



# Assessor's Guidelines for the SVQ4 Banking at SCQF level 8

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# About this guide

This guide provides some practical examples of how to assess your candidates for the **SVQ4 Banking SCQF level 8**. You may be able to think of other ways of assessing your candidates and recording your decisions about their competence.

Using assessments based on these examples does not guarantee successful verification — it is still your responsibility to ensure that internal quality assurance procedures are followed.

# Introduction

This introduction provides a brief overview of SVQs and how they are assessed in the workplace. If you are already familiar with the concept of SVQs, you may wish to go to the next section.

## About SVQs and the SCQF

Scottish Vocational Qualifications (SVQs) are work-based qualifications which set the level of occupational competence for each sector of the economy and are usually delivered in the workplace or in partnership with a college or other training provider. The qualifications have been designed by standards-setting bodies made up of experienced practitioners who represent employers, professional bodies, trade unions, education and voluntary organisations.

Each standards-setting body is responsible for developing national standards which define *what* employees (or potential employees) must be able to do, *how well*, and *in what circumstances*, to show that they are competent in their work.

Each SVQ which a standards-setting body develops has to fit into a broad framework which allows qualifications in the UK and throughout Europe to be compared.

There are SVQs for nearly all occupations in Scotland and they are available at SVQ levels 1–5. SVQs are currently notionally placed in the SCQF as the individual SVQs may be at differing SCQF levels and have differing amount of credit points, depending on the structure and context of the SVQ. SVQs are a means of recognising the skills and knowledge people need in employment, ie job competence. Successful completion of an SVQ provides clear evidence that the learner works to nationally recognised occupational standards.

Each Unit defines one aspect of a job or work-role, and says what it is to be competent in that aspect of the job. To be awarded a full SVQ, candidates must achieve each of the SVQ Units which make it up by demonstrating that they are competent in that aspect of the job. The Units which make up the SVQ can also be taken as freestanding awards. Some SVQs or SVQ Units are incorporated into other awards or programmes including HNCs and Modern Technical Apprenticeships.

## Explanation of levels

<b>SVQ1 (SCQF level 4)</b>	Competence involves the application of knowledge and skills in the performance of a range of varied work activities, most of which may be routine or predictable.
<b>SVQ2 (SCQF level 5)</b>	Competence involves the application of knowledge and skills in a significant range of varied work activities, performed in a variety of contexts. At this level, there will be activities, which are complex or non-routine and there is some individual responsibility and autonomy. Collaboration with others, perhaps through membership of a work group or team, may often be a requirement.
<b>SVQ3 (either SCQF level 6 or 7)</b>	Competence involves the application of knowledge and skills in a broad range of varied work activities, most of which are complex and non-routine. There is considerable responsibility and autonomy, and control or guidance of others is often present.
<b>SVQ4 (either SCQF level 8 or 9)</b>	Competence involves the application of knowledge and skills in a broad range of complex technical or professional work activities, performed in a wide variety of contexts and with a substantial degree of personal responsibility and autonomy. Responsibility for the work of others and the allocation of resources is often present.
<b>SVQ5 (SCQF level 11)</b>	Competence involves the application of skills and a significant range of fundamental principles across a wide and often unpredictable variety of contexts. Very substantial personal autonomy and often significant responsibility for the work of others and for the allocation of substantial resources feature strongly, as do personal accountability.

For further information on SCQF go to [www.scqf.org.uk](http://www.scqf.org.uk).

## How are standards defined in SVQs?

All SVQs consist of standards which can be broken down into various parts.

**Units** define the broad functions carried out in the sector, and are made up of a number of **Elements**. These **Elements** describe the activities which employees have to perform, and will require candidates to demonstrate certain skills or Knowledge and Understanding.

The quality of performance in what people must be able to do — how well they have to perform — is described by **Performance Criteria**. These may also be called **statements of competence** or **what candidates should do**.

The section on **Knowledge and Understanding** says what candidates must know and understand, and how this knowledge applies to their jobs.

You may also come across standards containing statements on **scope**. These statements could, for example, list the equipment that candidates are expected to be familiar with and use in their occupational area.

Increasingly, you may see changes to this format as standards become more user-friendly and are written in plain English. For example, there may be some standards containing **Range Statements** or **Evidence Requirements**, but over time these should disappear. You may, however, find that information on the context, nature and amount of evidence which is required to prove competence (which used to be given in Range Statements and Evidence Requirements) is now defined in the **assessment guidance** for the qualification. Assessment guidance is drawn up by the awarding body and is packaged along with the standards to form the SVQ.

## Who is involved in SVQs?

There are several roles:

- ◆ **the candidate** the person who wants to achieve the SVQ (eg an employee)
- ◆ **the assessor\*** the person who assesses the candidates and decides if they are competent (eg supervisor)
- ◆ **the internal verifier\*** an individual nominated by the centre (eg a company) who ensures that assessors apply the standards uniformly and consistently (eg supervisor's line manager)
- ◆ **the External Verifier\*** an individual appointed by SQA who ensures that standards are being applied uniformly and consistently across all centres offering the SVQ

\*Assessors and verifiers in centres will be asked by SQA to prove they have the appropriate occupational competence to assess and verify the SVQ. Occupational competence has been defined by the standards-setting body in the Assessment Strategy for this SVQ(s) — see SQA’s website: [www.sqa.org.uk](http://www.sqa.org.uk).

Assessors and verifiers are also expected to obtain an appropriate qualification in assessment and verification — this can be the Learning and Development Units (the national standards for assessment and verification), or an alternative qualification which SQA also recognises.

## **The steps involved in assessing a candidate for an SVQ**

In deciding whether a candidate should achieve an SVQ, you will go through these stages:

- ◆ planning for assessment
- ◆ generating and collecting evidence of the candidate’s competence in the Units
- ◆ judging the evidence of the candidate’s ability and making an assessment decision based on the evidence
- ◆ recording the assessment decision and the candidate’s achievement

# 1 The SVQ4 Banking SCQF level 8

The SVQ in Banking has been developed by the Financial and Legal Skills Partnership (FLSP) and is intended for people working within the banking sector.

These people will be working in the Banking sector either in a customer facing role or within a specialist team. They may be carrying out lending activities, operations/service activities, customer relationship management, business development or audit roles. They will require specialised skills and knowledge relating to regulatory requirements, professional standards of ethics, codes of practice, company policies and procedures and in technical areas such as operations management, lending, the oversight of service delivery, business development, risk management. They will most likely be responsible for a team which will comprise of members who are developing or already possess similar specialised skills and knowledge.

The SVQ is designed to be assessed in the workplace, or in conditions of the workplace. Examples of the settings or centres in which the SVQ is likely to be delivered include Retail Operations/Branch and Service Centre networks, Corporate Lending Departments, Business Relationship Management Centres and Internal Audits/Risk Functions.

## Structure of the SVQs

This section lists the Units which form the SVQ4 Banking at SCQF level 8. There are two pathways that a candidate can follow to achieve this award and candidates should determine, in discussion with their assessor and development manager which pathway is most appropriate to them.

### 1 Branch Management Pathway

Candidates must complete a total of **10** Units which must include — **five** mandatory Units — plus at least **two** further and different Units from the optional group Financial Services Branch Management and Commercial Customers and **three** further and different Units from the optional group Leadership and Management and Working with Colleagues/Customer Service Cross Sector Units.

### 2 Business and Commercial/Customer Relationship Management Pathway

Candidates must complete a total of **nine** Units which must include — **four** mandatory Units — plus at least **two** further and different Units from the optional group Financial Services Branch Management and Commercial Customers and **three** further and different Units from the optional group Leadership and Management and Working with Colleagues/Customer Service Cross Sector Units.

