Assessment Plan
Financial Services Customer Adviser Standard

SUMMARY

This Assessment Plan covers the Financial Services Customer Adviser apprenticeship that has been developed by the sector. It has been developed by the employers with input from several training providers and the professional bodies whose qualifications are recommended in the Assessment Plan.

We see this apprenticeship as having approximately 1700 - 1950 apprentices per year. Our approach is designed to deliver a robust, cost effective and manageable assessment of competence in the role, based on these expected numbers.

As employers, we see the focus of the apprenticeships being primarily on individuals who are new to the role and starting their career journey through the organisation. In support of this our approach to assessment is based on the following principles:

- Assessment should show how well the individual is performing in the role and whether they have met the requirements of the Standard.
- It should have maximum relevance to the real job that the apprentice is doing to truly test full competence in the role.
- It should integrate with Business As Usual processes wherever possible e.g. performance management, personal development.
- It should add value to the apprentice’s journey, both during and at the end of the apprenticeship so that this is seen as helping them build not only competence in the role, but also a career in the organisation wherever possible. This should include giving them feedback on their development as part of the end point assessment where relevant.
- It should give assurance to the employer that the apprenticeship is being delivered in a consistent and appropriate manner.

The major components of the apprenticeship, as it evolves throughout the period, and the roles of each of the major parties are shown in the diagram below – the timings are an example, assuming an 18 month apprenticeship. Within this are contained any professional qualification (if taken), development of organisation specific knowledge, the skills and behaviours required to do the role, on-programme assessment and the end point assessment.

<table>
<thead>
<tr>
<th>Month</th>
<th>Apprentice</th>
<th>Employer</th>
<th>Training Provider</th>
<th>Assessment Organisation</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Understand job role and apprenticeship commitment</td>
<td>Deliver induction training and understand role in apprenticeship</td>
<td>Explain apprenticeship, roles, timetable and commitments. Completes EPA admin.</td>
<td></td>
</tr>
<tr>
<td>1-12</td>
<td>Works to role objectives / KPIs / training plan Develops Knowledge, Skills, Behaviours</td>
<td>Manages as any other employee inc Performance Management via monthly 1:1s etc</td>
<td>Monitors progress; identifies gaps; delivers apprentice learning and support as required. Completes EPA admin.</td>
<td></td>
</tr>
<tr>
<td>6-12</td>
<td>Studies and takes Qualification</td>
<td>Supports and coaches</td>
<td>Supports and trains</td>
<td></td>
</tr>
<tr>
<td>13-14</td>
<td>Continues building required Knowledge, Skills, Behaviours</td>
<td>“Gateway” to end point assessment: Employer and TP review progress and agree whether Apprentice has achieved competency levels required vs all learning outcomes.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14-15</td>
<td>Apprentice, Employer and TP work together to agree the make up of the 2 elements of End Point Assessment (Portfolio &amp; Professional Discussion). TP signs off vs Assessment plan requirements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16-17</td>
<td>Completes Portfolio, Submits for assessment</td>
<td>Reviews Portfolio</td>
<td>Reviews Portfolio.</td>
<td>Assesses Portfolio. Sets up Prof Discussion.</td>
</tr>
<tr>
<td>18</td>
<td>Participates in Professional Discussion</td>
<td>Discusses grade for apprentice if there is disagreement. Informs apprentice.</td>
<td>Discusses grade for apprentice if there is disagreement. When decision made, checks submission, administers as required.</td>
<td>Carries out Prof Discussion. Recommends final result for apprentice Chairs discussion to finalise grade for apprentice if there is disagreement.</td>
</tr>
</tbody>
</table>

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Professional Qualifications – The Financial Services Customer Adviser Standard does not have a mandatory qualification, however employers strongly recommend that the apprentices should take one of the following qualifications as part of their apprenticeship to ensure robust knowledge and contribute to raising standards of professionalism across the sector. The options for this qualification include, but are not limited to:

- London Institute of Banking & Finance - Certificate in Personal Finance; Award in Retail Banking Conduct of Business; Certificate in Financial Education; Award in Financial Education
- Chartered Banker Institute - Award in Business Banking
- Chartered Insurance Institute - Award In Insurance, Legal and Regulatory; Award For The Foundation Insurance Test; Award in Financial Administration

