

NATIONAL CERTIFICATE MODULE: UNIT SPECIFICATION**STATEMENT OF STANDARDS****UNIT NUMBER:** 6220023**UNIT TITLE:** CONTRIBUTE TO THE SALES OF PRODUCTS AND SERVICES

Acceptable performance in this unit will be the satisfactory achievement of the standards set out in this part of the specification. All sections of the statement of standards are mandatory and cannot be altered without reference to SQA.

OUTCOME (ELEMENT OF COMPETENCE)

1. MATCH CUSTOMER NEEDS TO FEATURES AND BENEFITS OF PRODUCTS AND SERVICES

PERFORMANCE CRITERIA

- (a) Signals of customer needs are accurately recognised.
- (b) Customer needs are explored thoroughly using probing questions to obtain specific information.
- (c) Where possible solution to customer need is outside own authority, referral is made to appropriate staff in accordance with organisational requirements.
- (d) Features of products and services appropriate to identified needs are explained to customers in terms of benefits.
- (e) Customers' questions are dealt with promptly and efficiently.
- (f) Opportunities are taken to restate needs and match them to features and benefits of products and services.
- (g) Confirmation is obtained that features and benefits match customer needs and expectations.

RANGE STATEMENT

Customers: existing customers; potential customers.

Products and services: non-regulated.

EVIDENCE REQUIREMENTS

All performance criteria must be met.

Evidence must be available to prove that all the variables within the range statements have been included in the assessment.

Competence must be demonstrated consistently over a period of time and supported by evidence from a variety of sources.

Performance evidence of identifying and matching customer needs to suitable non-regulated products and services is required.

Evidence for the knowledge and understanding listed below must be made available where it is not apparent from performance:

- questioning techniques;
- recognising signals of customer need;
- limit of own authority/responsibility to give advice;
- informing and consulting with others;
- documentation to be completed in respect of 'leads';
- limit of own authority in relation to Financial Services Act (FSA);
- features and benefits of non-FSA regulated products;
- limitation of roles of self and colleagues governed by Financial Services Act (FSA);
- features, benefits and advantages of products and services.

OUTCOME (ELEMENT OF COMPETENCE)

2. AGREE THE TERMS OF THE SALE

PERFORMANCE CRITERIA

- (a) All options and alternatives relating to products and services offered to the customer conform to organisational guidelines and legal requirements.
- (b) Range of options relating to an identified product or service is accurately presented to the customer.
- (c) Agreement is reached with the customer on the chosen product or service.
- (d) All agreements are accurately documented and verified with the customer.

RANGE STATEMENT

Customers: existing customers; potential customers.

EVIDENCE REQUIREMENTS

All the performance criteria must be met.

Evidence must be available to prove that all the variables within the range statement have been included in the assessment.

Competence must be demonstrated consistently over a period of time and supported by evidence from a variety of sources.

Performance evidence of agreeing the terms of the sale with both existing and potential customers is required.

Evidence for the knowledge and understanding listed below must be made available where it is not apparent from performance:

- reaching agreement;
- overcoming objections;
- options within the products or services which require customer agreement;
- available options;
- limit of own authority in respect of Financial Services Act (FSA);
- features, benefits and advantages of products and services.

ASSESSMENT

In order to achieve this unit, candidates are required to present sufficient evidence that they have met all the performance criteria for each outcome within the range specified. Details of these requirements are given for each outcome. The assessment instruments used should follow the general guidance offered by the SQA assessment model and an integrative approach to assessment is encouraged. (See references at the end of support notes).

Accurate records should be made of the assessment instruments used showing how evidence is generated for each outcome and giving marking schemes and/or checklists, etc. Records of candidates' achievements should be kept. These records will be available for external verification.

SPECIAL NEEDS

In certain cases, modified outcomes and range statements can be proposed for certification. See references at end of support notes.

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NATIONAL CERTIFICATE MODULE: UNIT SPECIFICATION**SUPPORT NOTES****UNIT NUMBER:** 6220023**UNIT TITLE:** CONTRIBUTE TO THE SALES OF PRODUCTS AND SERVICES**SUPPORT NOTES:** This part of the unit specification is offered as guidance. None of the sections of the support notes is mandatory.**NOTIONAL DESIGN LENGTH:** SQA allocates a notional design length to a unit on the basis of time estimated for achievement of the stated standards by a candidate whose starting point is as described in the access statement. The notional design length for this unit is 40 hours. The use of notional design length for programme design and timetabling is advisory only.**PURPOSE** This unit forms part of the SVQ in Banking level II and is designed to certificate competence in the workplace.

SQA publishes summaries of NC units for easy reference, publicity purposes, centre handbooks, etc. The summary statement for this unit is as follows:

This unit will help you to develop skills in matching customer needs to a bank's products and services and reaching agreement with the customer on the chosen product or service. This will include completing and verifying all necessary documentation.

CONTENT/CONTEXT Outcome 2 - Performance criteria (a), (b) and knowledge and understanding - 'Options' relate to the variables within a product or service eg statement frequency or size of cheque book.