## Mandatory Units

### Branch Management pathway

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H680 04	8	5	FSPBCRM01	Manage Your Own Performance, Personal Development and Banking Industry Awareness
H681 04	9	12	FSPBCRM02	Maximise Business Opportunities Within a Financial Services Environment
H69E 04	8	10	FSPBCRM03	Engage With Your Team in Progressing Business Development Opportunities in a Financial Services Environment
H5XS 04	8	9	BA2	Provide Leadership in Your Area of Responsibility
H683 04	7	8	DB1	Build Teams

### Business and Commercial/Customer Relationship Management (CRM) pathway

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H680 04	8	5	FSPBCRM01	Manage Your Own Performance, Personal Development and Banking Industry Awareness
H681 04	9	12	FSPBCRM02	Maximise Business Opportunities Within a Financial Services Environment
H684 04	9	12	FSPBCRM04	Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers
H685 04	9	12	FSPBCRM08	Manage Risk for Financial Services Customers Within Your Area of Responsibility

**Optional group — Financial Services Branch Management and Commercial Customers**

<b>SQA ref</b>	<b>SCQF level</b>	<b>SCQF credit points</b>	<b>SSC ref</b>	<b>Title</b>
H686 04	8	10	FSPBCRM05	Lead and Engage Your Team in the Monitoring and Evaluation of Business Development Within a Financial Services Environment
H687 04	8	9	FSPBCRM06	Build Professional Networks in a Financial Services Environment
H688 04	10	14	FSPBCRM07	Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment
H685 04	9	12	FSPBCRM08	Manage Risk for Financial Services Customers Within Your Area of Responsibility <sup>1</sup>
H68A 04	8	10	FSPBCRM09	Research and Develop New Commercial Customers within a Financial Services Environment
H68B 04	9	11	FSPBCRM10	Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment
H68C 04	9	13	FSPBCRM11	Monitor the Quality of Lending Within Your Area of Responsibility
H68D 04	7	8	B8	Review and Respond to the Client's Changing Financial Needs and Circumstances

<sup>1</sup> Branch Management pathway only

**Optional group — Leadership and Management and Working with Colleagues/Customer Service Cross Sector Units**

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H68E 04	8	11	BA9	Develop Operational Plans
H422 04	10	12	CA1	Identify and Evaluate Opportunities for Innovation and Improvement
FM4X 04	8	11	CA4	Implement Change
H58V 04	9	12	DD2	Develop and Sustain Productive Working Relationships With Stakeholders
H5XR 04	9	14	DA2	Recruit, Select and Retain People
H68F 04	8	5	SLS25	Plan and Resource the Work of the Sales Team
H58X 04	7	14	DB4	Manage People's Performance at Work
H68G 04	7	5	DB8	Manage Conflict in Teams
H68H 04	7	4	DD6	Lead Meetings to Achieve Specific Objectives
H69F 04	6	5	DC5	Help Individuals Address Problems Affecting Their Performance
H68K 04	7	11	EA4	Manage Budgets
H42A 04	11	8	EC2	Manage Information, Knowledge and Communication Systems
H68L 04	11	12	FD1	Develop a Customer Focused Organisation
H68M 04	6	9	FD3	Manage Customer Service
H69E 04	8	10	FSPBCRM03	Engage With Your Team in Progressing Business Development Opportunities in a Financial Services Environment <sup>2</sup>
H686 04	8	10	FSPBCRM05	Lead and Engage your Team in the Monitoring and Evaluation of Business Development Within a Financial Services Environment <sup>2</sup>

<sup>2</sup> CRM pathway only

## **An Assessment Strategy for the SVQ**

As part of their/its review of the SVQ, the standards-setting body Financial and Legal Skills Partnership (FLSP) has developed an Assessment Strategy which defines a range of requirements:

- ◆ the occupational expertise of assessors and verifiers
- ◆ definition of the workplace
- ◆ two models of independent assessment or external quality control — a standard model involving assessors and verifiers to hold appropriate qualifications and an Employer equivalent training model — this model recognises that managers and supervisors may have developed equivalent skills and understanding through the employment context to enable them to take on assessor and internal verifier roles without holding the specified qualifications for assessors and/or internal verifiers in addition to demonstrating relevant occupational experience

The relevant parts of the Assessment Strategy are published on SQA's website ([www.sqa.org.uk](http://www.sqa.org.uk)), and both SQA and centres must comply with these requirements.

## **Why would people be interested in the SVQ?**

People will take SVQs for a variety of reasons: to gain promotion, to prove their job competence, or for personal development. There will be other reasons too. One of the first things to do is to find out why your candidates want to do the SVQ, and to advise them of the appropriateness of the qualification. If anyone is acting as a coach or mentor to your candidates, they might help you to do this.

# How do candidates begin?

## Choosing the SVQ

You should make sure that candidates get guidance before starting out on an SVQ — they need advice to ensure that their existing job remit, skills, experience, and their plans for progression, are matched to the SVQ selected. It does not have to be you as the assessor, who carried out the matching process, but whoever has responsibility for this should ensure that the assessment opportunities available to the candidate are also considered.

### Example 1

Sam is one of two managers in a large retail branch of a high street bank. He has completed some professional Banking exams and in addition holds the SVQ2 and 3 Providing Financial Services. Sam has always enjoyed building portfolios of evidence to prove his competence and enjoys reflecting on how his role aligns to recognised national standards. He has therefore decided to embark on the SVQ4 in Banking. Sam has recently had discussions with his Regional Manager and it has been confirmed that his talents do indeed lie in Branch Banking and it is planned to move him to be the sole manager of a branch being opened in a newly built large shopping centre.

Sam will complete the Branch Management Pathway of the SVQ4 Banking. He will complete the mandatory Units:

- ◆ Manage Your Own Performance, Personal Development and Banking Industry Awareness (H680 04)
- ◆ Maximise Business Opportunities Within a Financial Services Environment (H681 04)
- ◆ Engage With Your Team in Progressing Business Development Opportunities in a Financial Services Environment (H69E 04)
- ◆ Provide Leadership in Your Area of Responsibility (H5XS 04)
- ◆ Build Teams (H683 04)

Sam's business objectives are to establish the new branch and develop opportunities within the shopping centre as well as ensuring the effective working of his newly formed team, some of which he will have to recruit.

With this in mind, he selects as his two options from Optional group — Financial Services Branch Management and Commercial Customers:

- ◆ Lead and Engage Your Team in the Monitoring and Evaluation of Business Development within a Financial Services Environment (H686 04)
- ◆ Build Professional Networks in a Financial Services Environment (H687 04)

His options from Optional group — Leadership and Management and Working with Colleagues/Customer Service Cross Sector Units will be:

- ◆ Recruit, Select and Retain People (H5XR 04)
- ◆ Manage People's Performance at Work (H58X 04)
- ◆ Manage Customer Service (H68M 04)

Sam's bank uses the Employer Equivalent Training Model and his Regional Manager will act as his assessor. She agrees with Sam that (where possible) an integrated approach to assessment will be used, ie evidence demonstrating competence in one Unit can be used to match Evidence Requirements for another Unit(s). As was the case with his previous VQ, Sam will use an electronic online portfolio to gather evidence but in addition, they will make use of professional discussions to support a large part of the evidence generation.

## **Example 2**

Michelle works in the Corporate Department of an International Bank where she has a portfolio of commercial clients in the food production sector and in addition she supports the assessment of new client propositions across several sectors as a member of the lending review team. She has a small team working for her, focussed on supporting existing clients, liaising with other departments to maximise the effectiveness of the service provided to these clients and identifying potential new clients in the sector. Michelle entered the Bank as part of their Graduate Talent scheme and has completed some professional banking examinations and in-house accredited compliance assessments. She has decided to complete the SVQ4 in Banking as she wants to hold a qualification that evidences her work based competence.

Michelle will complete the Business and Commercial/Customer Relationship Management (CRM) Pathway of the SVQ4 Banking. She will complete the mandatory Units:

- ◆ Manage Your Own Performance, Personal Development and Banking Industry Awareness (H680 04)
- ◆ Maximise Business Opportunities within a Financial Services Environment (H681 04)
- ◆ Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers (H684 04)
- ◆ Manage Risk for Financial Services Customers Within Your Area of Responsibility (H685 04)

Michelle's business objectives are to retain existing clients whilst improving the quality of the lending portfolio and to grow the value of her portfolio to the bank each year. This year, she will also be responsible for chairing two Lending Risk groups that report into the Corporate Office Risk Committee.

With this in mind, she selects as her options from Optional group — Financial Services Branch Management and Commercial Customers:

- ◆ Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment (H688 04)
- ◆ Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment (H68B 04)

Her options from Optional group — Leadership and Management and Working with Colleagues/Customer Service Cross Sector units will be:

- ◆ Develop and Sustain Productive Working Relationships With Stakeholders (H58V 04)
- ◆ Lead Meetings to Achieve Specific Objectives (H68H 04)
- ◆ Engage With Your Team in Progressing Business Development Opportunities in a Financial Services Environment (H69E 04)

The International Bank has contracted in assessment services from a major assessment provider. In addition, Michelle's manager has confirmed he will act as an in-house mentor and will be able to provide witness testimonies and support any professional discussions as required.

The assessor agrees with Michelle that (where possible) an integrated approach to assessment will be used, ie evidence demonstrating competence in one Unit can be used to match Evidence Requirements for another Unit(s).

### **Example 3**

Raj and Ella have recently joined a retail bank as part of a recruitment exercise. They both joined a rival bank from school and have worked their way up through the organisation, but neither has undertaken any formal study in recent years. Their new employer places a strong emphasis on externally accredited staff development and both Raj and Ella have decided that an SVQ4 Banking would be the best option for them as they do not wish the pressure of sitting more exams just now. Both Raj and Ella will be working in the Regional Lending Offices leading teams supporting new business development and account management activities with new small business customers. They will be in this role for the next nine months but are unsure where their longer term careers with their new employer might take them and so they are unsure which pathway to pursue.