On-programme Assessment (dark blue in diagram) – our approach to ensuring that the apprentice is on track during the apprenticeship is based on the in-house Performance Management (PM) process with the following key elements:

- Line Manager uses the formal PM process and regular 1:1s to discuss progress in the apprenticeship, provide feedback and guide development. This will also track the completion of the qualification at the appropriate time in the apprenticeship.
- Training Provider can support this by ensuring that the requirements of the apprenticeship are reflected in the PM process and filling any gaps through their work with the apprentice.
- Training Provider can also support the apprentice on understanding the learning journey, providing advice and guidance on learning strategies and tools that will support the apprentice’s preferred learning style and improve their learning agility.
- Regular check points between the Line Manager and Training Provider (aligned with the PM process) to ensure that the apprentice is on track and agree how any issues will be addressed.
- Apprentices will be strongly encouraged to create a learning record that contains examples of their work as they go through the apprenticeship - this can be used in reviews with the Line Manager and Training Provider as well as to support / contribute to the Portfolio submitted as part of the end point assessment. This learning record will be kept online wherever possible.

On-programme assessment will include the qualification (if one is completed) and any employer specific knowledge tests that are required as an alternate to this.

The decision as to when the apprentice is ready to move on to the end point assessment (the Gateway – yellow in the diagram) will be made by the Line Manager and the Training Provider based on their monitoring of apprentice’s progress.

End point Assessment (green in the diagram) – this contains 2 components which are described in more detail in the next section:

- A Portfolio of Evidence from the final months of the apprenticeship which contains a range of types of evidence demonstrating that the apprentice has met the requirements of the Standard.
- A Professional Discussion that focuses on the softer skills of the Standard, exploring what has been produced in the portfolio, how it has been produced and how well they are performing in their role.
END POINT ASSESSMENT

1. What is being assessed

The Employers have created a Detailed Standard (Occupational Brief) for the Standard which describes the learning outcomes for each area of knowledge, skill and behaviour within the Standard. This is attached in Appendix 1. We will develop detailed assessment criteria for each of the learning outcomes and these will be found in the Assessment Tools that will be developed after approval of the Assessment Plan. These will be held by the Assessment Organisation.

The end point assessment will be synoptic and therefore cover the knowledge elements of the Standard, however it will focus primarily on the skills and behaviours in the Standard. Some knowledge will be evidenced implicitly through the skills demonstrated by the apprentice e.g. using systems and processes to do the role requires the knowledge.

2. How will assessment be carried out

The focus of the end point assessment is on the apprentice being able to meet the criteria set out in the Detailed Standard and to be able to demonstrate this through the work that they have done. It takes place in the last 2-3 months of the apprenticeship, once the apprentice has met the Gateway criteria, and consists of 2 assessment methods:

- Portfolio of Evidence
- Professional Discussion

The employer and Training Provider will work with the apprentice to agree the content of the Portfolio and Professional Discussion, providing guidance as to the content, structure etc before the apprentice starts to prepare for the end point assessment. The Training Provider will ensure that the content meets the Assessment Plan requirements.

The two methods of assessment will build up a cumulative picture of how well the apprentice has met the requirements of the Standard, using the assessment criteria that will be developed from the Detailed Standard.

2.1. Portfolio of Evidence

The portfolio contains evidence from real work activity by the apprentice that is likely to have completed towards the end of the apprenticeship and will illustrate the application of the knowledge, skills and behaviours within the Standard synoptically. It will demonstrate the application of knowledge and competence in the work environment. It will also draw on the apprentice’s learning record created during the apprenticeship.

The types of evidence may include written work, small projects, performance review information, workplace observations, case studies, learning record entries, development plan content, emails, customer comments etc. There are likely to be several types of evidence within a portfolio, designed so that they collectively demonstrate that the apprentice has learned and synoptically applied the complete knowledge, skills and behaviours of the Standard. The Portfolio will cover the majority of the standard. Wherever possible, this will be an e-portfolio or other electronic platform. The structure of the Portfolio will be included in the Assessment Tools.

