

Chartered Banker

CERTIFICATE IN PERSONAL AND PRIVATE BANKING

DEVELOP YOUR KNOWLEDGE RELATING TO

THE PERSONAL AND PRIVATE BANKING

ENVIRONMENT IN A DIGITAL AGE

Level: SCQF Level 9/EQF Level 5/6

Credits: 30

Qualification to which module contributes:

- *Certificate in Personal and Private Banking*
- *Advanced Diploma in Banking and Leadership in a Digital Age*
- *Associate Chartered Banker Diploma*



Module Version 1

AUDIENCE:

Current or aspiring bank employees; although not essential, prior banking qualifications, for example the Institute's Professional Banker Certificate and Professional Banker Diploma, would be an advantage, as would knowledge of formal academic methods.

AIM:

To develop the learner's knowledge, understanding and skills relating to the personal and private banking environment in a digital age, considering the key drivers of change, the challenges faced, and the impact on banks and customers of technological developments and regulatory changes, particularly in relation to bank business models, delivery channels, and the ways in which customers engage with their banks. The learner will develop their ability to build trust-based relationships with customers, appraise the creditworthiness of a personal customer, and propose suitable products and services to meet customers' needs in a competitive marketplace.

LEARNING OUTCOMES:

On completion of this module, the learner will be able to:

1. assess ways in which retail banks can anticipate and prepare for the impact of external trends and influences in providing high quality, cost effective services
2. provide a rationale for how personal and private banking services are managed and distributed through a diverse range of customer channels

3. assess what constitutes best practices in consumer lending with a focus on credit appraisal, types of available security and the recovery of money in bad debt situations
4. examine the impact of legislation, regulation and supervision on bank culture, conduct and governance
5. critically analyse the role and impact of technology in the evolution of the personal and private banking environment
6. critically analyse the role of a private banking relationship manager and evaluate the proposition in terms of value creation for both the customer and the bank.

DELIVERY METHODOLOGY:

Personal and Private Banking has six units. The learning approach includes:

- reading and self-study
- self-assessment and reflective activities
- case studies
- online discussion forums
- online knowledge checks at the end of each unit
- applying learning at work
- reviewing and reflecting on current practice
- creating a personal development plan to develop the learner's
- skills and further enhance their professional practice.

LEARNING RESOURCES:

Learning resources include:

- an interactive study guide in pdf format
- text books and online resources for core reading
- recommended further reading and resources.

ASSESSMENT:

Personal and Private Banking is assessed by a 6,000 word work-based assignment designed to transform theory into practice and ensure a close fit between professional qualification and business need. Completing the assignment will enable the learner to demonstrate their achievement of the module learning outcomes, as well as their understanding of banking in a digital age and their application of professional values and behaviours. Formative assessment is provided in the form of online objective testing at the end of each unit.

Module Version 1 (Cont'd.)

UNIT 1: THE PERSONAL AND PRIVATE BANKING ENVIRONMENT

Learning outcomes	Assessment criteria	Indicative content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p>LO1: Assess ways in which retail banks can anticipate and prepare for the impact of external trends and influences in providing high quality, cost effective services.</p>	<p>1.1 Examine the role of retail banks and assess the ways in which they are responding to the external trends and influences that are driving their evolution.</p> <p>1.2 Assess the components of a retail bank's balance sheet and identify the main drivers of bank income.</p> <p>1.3 Explain how bank performance is assessed and the key ratios used to measure financial performance.</p> <p>1.4 Identify the key determinants of bank failure and assess the impact of regulatory responses to bank failure and financial crises.</p>	<p>The role of retail banks and how they are evolving</p> <p>Financial intermediation</p> <p>Understanding customer demand for products and services</p> <p>Strategic planning</p> <p>Balance sheet structure and financial management</p> <p>Bank failures and banking crises</p> <p>Evolution of BASEL</p> <p>Challenger banks: impact on the retail bank environment</p> <p>External trends and influences</p>

Module Version 1 (Cont'd.)