After discussion with their Development Manager they decide that they will choose Units which will keep their options open at this stage. They therefore decide to start with the following Units:

- ◆ Manage Your Own Performance, Personal Development and Banking Industry Awareness (H680 04)
- ◆ Maximise Business Opportunities Within a Financial Services Environment (H681 04)
- ◆ Engage With Your Team in Progressing Business Development Opportunities in a Financial Services Environment (H69E 04)

- ◆ Lead and Engage Your Team in the Monitoring and Evaluation of Business Development Within a Financial Services Environment (H686 04)
- ◆ Manage Risk for Financial Services Customers Within Your Area of Responsibility (H685 04)

The Bank operates as an Approved Centre and has its own in-house assessors and verifiers who can support Raj and Ella through the award. There is already in place a cross matching template which shows where in-house activities such as the company's externally accredited training programmes and the performance management system can be used as evidence for some of the Units that have been selected. The assessor will also use Professional Discussions to support the assessment process.

The assessor agrees with Raj and Ella that (where possible) an integrated approach to assessment will be used, ie evidence demonstrating competence in one Unit can be used to match Evidence Requirements for another Unit(s).

One year later, Raj and Ella have completed the first five units of their award and they have also decided where they see their longer term career path developing in the Bank. Raj continues to work within a Head Office Credit Portfolio role, but Ella has moved into Retail Banking where she now manages a retail branch. Both will complete their SVQ4 using different pathways and you can see from the table below how the Units they have already completed (shown in bold italics) fit into this.

Ella Branch Management Pathway	Raj CRM Pathway
Mandatory Units	
<b><i>Manage Your Own Performance, Personal Development and Banking Industry Awareness</i></b>	<b><i>Manage Your own Performance, Personal Development and Banking Industry Awareness</i></b>
<b><i>Maximise Business Opportunities Within a Financial Services Environment</i></b>	<b><i>Maximise Business Opportunities Within a Financial Services Environment</i></b>
<b><i>Engage With Your Team in Progressing Business Development Opportunities in a Financial Services Environment</i></b>	Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers
Provide Leadership in Your Area of Responsibility	<b><i>Manage Risk for Financial Services Customers Within Your Area of Responsibility</i></b>
Build Teams	
Optional group — Financial Services Branch Management and Commercial Customers	
<b><i>Manage Risk for Financial Services Customers Within Your Area of Responsibility</i></b>	Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment
Build Professional Networks in a Financial Services Environment	Monitor the Quality of Lending Within Your Area of Responsibility
Optional group — Leadership and Management and Working with Colleagues/Customer Service Cross Sector Units will be	
<b><i>Lead and Engage Your Team in the Monitoring and Evaluation of Business Development within a Financial Services Environment</i></b>	<b><i>Engage With Your Team in Progressing Business Development Opportunities in a Financial Services Environment</i></b>
Manage People's Performance at Work	<b><i>Lead and Engage Your Team in the Monitoring and Evaluation of Business Development Within a Financial Services Environment</i></b>
Manage Customer Service	Develop and Sustain Productive Working Relationships with Stakeholders

Therefore, in this example you can see that there is considerable flexibility between the two pathways and career transitions between retail branch roles and CRM roles can be accommodated within the Award structure.

## 2 Preparing to assess the SVQ

This section offers practical advice on how to begin to go about assessing your candidates for the SVQ. This advice is offered as examples of good practice — you may develop your own approaches to assessing your candidates which also work well.

### Your role and your candidate's role

Assessing the SVQ will involve several stages. Both you and the candidate should be clear on your roles in the assessment process before you begin.

#### Your role

- ◆ ensure candidates understand what is to be assessed and how it is to be assessed
- ◆ ensure the conditions and resources required for assessment are available
- ◆ help candidates to identify and gather evidence
- ◆ observe and record candidates carrying out the activities described in the standards — records should say what has been observed, how it was carried out, and what it demonstrates
- ◆ assess products of the candidate's own work
- ◆ question candidates and record results
- ◆ help candidates to present evidence
- ◆ authenticate the evidence candidates provide
- ◆ judge evidence and make assessment decisions
- ◆ identify gaps or shortfalls in candidates' competence
- ◆ provide feedback to candidates throughout the assessment process
- ◆ record achievement

#### Candidates' role

- ◆ prepare for assessment — become familiar with the standards, what is to be assessed and how it is to be assessed
- ◆ help to identify sources of evidence and how these could be assessed
- ◆ carry out activities, and/or produce products of own work, and/or answer questions
- ◆ gather and present evidence
- ◆ receive and act on feedback from the assessor

## Planning

In planning for assessment, you will find it helpful to meet with your candidate and plan what is to be assessed, in what way, and when and where the assessment is to take place. This discussion can be confirmed in the form of an agreed assessment plan between you and your candidate.

You should treat assessment plans as working documents — they can be updated and changed as you review progress with your candidate.

As you are planning assessment, don't forget to make the most of opportunities to *integrate* assessment. This means planning to assess an activity which draws on the contents of different Units. Many activities carried out by candidates in the Banking industry as part of their day to day work will generate evidence for more than one Unit in this SVQ. Depending on the activities being assessed and the Units selected by the candidate/their organisation it is feasible that an activity could generate evidence for a number of Units being assessed. The assessor and candidate have to decide the level of integration in a portfolio — it can be as few as two Units or it could be as many as all Units in the award.

To support the maximisation of integration, all the exemplars in these Guidelines are based on integrating assessment across four Units but the templates can be adapted to support assessment for a fewer or larger number of Units if desired.

In Banking organisations, there is usually a wealth of existing evidence that the candidate will have generated as part of the organisation's performance management and compliance processes and you should encourage the maximum reuse of this existing evidence. In addition, many candidates will be part of Continuing Professional Development schemes regulated by Professional Bodies which can provide evidence for the mandatory Unit Manage Your Own Performance, Personal Development and Banking Industry Awareness (H680 04).

As an assessor, you should identify whether some cross matching templates are in place and, if not, you should consider developing these in consultation with the candidate and their manager as this will not only help the candidate(s) you are working with now, but future candidates working towards the award you are assessing.

You should bear in mind that Banking organisations have very strict rules about copying of evidence (forms, reports, records of conversations, letters or e-mails to customers, etc) from their systems and it is unlikely that this will be permitted. Therefore as an assessor, you will have to be prepared to review products of evidence online and support the candidate to ensure they include the right level of recording and cross referencing to work held elsewhere in their portfolio of evidence.

If you are a new assessor working towards your Learning and Development Units (the national standards in assessment and verification) you will need copies of completed assessment plans as part of your evidence.

To help you plan for assessment, we have produced an excerpt from an integrated assessment plan for an SVQ where four of the Units in the SVQ are considered as an assessment activity is undertaken. You can increase or decrease the number of Units reviewed depending on the content of the Unit and the extent to which integration is feasible.

You will notice that we have included spaces to enter dates when the assessment plan has been reviewed. Any gaps identified during these reviews should be discussed with your candidates and noted for action in an update to the assessment plan.

Given that observation can be dependent on the business situation of the day (ie types of business being undertaken) not all the potential evidence will actually be generated during the assessment event, but you can see there is scope for a significant range of performance criteria, behaviours or knowledge to be evidenced as you assess candidates. As you work through the assessment process, your later plans are likely be more Unit specific, focusing on highlighting the gaps you plan to cover, but at the outset, you are likely to find a more generic plan will enable you to maximise the amount of evidence you can capture from a single observation. Such early progress will also be motivational for the candidate.

We have based all the exemplar forms on example 2 involving Michelle Brady which was outlined earlier. Michelle will be completing four Units closely aligned to her Portfolio work with corporate customers:

- ◆ Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers (H684 04)
- ◆ Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment (H688 04)
- ◆ Manage Risk for Financial Services Customers Within Your Area of Responsibility (H685 04)
- ◆ Work with Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment (H68B 04)

The exemplars will be based on the integration of assessment across these four Units. There will of course be other opportunities for Michelle and her assessor to identify further opportunities to reuse some of this evidence in the remaining Units she is completing using an electronic portfolio.