The Portfolio will initially be reviewed by the employer and Training Provider using an assessment template that will be contained within the Assessment Tools. When they are agreed that the apprentice has met or is clearly on track to meet the pass criteria for the Standard, the Portfolio will be sent to the Assessment Organisation for a fully independent assessment. The employer will also provide their rationale for the grade which may include additional information from in house performance management of the apprentice, based on a template that will be included in the Assessment Tools – this will be factored into the decision on the grade by the Assessment Organisation.
2.2. Professional Discussion

The Professional Discussion is a structured interview between the apprentice and the Assessment Organisation’s Assessor (the Assessor), focusing on the softer skills of the Standard (e.g. verbal communication), exploring what has been produced in the Portfolio, how it has been produced and how well they are performing in their role. This enables the assessment as a whole to cover the broad range of knowledge, skills and behaviours from the Detailed Standard.

The purpose of the Professional Discussion is to:

- Explore evidence for areas of the Standard that are best done face to face.
- Clarify any questions that the Assessor has about the evidence submitted in the Portfolio
- Discuss how the apprentice has progressed in their role, what they have done and their approach to work.
- Provide the basis for the Assessor to make the decision about the grade to be awarded.

A structured brief will be provided in the Assessment Tools to be used in the Professional Discussion. This will ensure that consistent approaches are taken and that all key areas are appropriately explored. It may be carried out face to face, or remotely using e.g. video conference or Skype, depending on numbers and locations of apprentices.

The combination of these two assessment methods builds a cumulative picture of performance against the Standard. They require apprentices to demonstrate the application of knowledge, skills and behaviours in an integrated manner to deliver the required outcomes, enabling the Assessor to make an holistic judgement about how well the apprentice meets or exceeds the relevant Standard.

3. Who carries out the assessment

There are three parties involved in the end point assessment – the Employer, Training Provider and Assessment Organisation’s Assessor. Their respective roles are as follows:

<table>
<thead>
<tr>
<th>Assessor</th>
<th>Role</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer</td>
<td>• Brings a view of the apprentice from PM and working with them in the workplace through the apprenticeship</td>
</tr>
<tr>
<td></td>
<td>• Has greatest clarity about whether the apprentice is fully competent in the workplace</td>
</tr>
<tr>
<td></td>
<td>• Reviews the Portfolio and makes a judgment about whether they meet or are likely to meet the standard when Portfolio review and Professional Discussion are complete. Signs off Portfolio to go to Assessor.</td>
</tr>
<tr>
<td></td>
<td>• Provides their view of grade, plus rationale</td>
</tr>
<tr>
<td></td>
<td>• Participates in any discussion of decision by the Assessor if required</td>
</tr>
<tr>
<td>Training Provider</td>
<td>• Brings a view of the apprentice from supporting them through the apprenticeship</td>
</tr>
<tr>
<td></td>
<td>• Brings greater understanding of the assessment process than the employer and hence broader view on competence</td>
</tr>
<tr>
<td></td>
<td>• Reviews the Portfolio and makes a judgment about whether they meet or are likely to meet the standard when Portfolio review and Professional Discussion are complete. Signs off Portfolio to go to Assessor.</td>
</tr>
<tr>
<td></td>
<td>• Provides their view of grade, plus rationale</td>
</tr>
<tr>
<td></td>
<td>• Participates in any discussion of decision by the Assessor if required</td>
</tr>
</tbody>
</table>
Professional Discussion are complete. Signs off Portfolio to go to the Assessor
• Participates in any discussion of decision by the Assessor if required

Assessment Organisation’s Assessor
• Brings a completely independent view to the end point assessment as they have had no engagement with the apprentice until now
• Reviews the Portfolio independently and scores against the assessment criteria
• Conducts the Professional Discussion
• Determines the grade to be awarded to the apprentice
• Chairs any discussion of their decision if Employer / Training Provider disagree and makes the final decision

Within Financial Services, the Professional Bodies own the technical standards and are increasingly taking a leading role in building standards of professionalism in the sector. Line managers also have a regulatory responsibility to the Financial Conduct Authority to ensure that all their people are trained and competent to perform their role. Both parties have a strong vested interest in making the assessment process robust in support of the Assessment Organisation. The volume of apprentices expected to be using this Standard each year will require a large number of assessors and a very streamlined model to be operationally viable and cost effective.

