

**Or**

The Level 3 Certificate in Customer Service consists of 2 mandatory units with a total of 13 credits.



## What you will learn:

### The LIBF Certificate in Retail and Digital Banking (CertRDB)

Unit Title	Level
The Delivery of Retail and Digital Banking	3
Assessing Customer Needs and Providing Solutions	3

*Or*

### The Level 3 Certificate in Customer Service

Unit Title	Level
Principles of Customer Service Delivery	3
Developing and Improving the Customer Service Process	3

### Have any questions about our LIBF Certificate in Retail and Digital Banking (CertRDB) or our Level 3 Certificate in Customer Service?

We are here to help. If you have any further questions or enquiries about the main qualification element of the programme, please contact at [info@alstraining.org.uk](mailto:info@alstraining.org.uk)



# Essential Skills Qualifications

When you agree to undertake an apprenticeship, you may be required to complete Essential Skills as part of your apprenticeship framework.

## Essential Skills Wales

The Essential Skills Wales (ESW) will be initially assessed via an online Wales Essential Skills Toolkit (WEST) Assessment. Where a Learner already holds an ESW certificate or equivalent qualification this can provide an exemption and learners will not need to complete that ESW element of the programme. Where a Learner is not exempt an Individual Learning Plan (ILP) will be generated from the initial assessment. The modules delivery will include independent learning via WEST, prior to guided learning sessions preparing the Learner for their assessment. ESWs are assessed via controlled tasks and confirmatory tests for Communication and Number, Digital Literacy is assessed via a controlled task and structured discussion.

## Exemptions

If you already hold qualifications, these may be used as 'exemptions' towards your apprenticeship framework. As a result, you will be exempt from achieving that particular Essential Skill, if you wish. This will be discussed with you before you sign up with us, and will also be followed up by your assessor before and during your first visit from us.

### Have any questions about Essential Skills?

We are here to help. If you have any further questions or enquiries about Essential Skills element of the programme, please contact [info@alstraining.org.uk](mailto:info@alstraining.org.uk)