## Assessment plan

Units	
Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers	(H684 04)
Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment	(H688 04)
Manage Risk for Financial Services Customers Within Your Area of Responsibility	(H685 04)
Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment	(H68B 04)

Date of planned assessment	Activities	Method of assessment/ Sources of evidence	Provides potential evidence for						
			H684 04	H688 04	H685 04	H68B 04			
6/01/14	Assessor to observe candidate during review meeting with customer (details on file) — customer has consented to observation	Observation	P1-12 K6-21 B1-2	P1-3 K1-3, 13-24 B1-4		P1-3 K3, 5-6			
	Assessor to review the LMN Foods PLC meeting preparation notes prepared by the candidate	Products	P1-2,6 K3-7, 9-21	P1 K1-21					
	Assessor to review three Lending Proposals that have been submitted for Risk Group sanction by the candidate. Candidate to ensure all documentation relating to this is available for review	Products	P1-6, 11-12 K3-7, 9-21 B1-2	P1-10, 15-17 K1-21 B1-4					
	Assessor to review three monthly risk reviews completed by the candidate for different customer. Candidate to ensure all documentation relating to this is available for review	Products	P6 K3-7, 9-21 B1-2	P13,17 K7,9, 11, 21-24 B1-4	P1-2, 4-15 K1-16 B1-3				

<b>Assessor's signature</b>	<u>Chris Allen</u>	<b>1st review due</b>	<u>1<sup>st</sup> March 2014</u>
<b>Candidate's signature</b>	<u>Michelle Brady</u>	<b>2nd review due</b>	<u>1 May 2014</u>
<b>Date of agreement</b>	<u>17<sup>th</sup> December 2013</u>	<b>Date of completion</b>	<u>Target date 1 September 2014</u>

## Selecting methods of assessment

The methods of assessment you use should be valid, reliable and practicable.

- ◆ By *valid* we mean that the assessment method should be appropriate to the standards.
- ◆ By *reliable* we mean that the assessment method should ensure consistent results when used with different candidates, different assessors and on different occasions.
- ◆ By *practicable* we mean that the method ensures that the assessment makes best use of available resources, equipment and time.

Before you assess a candidate, you must make sure that the methods of assessment you have chosen to use, along with any assessment materials (such as questions and sample answers) have been agreed within your centre through its system of internal quality assurance. This system is often called *internal verification* — its purpose is to help to ensure that assessment methods are valid, reliable and practicable.

There are both benefits and challenges when you are assessing SVQs in the workplace, or in conditions of the workplace. When you select methods of assessment, you should try to offer the candidate the benefits of workplace assessment and minimise any potential difficulties.

The benefits might be:

- ◆ candidates can be assessed in the workplace — cost and time involved can be minimised
- ◆ good rapport/relationships can be built between assessor and candidates
- ◆ assessment can progress at the candidates' own pace
- ◆ flexibility of planning assessment to fit the needs of those involved in the process
- ◆ no formal assessment necessary as credit is given on performance
- ◆ familiarity of work environment and tasks to be carried out
- ◆ support of other experienced staff
- ◆ promotes confidence and loyalty
- ◆ useful part of job training and development

The challenges might be:

- ◆ pressures of work
- ◆ confidentiality issues including organisation restrictions on accessing client information
- ◆ interference/disruptions from surroundings
- ◆ lack of opportunity to gather evidence in the workplace at a given point in time
- ◆ lack of privacy
- ◆ time constraints
- ◆ sufficiency of access for assessors
- ◆ organising assistance from others involved in the assessment process

## Example

You might agree with a candidate working in a retail branch who has to demonstrate how they run weekly meetings to review the latest performance statistics relating to business development activities, this could be carried out by **observation** of a meeting. If you are an assessor who is working alongside the candidate you should be well placed to observe the candidate's performance, perhaps using a prepared checklist, and to question the candidate about the situation afterwards.

In some situations in Banking organisations candidates may be undertaking work in call centres involving call monitoring. At managerial level, live call monitoring will not be able to be handled as a planned assessment as managers will only handle calls escalated to them in given situations. To allow for this, you can also agree with the candidate that the observation does not always need to be undertaken in a live situation. Whilst preparing for their assessment, the candidate can identify any calls that they believe meet the criteria too and bring these to your attention, typically by taking note of the relevant call references at the time of the call. You can then listen to the replay of the call using the organisation's monitoring systems to undertake the assessment activity at a later date.

## Methods of assessment

Assessment may involve a range of assessment methods. For SVQs, some of the most commonly used methods are observation, product evidence, and questioning.

### Observation

Observation by an assessor is considered to be the most valid and reliable method of assessment. It can be organised in a variety of ways:

- ◆ working alongside the candidate
- ◆ arranging to visit when naturally-occurring activities are carried out by the candidate
- ◆ reviewing live or telephone recording of activities being undertaken previously
- ◆ arranging for activities to take place

Observation by the assessor can often be supplemented by other types of assessment methods such as questioning. For example, it may be appropriate to ask oral questions of candidates as they carry out naturally-occurring activities.

### Example 1

Observation of the candidate undertaking a performance development review discussion with a member of their team.

### Example 2

Observation of a candidate chairing a Credit Review committee or other committee where decisions are taken relating to the management of customer accounts or the delivery of customer services.

### Example 3

Observation of an Account review meeting between a customer and the candidate.

### Product evidence

As candidates work towards achieving the SVQ, they will produce evidence in the form of products of their work. The nature of this evidence can vary widely depending on what the candidate's job entails, but examples of product evidence include:

- ◆ customer records/reports prepared by the candidate
- ◆ letters and e-mail communications between the candidate and their customer, their team or their colleagues
- ◆ reports or other written communication prepared by the candidate — recommendations for improving products and services, reports to credit/risk committees, lending proposal analysis reports
- ◆ performance management activities completed in relation to their teams including records of performance and development discussion and coaching activities
- ◆ completed outputs from tests delivered elsewhere in the organisation evidencing knowledge of the compliance requirements, procedures to follow and/or features of given products and services
- ◆ Professional Body Continuing Professional Development records

### Questioning

Candidates have to show that they can meet the knowledge specifications for the SVQs. For this SVQ, Knowledge and Understanding is specified for each Unit. Much of a candidate's knowledge and understanding will be apparent from what they do or produce as part of their work, but this will not always be the case, and questioning can be a useful way of confirming what candidates know and understand.

Questions can be asked in a variety of forms, such as oral questions, short answer written questions, and multiple choice.

Note — Due to the practical nature of the Banking qualification, it is suggested that **oral** (as opposed to written) questions should be used to test candidates' knowledge and understanding.

You should be careful that the method of questioning does not go beyond the competence required for the SVQ and become a barrier to fair assessment. For example, some candidates will feel more comfortable with oral questions than written.

**Q** What are the types of risk within the Bank lending environment?

- A**
- ◆ Systemic risk — a significant political or external event over which you have no influence and is virtually impossible to mitigate against.
  - ◆ Specific (unsystemic) risk that will arise in a given area only and will affect lending in that sector, for example a health scare affecting a range of products which is a risk that can be mitigated against by holding a diversified portfolio of loans.
  - ◆ Credit risk — the risk the borrower cannot repay their debts which can be mitigated against by robust lending assessment and monitoring processes.
  - ◆ Foreign exchange risk — the risk where a borrower is dependent on an overseas markets for supplies or sales to maintain profitability and meet lending obligations. Movements in the foreign exchange rates can impact on the viability of loans and can be mitigated against in the short term by the use of foreign exchange futures and options contracts.
  - ◆ Interest rate risk — the risk that with escalating interest rates, borrowers will not be in a position to meet interest rate obligations. This can be mitigated against by the fixing interest rates for a longer term and/or assessing lending viability against a range of interest rates.

**Q** How might you analyse the external environment when considering a business proposition?

**A** A PESTLE analysis can be used to assess the external environment — in this you would review the impact of the Political, Economic, Sociological (demographic), Technological, Legal, and Environmental factors on the proposition.

**Q** What are the risks that can arise when you encourage customers to give you feedback on their perceptions about the service provided by a lending team? How can you mitigate against these risks?

**A** Customer feedback is likely to be distorted by the outcomes of any recent lending decisions — the halo and horns effect, those who have had lending propositions accepted will tend to be positive, those who had propositions declined will be negative. To get a balance, feedback should be gathered from as many successful applicants as unsuccessful applicants.

Customers may also use the feedback process to reopen a discussion about their lending and its terms and conditions. It is important that any feedback process makes it clear that no discussion can be entered into about actual decisions. Further distance between the decision makers and the customer giving feedback can be achieved by using third parties to gather some of the comments.

### **Other methods of assessment**

These methods, like questioning, are often used for authentication. See Section 3 for more about authenticating candidates' evidence.

## Personal statements

You might sometimes find it helpful to ask a candidate to give an account of why they did an activity in a certain way or how they produced a product of their work. This is often referred to as a *personal statement*. You should take care to ensure that by asking candidates to produce such statements, you are not asking them to demonstrate competence beyond what is required by the standards. You should also be selective in the use of personal statements, and make sure they have not been produced as a substitute to a more valid, reliable and practical method of assessment.

### Example

Personal statements are useful in supporting other evidence presented such as product evidence. The candidate can write about why a customer lending proposition has to be handled in a particular way, any timescales which must be met and the importance of ensuring that the loan decision and associated conditions has been clearly communicated to the customer in a way which complies with legislative requirements whilst also retaining the customer's loyalty to the organisation.

## Witness testimony

For practical reasons, you may not be able to observe all the activities carried out by your candidates, but might feel that other people may be able to provide a statement on what your candidates have been doing or producing as part of their work. Statements of this kind are called *witness testimony*, and are often used to support other evidence produced by candidates. If witness testimony is used, you should, ideally, identify witnesses and opportunities for using their testimony as part of assessment planning.