To ensure that any assessor is competent they will be trained in the assessment process (see next section) and will also have to meet certain criteria which may be contained within an occupational CV and will include:

• Understanding of the sector and of the role covered by the apprenticeship.
• Depth of expertise to assess all areas of the Standard.
• Understanding of the qualifications within the apprenticeship.
• Holding, or working towards an assessor qualification.
• No current relationship with the apprentice / employer involved in the assessment.

Any organisation is eligible to deliver assessment services against this standard, by meeting the requirements of the SFA’s Register of Apprenticeship Assessment Organisations. Individual employers must select an organisation from that Register to deliver assessment services for this standard however the Trailblazer Employers strongly recommend that you select a Professional Body to undertake the end point assessment.

4. Quality Assurance - Internal

The responsibility for the robustness of the assessment process is held by the Assessment Organisation. The overall responsibilities of the Assessment Organisation are summarised below:

• Ensures there are robust processes in place to deliver assessments to the required standard and that they are appropriate for the sector
• Develops and maintains a single set of assessment tools that are used by all to carry out assessments
• Provides a panel of individual assessors that meet the requirements set out by the Employers
• Trains and certifies all individual assessors to be able to assess consistently against the Standard
• Applies robust internal quality assurance and verification processes to the assessments, including working together to standardise assessments
• Runs the appeal process for any appeals that arise from assessment decisions
• Reports to the employers on any issues that arise
In taking on the lead role in assessment, the Employers strongly recommend that the Assessment Organisation has:

- Understanding of the sector and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.
- Capability to deliver assessments at the scale and with the levels of service required, giving confidence that this is a strategic part of their business.
- Geographical coverage required.
- Assessors with the requisite background and assessor qualifications to be both credible and effective.
- Robust internal verification and quality assurance processes that can ensure the end point assessment is of the required standard.

In the initial work to create the Assessment Tools, the outputs will be signed off by the Employers to ensure they meet the needs of the sector. The Assessment Organisation will thereafter ensure continuing robustness – independent, consistent, accurate - and report back to the Employers as necessary.

Within our assessment approach, independence is achieved through the end point assessment being carried by the Assessment Organisation. Their Assessor will make a synoptic assessment of each apprentice’s work, including the grade to be awarded, on the basis of evidence supplied in the Portfolio and the Professional Discussion.

The assessment methods described previously are designed to produce assessment outcomes that are consistent and reliable, allowing fair and proper comparison between apprentices employed in different types and sizes of organisations. At the core of this will be the set of Assessment Tools that are used by all assessors and to inform the training that assessors receive. These will be developed as soon as the Assessment Plan is approved and will be held by the Assessment Organisation. The Assessment Organisation will create the tools, materials and techniques to be used in assessment based on this Plan and guidance from employers. These tools will be standardised and approved by the Employers before being trialled and confirmed as suitable for implementation. Particular attention will be paid to ensuring that the tools are consistent and produce comparable results.

All assessors will be required to have the skills and experience outlined in the previous section. They will be trained and approved by the Assessment Organisation to ensure that they are capable of using the tools developed for assessment in a fair and consistent manner to make reliable judgments. The content of this training will be signed off by Employers.

The Assessment Organisation will provide robust validation and quality assurance processes to ensure that all assessments are robust, that they assess fully against the Standard, are undertaken consistently and to the same standard and that the individuals carrying out the assessment have the requisite skills and industry experience. These will be developed as part of the Assessment Tools to ensure that they are consistent across all apprentices. Evidence of this will provided to the Employers. Immediate and appropriate action will be taken where any quality concerns are identified.

5. Quality Assurance – External

External quality assurance of the end point assessment for this apprenticeship standard will be undertaken by the Institute for Apprenticeships.