UNIT 2: DISTRIBUTION CHANNELS

Learning outcomes	Assessment criteria	Indicative content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p>LO2: Provide a rationale for how personal and private banking services are managed and distributed through a diverse range of customer channels.</p>	<p>2.1 Explain how and why personal and private banking services are managed and distributed through a diverse range of customer channels.</p> <p>2.2 Assess the principal challenges in managing and distributing personal and private banking services.</p> <p>2.3 Suggest an operational strategy for a multi and omni-channel proposition.</p>	<p>Channels used by customers</p> <p>Future channel strategy adopted by banks</p> <p>Key drivers and challenges</p> <p>Maintaining service across omni-channels</p> <p>Operational strategy for multi and omni-channel propositions</p>

Module Version 1 (Cont'd.)

UNIT 3: CONSUMER LENDING: PRINCIPLES AND PRACTICE

Learning outcomes	Assessment criteria	Indicative content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p>LO3: Assess what constitutes best practice in consumer lending with a focus on credit appraisal, types of available security and the recovery of money in bad debt situations.</p>	<p>3.1 Assess what constitutes best practice in consumer lending.</p> <p>3.2 Critically analyse the different types of credit appraisal methodology and identify the most effective techniques.</p> <p>3.3 Assess the different types of security available to banks when considering lending proposals from personal and private banking customers.</p> <p>3.4 Examine the various options available to banks when recovering money.</p>	<p>Credit appraisal</p> <p>The lending life cycle Principles of lending</p> <p>Retail banking securities</p> <p>The recovery of money</p> <p>Different types of lending products</p>

Module Version 1 (Cont'd.)

UNIT 4: LEGISLATION, REGULATION AND SUPERVISION

Learning outcomes	Assessment criteria	Indicative content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p>LO4: Examine the impact of legislation, regulation and supervision on bank culture, conduct and governance.</p>	<p>4.1 Identify emerging trends and the drivers of changes in legislation, regulation, supervision, and governance.</p> <p>4.2 Assess the impact of legislation, regulation and supervision on retail banking operations, culture and conduct.</p> <p>4.3 Evaluate the costs and benefits to banks and customers of legal and regulatory compliance.</p> <p>4.4 Evaluate the impact of the UK Corporate Governance Code on banking.</p>	<p>Bank legislation, regulation and supervision Regulatory reform</p> <p>Key drivers of change Costs versus benefits</p> <p>The role of the regulators in retail banking Culture, conduct and governance</p> <p>Risks and risk management Developing a proactive risk culture</p>

Module Version 1 (Cont'd.)

UNIT 5: THE IMPACT OF TECHNOLOGY

Learning outcomes	Assessment criteria	Indicative content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p>LO5: Critically analyse the role and impact of technology in the evolution of the personal and private banking environment.</p>	<p>5.1 Identify the main factors that are influencing the pace of change in the personal and private banking environment.</p> <p>5.2 Critically analyse the role and impact of technology on banking operations and business models.</p> <p>5.3 Examine the role of technology and its impact on bank services and payment systems and how this affects customers at different life stages.</p> <p>5.4 Assess the extent of increasing consumer appetite for digital delivery channels and the strategic options for retail banks.</p>	<p>Banking in a digital age</p> <p>Fintechs, open banking, blockchain Payment Services Directive 2 (PSD2) Key change drivers</p> <p>The impact of technology on bank services and payment systems</p> <p>Customers in different life stages</p> <p>The impact of technology on banking operations and business models</p> <p>Impact of other industries on technology developments</p>

Module Version 1 (Cont'd.)

UNIT 6: RELATIONSHIP MANAGEMENT

Learning outcomes	Assessment criteria	Indicative content
<p>The learner will be able to:</p>	<p>The learner can:</p>	
<p>LO6: Critically analyse the role of a personal and private banking relationship manager and evaluate the proposition in terms of value creation for both the customer and the bank.</p>	<p>6.1 Examine the role of the personal and private banking relationship manager and assess the extent to which a relationship manager can create value for both bank and customer.</p> <p>6.2 Identify a range of personal and private banking customer segments.</p> <p>6.3 Develop relationship management strategies for acquiring and retaining personal and private banking customers to maintain competitive advantage.</p> <p>6.4 Assess different ways of engaging with a diverse range of stakeholders.</p> <p>6.5 Consider ways of measuring the success of a personal and private banking relationship manager.</p>	<p>The role of the personal and private banking relationship manager</p> <p>Customer segments</p> <p>Customer retention and acquisition</p> <p>Competitive advantage: adding value as a trusted advisor</p> <p>Engaging with stakeholders and building networks</p> <p>Impact of technology on networking</p> <p>Measuring success</p>

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