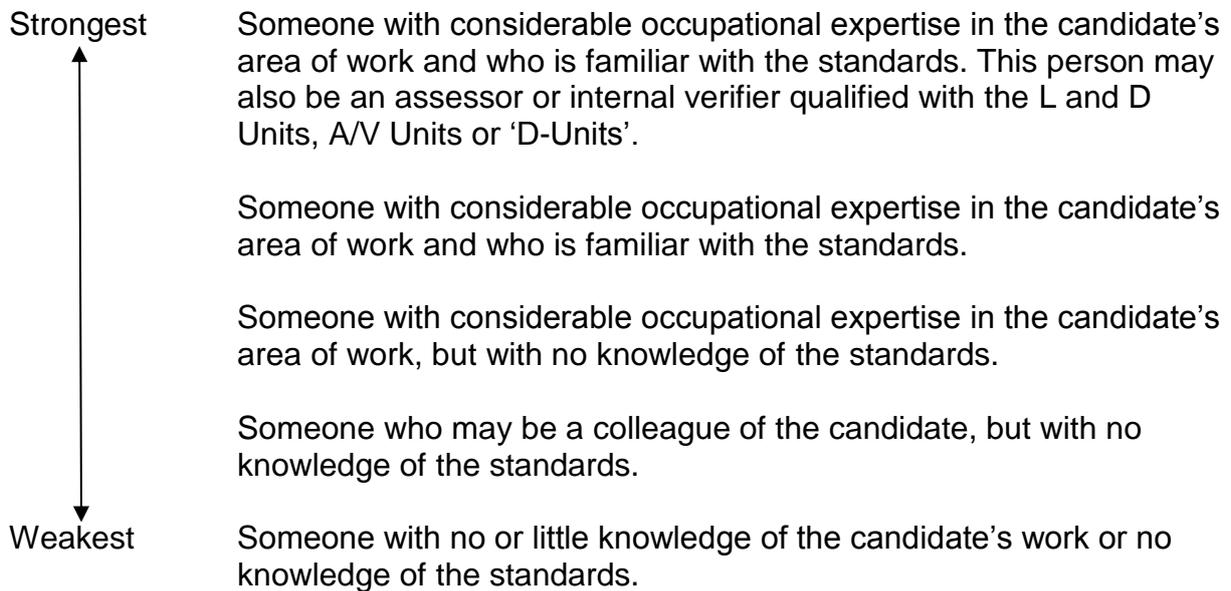
You should bear in mind that the weight of the evidence will vary, depending on the knowledge and expertise of the person providing the witness testimony. You will have to take these factors into account as you make your judgement.

Given that assessors are responsible for judging and signing off all evidence, they must ensure that any witness testimony comes from a reliable and credible source. The ideal witness will be:

- ◆ experienced in the area of work carried out by the candidate
- ◆ familiar with the standards to be met, and
- ◆ in possession of relevant qualification(s)

Line managers/team leaders can often be called on to give witness testimony. This is particularly useful where the assessor is from another organisation as it further validates the assessor's assessment of the extent to which organisational policies and procedures have been followed and appropriate behaviours have been consistently displayed. It can also help with ensuring the organisation and specifically the line managers remain engaged with the assessment process and its outputs.

However, where no one in the workplace meets all the above criteria the assessor must make a judgement on a person's suitability based on other equivalent factors (position in organisation, length of service, proven ability to meet standards, etc).



Witness testimony is unlikely to be sufficient in itself for a decision about the candidate's competence, and would normally be supplemented by questioning candidates.

### **Example 1**

A candidate may be asked to provide evidence of producing a report on the viability of a lending proposition for a Director who has to discuss the proposal with the Board. A witness testimony from Director may provide evidence that the report contained appropriate information presented in a clear and concise format and that all aspects of the viability or otherwise of the proposal had been considered.

### **Example 2**

Testimony from a more senior member of staff could be provided to verify that the candidate consistently develops productive relationships with stakeholders by engaging in open dialogue, exchanging information with others, identifying, understanding and respecting the perspective of others and building mutual trust.

## **Professional discussions**

Professional discussions are structured, well planned, in depth discussions recorded by the assessor usually on audio or digital video. They focus on evidence already provided or demonstrated by the candidate. This is likely to consist of real work activities, practical tasks, a case study, project, portfolio or some other form of assessment undertaken to meet the requirements of the learning. The assessor starts by asking the candidate questions about the evidence and a discussion ensues. The assessor is responsible for ensuring that the points that need to be covered are brought into the discussion by the candidate.

Professional discussions are more wide-ranging and intensive than questioning and interviewing, this assessment instrument is used to support existing evidence of a candidate's knowledge and understanding, performance abilities and higher-order analytical and decision-making skills, and to integrate assessment across a range of outcomes and/or Units.

## **Simulation**

The Financial and Legal Skills Partnership has defined in their Assessment Strategy, for Branch, Business and Customer/Commercial Relationship Managers (October 2013) that simulation is **not** acceptable as a form of evidence for these qualifications.

## **Other sources of evidence**

Other sources of evidence can be previous experience or learning, case studies or assignments. When working with Banking organisations, where there is typically a great deal of training and development activity carried out, you should explore what acceptable evidence might have been generated through these activities.

SQA's *Guide to Assessment* (see section 5) has more advice on methods of assessment and how to ensure that your assessment is valid, reliable and practicable.

### 3 Generating evidence

The methods of assessment you use should generate sufficient evidence to demonstrate the candidate's competence.

We described earlier the circumstances in which you might choose to use different methods of assessment. Starting on the next page, this section gives you examples of forms which you can use to record and present evidence of:

- ◆ observation (by the assessor)
- ◆ questions and candidate responses
- ◆ personal statement (produced by the candidate)
- ◆ witness testimony
- ◆ professional discussions

There are blank forms which you can copy and use in assessment in Appendix 1.

## **Observation**

For observation, note that the form asks you to record the skills and activities observed. This helps you to make a judgement on how the activity was carried out and what it demonstrates and to match this to the Performance Criteria, Knowledge and Skills and behaviours.

## Observation record

Units			
Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers			(H684 04)
Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment			(H688 04)
Manage Risk for Financial Services Customers Within Your Area of Responsibility			(H685 04)
Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment			(H68B 04)
<b>Candidate</b>	Michelle Brady	<b>Date of observation</b>	6 <sup>th</sup> January 2014
<b>Evidence index number 01</b>			

<b>Skills/activities observed</b>	H684 04	H688 04	H685 04	H68B 04		
I accompanied Michelle on her visit to a ready meals manufacturing client at their local factory where she attended a Board Meeting and in addition spent some time with the Finance Director and the Operations Director. As well as their UK market, the company exports products to the Far East targeted at the UK expatriate community.						
Prior to the visit, Michelle had undertaken a full analysis and review of the customer's borrowing facilities, completing online documentation, and, having identified an increase in overseas transactions, had contacted International colleagues in the Far East to gather country specific information relating to new documents being called for to support documentary credits and to identify any potential additional assistance that might be available for the Customer.	P6 K3, 9- 17	K1-3, 13-17	K7-8			
A potential new borrowing facility was highlighted by the client and Michelle followed up with appropriate questions to clarify exact requirements and explored options as to how the borrowing might be structured to test client's preferences. Potential international borrowing services were discussed that might reduce dependence on documentary credits.	P1-3 K6 P7	P1-3				

Skills/activities observed	H684 04	H688 04	H685 04	H68B 04		
<p>Recent issues relating to the delivery of foreign exchange services were discussed with the clients (re delays in receipt of payments and misunderstandings about close out dates for foreign exchange contracts) and feedback was gathered on how the service could be improved from the customer perspective. The position from the Bank's perspective was explained sensitively so as to manage the customer's expectations.</p> <p>Actions were agreed, Michelle committed to work with the Finance Director to structure a new borrowing proposal and mutually acceptable timelines for ensuring this would have been reviewed by the Bank's credit committee ahead of the next Board meeting were set. Michelle agreed to escalate issues relating to delays in receipts of overseas payments with the appropriate person and to arrange a tripartite meeting in due course to introduce the company to the International support team in the country they operate.</p> <p>Throughout the meeting, Michelle maintained excellent rapport with the client, she was professional at all times and handled potentially difficult aspects of the meeting with ease. She is a particularly attentive listener and is very perceptive as to the exact message being delivered by the customer.</p> <p>After the meeting we returned to the Bank premises and Michelle showed me how she updated records and the information she entered onto the Credit Monitoring Systems.</p>	<p>K18</p> <p>P4 K19</p> <p>P8 B1-2 K8</p> <p>P10- 12 K21</p>	   <p>K18- 21</p> <p>B1-4</p> <p>K22- 24</p>	  <p>P12,15</p> <p>P3</p> <p>P13</p>	<p>P1-3 K3 B1</p>		

**Assessor's comments and feedback to candidate**

You handled this client review meeting extremely well Michelle particularly when faced with unexpected issues relating to a new borrowing requirement. The documentation was fully prepared both before and after the meeting and you should be able to follow this transaction through and generate evidence for other criteria as the application progresses through to the drawdown of the facility.