6. Grading

The Assessor will make the decision on the grade to be awarded to the apprentice based on their scoring of the two components of the end point assessment, the Portfolio and the Professional Discussion. They will also take into consideration the views of the employer as submitted with the Portfolio. The apprentice will be awarded a Pass or Distinction. The Distinction is designed to recognise the small proportion of apprentices who are seen as outstanding employees, regularly going beyond what is required to be competent in the role and seen as having greatest potential for the future.
The exact mechanism for doing this will be developed as part of the Assessment Tools and is likely to be based on the assessment criteria that are developed for each of the learning outcomes in the Detailed Standard. These assessment criteria will specify what is required to achieve a Pass i.e. fully competent in the role. To achieve a Distinction, the apprentice will have to achieve a Distinction in all 4 of Customer Service, Delivering Results, Teamwork, Personal Development. In addition, out of the remaining 6 Skills/Behaviours and the qualification (if one is taken) they will need to achieve a Distinction in 3 of them and a Pass in all of the others.

As the two assessment methods are cumulative, it will be the overall score across both Portfolio and Professional Discussion that determines the grade achieved.

In the event of an appeal against the grade awarded, the Assessment Organisation will carry out a review of the evidence to confirm or modify the grade in line with their standard procedures.

**IMPLEMENTATION**

Whilst the major focus of this Plan is to ensure that it delivers robust and high quality assessments that accurately assess competence against the Standard, the Employers have also considered the practicalities of implementation carefully in the light of the large number of apprenticeships and geographic coverage. The main factors that will make our approach implementable and cost effective at the numbers of apprentices anticipated are:

- The use of two well proven assessment methods that will allow robust determination of competence without requiring a large number of components.
- Engaging an Assessment Organisation to ensure a pool of individual assessors, with assessor qualifications and the capability to carry out the volume of assessment required.
- The ability for assessors to review the Portfolio remotely and hence not incur any travel time or costs.
- The intention to have the Portfolio created and submitted electronically wherever possible.
- The ability for assessors to conduct the Professional Discussion either face to face (where there are significant numbers of apprentices in one geographic area) or remotely using video conference / Skype (where numbers are small). This will also make most effective use of assessor time.
- The use of existing assessment expertise, robust internal and external QA processes to give impartial assessment without the need to engage an additional party and incur additional costs in the assessment.

We are confident that this approach can be used in organisations of any size within the sector, in part through flexing the role of the Training Provider to ensure the totality of the learning, on-programme assessment and guidance on the end point assessment can be delivered.

As this Standard is new, we have no direct evidence of the costs of delivering this assessment approach. However, drawing on the information we have received from Training Providers and Assessment Organisation on the indicative costs of delivering this apprenticeship we believe that up to 20% of the costs will be spent on assessment.
# Appendix 1 – Detailed Standard