Performance criterion (a) - 'Alternatives' relate to the different products and services.

The essential knowledge and understanding, identified by the lead body to underpin competent performance is listed below.

Corresponding to Outcomes 1-2:

1.
 - questioning techniques;
 - recognising signals of customer need;
 - limit of own authority/responsibility to give advice;
 - informing and consulting with others;
 - documentation to be completed in respect of 'leads';
 - limit of own authority in relation to Financial Services Act (FSA);
 - features and benefits of non-FSA regulated products;
 - limitation of roles of self and colleagues governed by Financial Services Act (FSA);
 - features, benefits and advantages of products and services.

2.
 - reaching agreement;
 - overcoming objections;
 - options within the products or services which require customer agreement;
 - available options;
 - limit of own authority in respect of Financial Services Act (FSA);
 - features, benefits and advantages of products and services.

APPROACHES TO GENERATING EVIDENCE Evidence gathering from the workplace will be the preferred method although candidates will be able to provide evidence of competence using a variety of methods.

Demonstration of competence will require a combination of skills and related knowledge, in purposeful and recognisable tasks. Consistent demonstration of competence is of prime importance in determining whether the standards, which are incorporated within this unit, have been achieved.

Assessment should:

- recognise and take account of all prior achievement and experience;
- provide valid assessment of the outcome (element of competence) specified and include the performance criteria indicated;
- ensure that every outcome is assessed. Assessment will normally need to be carried out more than once to ensure that competence is firmly established; consistency of performance should be a prime consideration;
- provide a progressive, cumulative record of an individual's performance which can be used at regular progress reviews;
- incorporate assessment of performance in real work-based situations for as large a proportion of the activities as possible;
- be appropriate to the performance being assessed, a variety of assessment methods will be needed;
- use systems and procedures which are rigorous and as economical to operate as possible;
- be as a 'whole', that is, integrated across outcomes and units where possible.

Assessment Through Simulation

Workplace Activities

The "workplace" is where naturally occurring activities, with all the attendant relationships, constraints, time and other pressures, are carried out, within the total working environment of an organisation.

Simulation

Naturally occurring evidence in the workplace is the first choice for assessment. Simulation will normally be a second choice mode of assessment, which must be carefully designed/undertaken. Only high quality simulations which reflect the reality of a true work environment with its attendant constraints/pressures are acceptable.

Simulation may take two forms:

- (i) Structured activity carried out in the workplace for the purpose of assessment. Facilities, equipment and materials available in the workplace will be used and normal workplace conditions, eg relationships, constraints and pressures, introduced.
- (ii) Structured activity carried out in realistic working conditions outside the workplace. Working conditions should reflect those found in the workplace and include facilities, equipment and materials used in the workplace for the activities being assessed. It will also include relationships, constraints and pressures met in the workplace.

When assessing through simulated activities the following guidelines should be observed:

- (a) The simulation must enable the candidate to carry out activities to the specified standards.
- (b) The activities must be those which would be carried out in the workplace.
- (c) The activity must provide a complete working situation.
- (d) Simulated activities must reflect working practices, eg constraints, time and other work pressures, contingencies, work patterns, demands on personal responsibility and accountability in the job role.
- (e) Paper-based exercises, eg projects, assignments, case studies, may contribute towards evidence of competence but must not form the main evidence.

ASSESSMENT PROCEDURES Evidence could be collected for this unit from any area of the office in which the candidate meets or has contact with customers with regard to sales.

Sources of evidence to achieve the above may include:

Outcome 1 Performance evidence of:

- following up leads from colleagues;
- making follow-up calls to customers after a mail shot;
- responding to customers who request information about products and services face-to-face, by telephone or by correspondence;
- general interaction with customers.

Products of candidate's work/achievements:

- referral information;
- records of discussions with customers;
- letters to customers.

Other forms of evidence:

- candidate's account of competence;
- witness testimony;
- candidate's response to questions.

Outcome 2 Performance evidence of:

- following up leads from colleagues;
- follow-up calls to customers after a mail shot;
- customers who request information about products and services face-to-face, by telephone or by correspondence;
- general interaction with customer.

Products of candidate's work/achievements:

- completed service/product application forms;
- letters to customers;
- own sales performance data.

Others forms of evidence:

- candidate's account of competence;
- witness testimony;
- candidate's response to questions.

PROGRESSION This unit forms part of the SVQ in Banking level II. Successful completion of this award could lead to further qualifications in this area, such as, the SVQ in Banking level III and entrance to the Chartered Institute of Bankers in Scotland's Certificate of Finance.

RECOGNITION Many SQA NC units are recognised for entry/recruitment purposes. For up-to-date information see the SQA guide 'Recognised and Recommended Groupings'.

REFERENCES

1. Guide to unit writing.
2. For a fuller discussion on assessment issues, please refer to SQA's Guide to Assessment.
3. Procedures for special needs statements are set out in SQA's guide 'Students with Special Needs'.
4. Information for centres on SQA's operating procedures is contained in SQA's Guide to Procedures.
5. For details of other SQA publications, please consult SQA's publications list.

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