I can confirm the candidate's performance was satisfactory.

**Assessor's signature** Chris Allen

**Date** 8<sup>th</sup> January 2014

**Candidate's signature** Michelle Brady

**Date** 8<sup>th</sup> January 2014

## **Questions and candidate responses**

This form can be used to record any questions you might ask the candidate to establish what they know and understand. You should note the candidate's responses on this form too.

Note that there is a space near the top of the form for you to record when, where, how and why you asked the questions.

Where you want to give the candidate written questions, this form could also be used.

## Record of questions and candidate's answers

Units					
Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers					(H684 04)
Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment					(H688 04)
Manage Risk for Financial Services Customers Within Your Area of Responsibility					(H685 04)
Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment					(H68B 04)
<b>Candidate</b>	Michelle Brady	<b>Date of assessment</b>	6 <sup>th</sup> January 2014	<b>Evidence index number</b>	6
<b>Circumstances of assessment</b>		To gather evidence where not apparent through performance evidence			

	H684 04	H688 04	H685 04	H68B 04		
<p><b>Q</b> When preparing for a visit to a client, what types of analytical tools might you use to summarise their overall market position in the sector now and in the future?</p> <p><b>A</b> I would undertake a SWOT and a PESTLE analysis. In the SWOT analysis, I would look at the strengths, weaknesses, opportunities and threats faced by the company and the sector they are in. In the PESTLE analysis, I would look in more detail at the specifics of the impact of the political, economic, social/demographic, technological, legal/ regulatory and environmental factors on the current and future viability of the client.</p>	K4,5					
<p><b>Q</b> How can you validate the extent to which a client might be borrowing funds from other financial organisations?</p> <p><b>A</b> A review of the company's accounts will give an indication of the overall lending position which can be checked against the information advised to you by the client for discrepancies. Credit searches can also be completed on the Banks ABC system and compared. You may also see direct debits which might indicate finance/leasing arrangements you were not aware of or incoming credit transfers that would highlight debt factoring is in place.</p>	K3	K6	K2			

	H684 04	H688 04	H685 04	H68B 04		
<p><b>Q</b> Give examples of the types of negative variances you might see in a client's financial arrangements with the Bank and how you would detect these?</p> <p><b>A</b> Accounts might exceed their limits — in a group situation this may also include an overall breach of total lending agreed as well as lending on individual accounts. Terms and conditions (covenants) on lending may also not be met, for example in terms of the value of security to be held or the interest payments to be made on accounts. These can be detected by ensuring that accounts are monitored regularly and that a full analysis of the position, including the calculation of appropriate ratios is completed.</p>			K4			
<p><b>Q</b> How do you differentiate between a complaint and feedback from a customer — and if it is a complaint, how do you assess how serious the complaint is?</p> <p><b>A</b> Complaints are about dissatisfaction from the customer and the customer is asking you to put something right. When customers give us feedback it is often because we have asked for it (whereas the customer initiates the complaint) and in feedback, the customer is telling us how we can improve things for the future rather than put something right now. As regards complaints, I follow the bank guidelines for assessing their seriousness, we are looking at whether the complaint relates to a regulated issue, the consequences of what the customer is complaining and the risks that things might get worse or impact another customer if we do not address things now.</p>				K3,12		

Candidate's signature

*Michelle Brady*

## **Candidate's personal statement**

If a personal statement is being used as evidence, it should be completed by the candidate. The statement should record what they did, how and why they chose to carry out an activity or produce work in a certain way. Where other people may have been present during an activity and they may be able to provide witness testimony, the candidate should record how the statement links to other evidence in the column provided.

## Personal statement

Units			
Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers			(H684 04)
Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment			(H688 04)
Manage Risk for Financial Services Customers Within Your Area of Responsibility			(H685 04)
Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment			(H68B 04)
<b>Candidate</b>	Michelle Brady	<b>Date of statement</b>	18 <sup>th</sup> February 2014
<b>Evidence index number 3</b>		<b>Links to other evidence</b>	2,5, 6

<b>Details of statement</b>	H684 04	H688 04	H685 04	H68B 04		
<p>I work as the Manager in the Mid Corporate Client Support Unit responsible for the food production sector. In addition responsible for chairing the Small Business and Mid Corporate Lending Risk groups that report into the Corporate Office Risk Committee.</p> <p>For each committee, I have to determine the accounts that will be reviewed in detail at the meetings based on the reports submitted by various analysts and, following the meeting, I have to prepare the summary reports and any detailed escalation reports for discussion at the Corporate Office Risk Committee and attend that meeting to support the submissions I have made and answer any questions from the Committee. I am also responsible for ensuring any actions given by the Committee are carried out and that information is quickly disseminated to the relevant analysts/teams.</p> <p>In my preparation of the meeting agenda, my own pre-meeting preparation and the matters I ensure are correctly discussed/decisions made and documented and that reports are prepared for the Corporate Committee, I have to be thorough and objective in my review of our portfolio and undertake detailed and rigorous investigations to ensure that any situations where the risk profile is deteriorating are fully reviewed and the root causes/mitigating actions identified.</p>		P13	P4,7,9 -13 K4-6, 9-15			
		P15- 17 K7,11, 18, 21- 24	K1-6, 9-16			

Details of statement	H684 04	H688 04	H685 04	H68B 04		
When chairing the meeting I have to ensure that all the views of the group are considered and that an appropriate level of challenge is included in the debate whilst retaining mutual respect for the specialisms of those in attendance. I also have to ensure I am fair in the decisions I make and objective in the position I represent to the Corporate Committee.		B1-4	B1-3			

Candidate's signature Michelle Brady

Date 18<sup>th</sup> February 2014

## **Witness testimony**

Remember when you begin to use witness testimony that it must be capable of being authenticated — even if the testimony itself is being used to authenticate a candidate's claim to competence.

To make sure the witness testimony is genuine, you must ensure that you have a record of who is acting as a witness, their relationship to the candidate (eg supervisor, client) address, telephone number and the date. There are spaces for this information in the form.

## Witness testimony

Units			
Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers			(H684 04)
Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment			(H688 04)
Manage Risk for Financial Services Customers Within Your Area of Responsibility			(H685 04)
Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment			(H68B 04)
<b>Candidate</b>	Michelle Brady	<b>Date of evidence</b>	10 <sup>th</sup> March 2014
<b>Name of witness</b>	Sam Fox	<b>Designation/ Relationship to candidate</b>	Manager
<b>Contact number</b>	Extn 1625		
<b>Evidence index number</b>		<b>Links to other evidence</b>	02, 05, 06

<b>Details of testimony</b>	H684 04	H688 04	H685 04	H68B 04		
<p>Michelle manages the food production sector team responsible for the Client Management of all our clients in this sector. This role involves both borrowing and non borrowing customers, and where a customer is borrowing, she is responsible for managing the lending portfolio from the initial exploration of borrowing options with the client through the underwriting and sanctioning activities, the completion of terms and conditions through to the ongoing risk review and monitoring of the loan portfolio. Michelle is responsible for ensuring that the Bank has the earliest possible detection of deterioration of positions and, for, wherever possible, positive engagement with the client to mitigate against a further decline and promote a reversal of the trend by agreeing appropriate actions.</p> <p>This year, because she is so highly regarded both by colleagues and more Senior Directors, Michelle will also be responsible for chairing two Lending Risk groups that report into the Corporate Office Risk Committee.</p>			P1-15 K1-16 B1-3			

<b>Details of testimony</b>	H684 04	H688 04	H685 04	H68B 04		
<p>In all the work Michelle completes, her assessment of the risk faced by the bank is accurate, perceptive and meticulous. She ensures all are aware of the exact position and she always takes time to update others with both positive and less positive news about client accounts.</p> <p>Michelle is able to structure complex financial deals effectively and has identified innovative solutions to address tricky situations, proposing deal structures which are attractive to the Bank and its clients.</p> <p>She takes every opportunity to gather feedback from our clients, she evaluates this and identifies those areas which are worthy of further attention (both positive and negative) and always ensures that the right teams are engaged to progress items, proposing valuable solutions to discussion on the way forward. Michelle is particularly strong at evaluating our strengths and weaknesses compared to our competitors. She sees that agreed enhancements are implemented</p> <p>It is my responsibility to oversee the work undertaken by Michelle and her team and in all the audits I undertake of the lending and risk monitoring activities I can confirm that all items have been completed to my entire satisfaction and they fully comply with the Bank's criteria, policies and procedures.</p> <p>Michelle is an extremely competent and highly regarded member of my team.</p>	<p>P1-12 K1-21 B1-2</p>	<p>P1-17 K1-24 B1-4</p>		<p>P1-10 K1-20 B1</p>		

I can confirm the candidate's evidence is authentic and accurate.