<table>
<thead>
<tr>
<th>Knowledge</th>
<th>What is required</th>
<th>Learning Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industry and company understanding</td>
<td>Understands the role their sector plays in Financial Services, the business they work in, the company ‘Values’, professional standards and where their role fits in the business.</td>
<td>Knows the role their sector plays in Financial Service. Knows the business they work in, the company ‘Values’, professional standards and where their role fits in the business.</td>
</tr>
<tr>
<td>Regulatory, Legal and Compliance</td>
<td>Broad understanding of the Financial Services legal and regulatory framework, together with how this applies to their role. Understands specific compliance and risk requirements that apply to their role e.g. Data Protection, Training &amp; Competence, Fraud Prevention, Conduct Risk, Complaints, Information vs Advice</td>
<td>Knows the regulatory and legislative environment of Financial Services and how it applies to their role. Knows specific compliance and risk requirements that apply to their role.</td>
</tr>
<tr>
<td>Products and Services</td>
<td>Overview of the products and services offered to customers by their company, together with a broad understanding of the products and services that they support in their role.</td>
<td>Has a broad understanding of the products and services offered to customers by their company. Has a detailed understanding of the products and services that they support in their role.</td>
</tr>
<tr>
<td>Systems and Processes</td>
<td>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 interact with the wider organisation where applicable.</td>
<td>Knows the systems, tools and processes used in the role, together with the standards to be met. Knows the consequences of not following processes correctly and what action to take.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Skills &amp; Behaviours</th>
<th>What is required</th>
<th>Learning Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service</td>
<td>Delivers excellent service, identifying and meeting or exceeding customer requirements. Supports customers in the use of digital solutions. Initiates contact with customers and builds relationships with them when appropriate. Identifies customer needs and refers where appropriate. Supports the company contribution to the local community, getting involved in activities and building a local network, where appropriate.</td>
<td>Demonstrates a desire to put customers first, in line with the organisation’s culture and values. Able to identify where a customer has a need, understand that need and provide suitable options. Able to support customers with appropriate channel choice. Demonstrates an awareness of local community activities and knows how they can support.</td>
</tr>
<tr>
<td>Delivering Results</td>
<td>Uses company systems and processes to deliver services to customers. Takes the initiative to meet agreed individual and team performance measures in line with company policy, Values, standards and regulatory requirements. Plans and organises their work to meet commitments and performance measures.</td>
<td>Customer transactions / enquiries are processed to the organisation’s standards, using required systems and processes. Takes ownership and commits to delivery. Plans / organises their workload effectively and raises awareness with their manager of any issues / challenges.</td>
</tr>
<tr>
<td>Teamwork</td>
<td>Consistently supports colleagues and collaborates to achieve results. Builds</td>
<td>Consistently supports colleagues and collaborates to achieve results.</td>
</tr>
<tr>
<td>Skills &amp; Behaviours</td>
<td>What is required</td>
<td>Learning Outcomes</td>
</tr>
<tr>
<td>---------------------</td>
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<td>-------------------</td>
</tr>
<tr>
<td></td>
<td>and maintains strong working relationships with own team and other parts of the organisation they deal with. Supports others in the team. Aware of own role within the team and their impact on others.</td>
<td>Builds and maintains good working relationships with colleagues/customers. Aware of own role within the team and their impact on others.</td>
</tr>
<tr>
<td>Communication</td>
<td>Deals effectively with customers and colleagues, showing good interpersonal skills and the ability to communicate well through a range of media e.g. phone, face to face, email, social media. Avoids jargon and uses the correct technical terms where appropriate. Listens well to understand customer needs and is able to adapt their style to their audience.</td>
<td>Demonstrates genuine interest and empathy with customers/colleagues, engaging through jargon free language. Exhibits the ability to listen and adapt their behavioural style.</td>
</tr>
<tr>
<td>Problem Solving</td>
<td>Works to deliver the best customer outcome, in line with company policy, regulation and best practice when handling problems and complaints. Escalates as appropriate.</td>
<td>Able to demonstrate appropriate solutions to deliver the best customer outcome, escalating as required within timescales. Identifies and deals appropriately with complaints following the organisation’s processes and standards.</td>
</tr>
<tr>
<td>Continuous Improvement</td>
<td>Identifies opportunities to improve performance and service; acts on them within the authority of their role. Successfully implements changes that are required.</td>
<td>Able to raise ideas for improvement related to performance and service. Able to implement changes within their own role successfully.</td>
</tr>
<tr>
<td>Personal Development</td>
<td>Seeks feedback and acts on it to improve their performance. Builds their own capability through ownership of their own development, working with their manager. Keeps up to date with relevant changes.</td>
<td>Takes ownership for and seeks ways in which to develop their knowledge and skills within the role.</td>
</tr>
<tr>
<td>Honesty &amp; Integrity</td>
<td>Truthful, sincere and trustworthy in their actions. Shows integrity by doing the right thing. Maintains appropriate confidentiality at all times.</td>
<td>Demonstrates integrity and ethical behaviour in the way they do their job. Treats sensitive information in a confidential way.</td>
</tr>
<tr>
<td>Flexibility</td>
<td>Adapts positively to changing work priorities and patterns when new tasks need to be done or requirements change.</td>
<td>Able to adapt to changing business needs effectively.</td>
</tr>
<tr>
<td>Resilience</td>
<td>Displays energy and enthusiasm in the way they go about their role, dealing positively with setbacks when they occur. Can stay positive under pressure.</td>
<td>Displays energy and enthusiasm, staying positive when under pressure. Deals objectively with setbacks when they occur, learning for the future.</td>
</tr>
</tbody>
</table>