**Witness's signature** Sam Fox

**Date** 10 March 2014

**Witness** (please select the appropriate box):

- Holds L and D Unit 9D/9D1, A1/A2 or D32/D33 qualifications
- Is familiar with the SVQ standards to which the candidate is working

## **Professional discussion**

Where a Professional discussion is being used as evidence, a record of the discussion should be completed by the assessor to show the points covered and it should be cross referenced to the recording medium (the tape or audio record of the discussion). There is no need to produce a transcript of the conversation, the record should show in summary what was discussed and how this relates to the standards.

## Professional discussion record

Units			
Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers			(H684 04)
Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment			(H688 04)
Manage Risk for Financial Services Customers Within Your Area of Responsibility			(H685 04)
Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment			(H68B 04)
<b>Candidate</b>	Michelle Brady	<b>Date of discussion</b>	6 <sup>th</sup> April 2014
<b>Evidence index number</b> 07			

Tape counter	Summary	H684 04	H688 04	H685 04	H68B 04		
0–100	Michelle talked through a recent loan proposal and how she restructured it, assessed it, progressed it through the approvals process and the interactions with the client during the process. She also discussed how she was developing relationships with this new client, the homework she did to understand their background and how she was building a rapport/trust with them.	P1–5, 8–10 K1–8, 13–15, 18–19	P1–17 K4–11, 13–24		P3, 6 K3, 5		
100–220	Michelle discussed the recent account review activity she had undertaken on 6 accounts, highlighting the information she had gathered and the internal and external intelligence she had used to confirm that there was now a risk of default on these accounts. She explained the actions she took in escalating these issues and the conversations and written communication she has had with the customers to seek to mitigate against the risk.			P1–15 K1–16 B1–3			

Tape counter	Summary	H684 04	H688 04	H685 04	H68B 04		
220-340	Michelle discussed a new service initiative she was introducing having reflected on feedback from clients on how communication on account monitoring between the bank and the clients was handled. This is now a multi divisional project she is leading on and is being sponsored by a Senior Director.	P4,8,10 K8, 13 B1-2	K16,17		P1-10 K1-20 B1		
340-390	Michelle reflected on the role she played at the most recent Group Risk Committee meeting and evaluated the strengths and weaknesses of her input to the discussions.			P1-15 K1-16 B1-3			

**Assessor's comments and feedback to candidate:**

It was clear in this discussion Michelle that you have a very good grasp on the standards expected when undertaking corporate lending and risk management activities. You covered all aspects of your role clearly and gave a number of examples of how you meet the required standards of these Units.

I can confirm the candidate's performance was satisfactory.

**Assessor's signature** Chris Allen

**Date** 6<sup>th</sup> April 2014

**Candidate's signature** Michelle Brady

**Date** 6<sup>th</sup> April 2014

## Filling the gaps

There may come a time when your candidate has provided evidence for most of the Unit (or SVQ), but there are some gaps. For example, you may find that certain situations, such as handling contingencies, have not arisen during assessment. Often these will relate to dealing with health and safety issues, or unexpected problems with workflow like delays in receiving information from another part of the organisation.

In this SVQ, such gaps are likely to occur in generating evidence for:

- ◆ developing stakeholder engagement and relationships in a department where stakeholder exposure is limited
- ◆ dealing with unusual or infrequent occurrences — specific types of complex lending propositions
- ◆ lack of available development opportunities within a specialised organisation/department

You may be able to overcome these by:

- ◆ exploring other methods of assessment that could be used such as questioning
- ◆ holding a professional discussion — to confirm knowledge and understanding of how the candidate would deal with a scenario if it arose
- ◆ discuss options with organisation to help find a solution such as a temporary secondment or involvement in an organisational project

## Guidance and support to candidates

At all times during the assessment process — from planning through to making your assessment decision — feedback should be ongoing, clear and constructive. Feedback should be given against the national standards by relating it to the evidence provided, including the knowledge specifications.

Where there are any shortfalls in a candidate's competence, you should discuss these with your candidate and make plans for re-assessment.

## **Judging candidate evidence and making an assessment decision**

In judging candidate evidence, you must be satisfied that your candidates can work consistently to the required standard, and that the evidence they have produced is their own. You must consider whether your candidate understands and applies the knowledge evidence and how this links to performance evidence.

Evidence must:

- ◆ be relevant to the SVQ
- ◆ be authentic
- ◆ show current competence
- ◆ be sufficient to help you form a decision about the candidate's competence

### **Insufficient evidence**

You have to judge whether the candidate has produced enough evidence required by the standards for you to reach a decision about their evidence.

Where there is insufficient evidence, you should say this to your candidate. You should tell them that it is not that they are not yet competent — there is simply not enough evidence on which to make a decision.

In this situation, your feedback to your candidates must help them produce more evidence and/or plan for further assessment.

### **Authenticating candidates' evidence**

Authentication is required where you have not observed candidates' performance at first hand.

In many instances, given the log on and audit trails in Bank organisation's systems, authentication will be relatively straight forward, however there may be situations where you need to further validate the authenticity of evidence.

You can check whether a candidate has produced evidence which they claim shows their competence by questioning them or, if this is appropriate, asking them to produce a personal statement, using witness testimony, or seeking peer reports from other colleagues of the candidate.

#### **Example**

For this SVQ a candidate may have produced a report containing an assessment of the current position of a company's borrowing and an assessment of the risk position to the bank taking account of a range of financial information that is available. However, the assessor will not have observed this report being prepared therefore further evidence may be required to ensure that the document was entirely the candidate's own work.

To satisfy yourself that this is the case other evidence can be produced in support of this by:

- ◆ requesting a witness testimony from a manager who can verify the candidate produced the document
- ◆ questioning the candidate on their skills and knowledge of this area
- ◆ holding a discussion with the candidate on how and why they produced the document
- ◆ requesting a personal statement from the candidate explaining how they went about preparing the report and why they took a particular action

## 4 Recording achievement

You should retain all evidence — clearly referenced — for internal and external verification.

The candidate's evidence is normally kept in a file, often called a *portfolio*. These documents help you and your candidates to collect, present and cross-reference the evidence to the national standards. They are also a means of recording your assessment decisions, and they tell an External Verifier what stage a candidate has reached in achieving the SVQ.

Recording documents do not need to be paper-based — you can use an electronic format for collecting and structuring the evidence. In the Banking industry where confidentiality issues are of paramount importance, it is less likely you will work with paper based evidence. Whatever format you and your candidates choose to use, the documents must show what evidence was generated, the assessment decisions you made, how the evidence meets the standards, and where the evidence can be located.

You should always avoid asking candidates to print off items or take screenshots just to put them in a portfolio — a clear note of where the evidence can be found (for example, the call reference, date and time) should be sufficient for the External Verifier to follow it up during a visit.

There are various reasons why record-keeping is so important:

- ◆ it provides a way of tracking a candidate's progress in achieving an SVQ
- ◆ it helps candidates to make claims for certification of their competence
- ◆ internal verifiers and External Verifiers use the records to sample assessment decisions
- ◆ it helps us to monitor the quality assurance of our qualifications

If your candidates' evidence is incomplete, or cannot be located, or if there is inaccurate cross-referencing to the standards, there is a risk that an internal verifier or External Verifier will be unable to confirm your assessment decisions.

To help you and your candidate present evidence and record your assessment decision, we have provided examples of the forms which you and your candidate might use to compile the portfolio.

- ◆ Completing the Unit progress record
- ◆ Using the evidence index
- ◆ Completing the Element achievement record

These forms are also used in SQA's portfolio.

## **Completing the Unit progress record**

You should complete this form each time your candidate achieves a Unit from the SVQ by adding your signature and the date next to the relevant Unit.

At this stage, candidates should make sure they have completed the recording documents correctly and that their evidence can be easily located. Only then should they circle the relevant Unit number at the top of the form. This enables both of you to see at a glance what stage the candidate is at in their SVQ.

## Unit progress record

**Qualification and level** SVQ4 Banking SCQF level 8

**Candidate** Michelle Brady

To achieve the whole qualification, you must prove competence in four **mandatory** Units and five **optional** Units — two Units from the optional group Financial Services Branch Management and Commercial Customers and three Units from the optional group Leadership and Management and Working with Colleagues/Customer Service Cross Sector Units.

### Unit checklist

<b>Mandatory</b>	H680 04	H681 04	H684 04	H685 04
<b>Options</b>	H688 04	H68B 04		
<b>Options</b>	H58V 04	H68H 04	H69E 04	

### Mandatory Units achieved

Unit number	Title	Assessor's signature	Date
H680 04	Manage Your Own Performance, Personal Development and Banking Industry Awareness		
H681 04	Maximise Business Opportunities Within a Financial Services Environment		
H684 04	Develop Commercial Relationships as a Trusted Adviser to Financial Services Customers		
H685 04	Manage Risk for Financial Services Customers Within Your Area of Responsibility	<i>Chris Allen</i>	17 <sup>th</sup> May 2014

### Optional Units achieved (Financial Services Branch Management and Commercial Customers)

Unit number	Title	Assessor's signature	Date
H688 04	Provide Complex Financial Services Solutions for Commercial Customers Within a Financial Services Environment	<i>Chris Allen</i>	17 <sup>th</sup> May 2014
H68B 04	Work with Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment	<i>Chris Allen</i>	17 <sup>th</sup> May 2014

**Optional Units achieved (Leadership and Management and Working with Colleagues/Customer Service Cross Sector Units)**

<b>Unit number</b>	<b>Title</b>	<b>Assessor's signature</b>	<b>Date</b>
H58V 04	Develop and Sustain Productive Working Relationships With Stakeholders		
H68H 04	Lead Meetings to Achieve Specific Objectives		
H69E 04	Engage With Your Team in Progressing Business Development Opportunities in a Financial Services Environment		

## Using the index of evidence

The purpose of the index of evidence is to help you locate and work through the candidate's evidence. It should give you a summary of what evidence the candidate has collected, and where (eg in a portfolio) it can be found.

The index of evidence should be completed by entering:

- ◆ the index number for each piece of evidence
- ◆ a description of each piece of evidence
- ◆ the place or location where it can be found
- ◆ the initials of the internal verifier and the date (if they have sampled the candidate's evidence)

Ideally, it should be candidates themselves (with your support and encouragement) who complete the index.

You must make sure that the information in the evidence index is accurate when your candidates' portfolios are presented for assessment and verification — particularly the information about where the evidence can be located. This is important because we suggest that anything which has been produced as day-to-day work is kept in its normal location, but anything which has been produced through assessment for the SVQ, eg observation checklists, is filed in the candidate's portfolio. In this way, your candidate can avoid having to photocopy work products just for the sake of including them in a portfolio. It also means that evidence produced as a result of assessment is kept safely in a central file.

If the index of evidence is not completed with an accurate description and location of the evidence, there is a risk that an internal verifier or External Verifier might be unable to confirm your assessment decisions.

**Index of evidence**

SVQ title and level			
Evidence number	Description of evidence	Included in portfolio (Yes/No) If no, state location	Sampled by the IV (initials and date)
1	Observation record	Yes	MS 18/07/2014
2	Witness testimony	Yes	MS 18/07/2014
3	Personal statement	Yes	MS 18/07/2014
4	Products — Lending assessment files	Retained on company IT system (confidential)	
5	Products — Risk committee minutes	Retained on company IT system (confidential)	
6	Questions	Yes	MS 18/07/2014
7	Professional discussion		

## **Completing the Element achievement record**

To help you and your candidates cross-reference the evidence to the standards of the SVQs, we have provided records similar to those produced in the SQA portfolio. Use one record for each Element. The grids should be completed by:

- ◆ entering the evidence index number in the first column
- ◆ giving a brief description of the evidence in the second
- ◆ ticking the relevant boxes for the Performance Criteria (or statements of competence as they are sometimes known)
- ◆ entering the areas of knowledge and understanding the piece of evidence covers

If integrated assessment is used (linking PC or Elements across different Units) the evidence should be cross-referenced back to the relevant Units.

We have provided a completed example to show how to use the record.

## Unit achievement record

**Unit Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment (H68B 04)**

Evidence Index No	Description of Evidence	Performance												Behaviours					
		1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6
01	Observation	✓	✓	✓		✓		✓	✓	✓				✓					
02	Witness testimony	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓					
03	Personal Statement				✓	✓	✓	✓		✓	✓								
04	Products	✓					✓		✓	✓									
05	Questions																		
06	Professional Discussion				✓		✓				✓								

Evidence Index No	Description of Evidence	Knowledge and Understanding																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
01	Observation			✓																	
02	Witness testimony				✓																
03	Personal Statement			✓																	
04	Products			✓																	
05	Questions			✓																	
06	Professional Discussion																				

**Unit Work With Customers to Assess and Enhance the Quality of Service Provided Within a Financial Services Environment (H68B 04)**

**Notes/comments**

All evidence is contained in the candidate's online portfolio with appropriate cross referencing where items are held on the bank's systems — these are items of a confidential nature and/or cannot be copied due to the bank's internal security arrangements.

Having held a discussion with the witness who supplied the testimony, I am satisfied that the evidence presented is reliable and gives an accurate account of the candidate's competence and knowledge.

The candidate has satisfied the assessor and internal verifier that the performance evidence has been met.

<b>Candidate's signature</b>	<u>Michelle Brady</u>	<b>Date</b>	<u>17<sup>th</sup> May 2014</u>
<b>Assessor's signature</b>	<u>Chris Allen</u>	<b>Date</b>	<u>17<sup>th</sup> May 2014</u>
<b>Internal verifier's signature</b>	<u>Molly Stevens</u>	<b>Date</b>	<u>18<sup>th</sup> July 2014</u>

## 5 Further information

### What else should I read?

The publications listed here provide additional information on how to implement SVQs. Details of these and other SQA publications are available on our website at **www.sqa.org.uk** on the 'Publications, Sales and Downloads' section. They can be ordered from SQA's Business Development and Customer Support Team — telephone 0303 333 0330. Please note that there may be a charge for some of these publications.

*Assessor/Verifier Units: assessment guidance*

*External Verification: A Guide for Centres*

*Guide to Assessment*

*Introduction to Assessment Arrangements for Schools and Colleges*

*SQA's Quality Framework: a guide for centres*

*Operational Help Centre*

The Operational Guide for Centres has been replaced by the online Operational Help Centre on **www.sqa.org.uk**

# **Appendix 1: Blank recording forms**





# Unit achievement record

Unit

Evidence Index No	Description of Evidence	Performance												Behaviours						
		1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	

Evidence Index No	Description of Evidence	Knowledge and Understanding																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20

**Unit**

**Notes/comments**

The candidate has satisfied the assessor and internal verifier that the performance evidence has been met.

**Candidate's signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Assessor's signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Internal verifier's signature** \_\_\_\_\_

**Date** \_\_\_\_\_

# Assessment plan

Units
-------

Date of planned assessment	Activities	Method of assessment/ Sources of evidence	Provides potential evidence for						

Date of planned assessment	Activities	Method of assessment/ Sources of evidence	Provides potential evidence for						

**Assessor's signature** \_\_\_\_\_

**1st review due** \_\_\_\_\_

**Candidate's signature** \_\_\_\_\_

**2nd review due** \_\_\_\_\_

**Date of agreement** \_\_\_\_\_

**Date of completion** \_\_\_\_\_

**Personal statement**

<b>Units</b>			
<b>Candidate</b>		<b>Date of observation</b>	
<b>Evidence index number</b>		<b>Links to other evidence</b>	

<b>Details of statement</b>							

Details of statement							

Candidate's signature \_\_\_\_\_

Date \_\_\_\_\_

**Observation record**

<b>Units</b>			
--------------	--	--	--

<b>Candidate</b>		<b>Date of observation</b>	
<b>Evidence index number</b>			

<b>Skills/activities observed</b>							

**Assessor's comments and feedback to candidate**

I can confirm the candidate's performance was satisfactory.

**Assessor's signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Candidate's signature** \_\_\_\_\_

**Date** \_\_\_\_\_

## Witness testimony

<b>Units</b>			
<b>Candidate</b>		<b>Date of evidence</b>	
<b>Name of witness</b>		<b>Designation/ Relationship to candidate</b>	
<b>Contact number</b>			
<b>Evidence index number</b>		<b>Links to other evidence</b>	

<b>Details of testimony</b>							

Details of testimony							

I can confirm the candidate's performance was satisfactory.

**Witness signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Witness** (please select the appropriate box):

Holds L and D Unit 9D/9D1, A1/A2 or D32/D33 qualifications

Is familiar with the SVQ standards to which the candidate is working

**Record of questions and candidate's answers**

<b>Units</b>						
<b>Candidate</b>		<b>Date of assessment</b>		<b>Evidence index number</b>		
<b>Circumstances of assessment</b>						
<b>Q</b>						
<b>A</b>						
<b>Q</b>						
<b>A</b>						
<b>Q</b>						
<b>A</b>						

**Candidate's signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Assessor's signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Professional discussion record**

Units			
-------	--	--	--

<b>Candidate</b>		<b>Date of discussion</b>	
<b>Evidence index number</b>			

Tape counter	Summary						

**Assessor's comments and feedback to candidate**

I can confirm the candidate's performance was satisfactory.

**Assessor's signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Candidate's signature** \_\_\_\_\_

**Date** \_\_\_\_\_