



# **Assessor's Guidelines for the SVQ3 Providing Financial Services SCQF level 6**

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# About this guide

This guide provides some practical examples of how to assess your candidates for the **SVQ3 Providing Financial Services SCQF level 6**. 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 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 **behaviours** describes how a candidate should **act** or **conduct** themselves during their performance.

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 SVQ3 Providing Financial Services SCQF level 6

The SVQs in Providing Financial Services have been developed by the Financial and Legal Skills Partnership (FLSP) and are intended for people in the Financial Services Sector.

These people may be carrying out front/back office/telephone and internet-based operations in sales, banking, claims, pensions and insurance. They will require skills and knowledge relating to regulatory requirements, professional standards of ethics, codes of practice, company policies and procedures and in technical areas such as the principles of risk, underwriting, insurance, lending, investment, etc. They may also be responsible for supervising the work of others.

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: banks, building societies, insurance, pension or investment companies or organisations dealing with the handling of debt recovery. Partnership arrangements may also be formed between employers and colleges/training providers.

## Structure of the SVQ

This section lists the Units which form the SVQ3 in Providing Financial Services at SCQF level 6. Candidates must complete a total of **seven** Units which must include the **three** mandatory Units, at least **two** Units must be completed from any of the Technical Options Groups B3–J3 and a further **two** Units must be selected from any Technical or Cross-Sector Groups B3-K3.

### SVQ3 Providing Financial Services SCQF level 7 (GH5T 23)

#### Mandatory Units

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5EY 04	5	5	FSPFCC01	Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
H5F1 04	6	6	FSPFCC03	Develop Productive Working Relationships in a Financial Services Environment
H5F2 04	5	5	FSPFCC04	Ensure You Comply with Regulations in the Financial Services Environment



## Optional Routes

### Technical Group B3 — Bank and Building Society Account Options

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5F4 04	6	5	FSPBA02	Establish, Monitor and Maintain Bank Accounts for Customers
H5F8 04	6	6	FSPBA06	Manage Branch Counter Services
H5F9 04	6	6	FSPBA07	Supervise the Administration of Financial Products and Services
H5FA 04	6	5	FSPBA08	Process the Transfer of Foreign Currency
H5FD 04	8	10	FSPIO15	Manage the Business Relationship with Clients in a Financial Services Environment
H5FG 04	7	8	IFP01	Communicate the Practice and Principles of Islamic Banking to Customers and Colleagues
H5FE 04	5	4	FINRFSGF1	Provide Information to Customers in a Financial Services Environment
H5FH 04	7	8	FSPIO13	Deal with Complaints Relating to Financial Services Products and/or Services

### Technical Group C3 — General Insurance Options

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5FW 04	6	6	FSPGI04	Deal with Complex Claims for Uninsured Losses
H5FY 04	6	6	FSPGI06	Deal with Complex Claims for Insured Losses
H5G0 04	7	7	FSPGI07	Carry Out Initial Assessment and Investigate Complex Insurance Claims
H5G1 04	7	7	FSPGI08	Settle Complex Insurance Claims
H5G3 04	6	5	FSPGI10	Evaluate Insurance Products and Services
H5G7 04	6	7	FSPGI14	Process Complex New Insurance Business as an Intermediary
H5G8 04	6	7	FSPGI15	Process Complex Insurance Renewals as an Intermediary
H5G9 04	6	7	FSPGI16	Process Complex Mid-term Insurance Amendments
H5GA 04	7	6	FSPGI17	Evaluate Risk and Advise Other Insurance Intermediaries
H5GF 04	6	6	FSPGI21	Underwrite Complex New Risks
H5GG 04	6	5	FSPGI22	Prepare Insurance Policy Documentation for Complex New Business
H5GH 04	6	7	FSPGI23	Process Complex Insurance Policy Alterations
H5GJ 04	6	7	FSPGI24	Process Complex Insurance Renewals
H5GK 04	6	6	FSPGI25	Review Underwriting Decisions to Accept Risks
H5FE 04	5	4	FINRFSGF1	Provide Information to Customers in a Financial Services Environment

### Technical Group D3 — Investment Operations Options

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5GL 04	7	8	FSPIO01	Prepare and Present Investment Market Information to Stakeholders
H5GM 04	6	8	FSPIO02	Establish and Maintain Investor Details and Records
H5GN 04	7	8	FSPIO03	Reconcile Investment Market Transactions
H5GP 04	7	8	FSPIO04	Maintain the Custody of Assets on Behalf of the Investor
H5GR 04	7	8	FSPIO05	Arrange the Settlement of Investment Transactions
H5GS 04	7	8	FSPIO06	Measure and Analyse the Performance of Investments
H5GT 04	7	8	FSPIO07	Establish the Price of Assets and Investments/Units
H5GV 04	7	10	FSPIO08	Supervise Investment Operations Systems and Processes
H5GW 04	6	8	FSPIO09	Process Trades (Global Settlement)
H5GX 04	7	8	FSPIO11	Process Corporate Actions on Behalf of Investors
H5FH 04	7	8	FSPIO13	Deal with Complaints Relating to Financial Services Products and/or Services
H5FD 04	8	10	FSPIO15	Manage the Business Relationship with Clients in a Financial Services Environment

### Technical Group E3 — Financing and Credit Options

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5GY 04	7	6	FSPFC01	Appraise and Authorise Applications for Personal Financing and Credit Facilities
H5H0 04	7	6	FSPFC02	Progress Personal Property Financing Applications
H5H1 04	6	6	FSPFC03	Charge and Control Securities for Financing
H5H2 04	7	8	FSPFC04	Appraise Applications for Business Financing and Credit Facilities
H5H3 04	6	7	FSPFC05	Progress and Finalise Applications for Business Financing and Credit Facilities
H5H4 04	7	8	FSPFC06	Monitor and Review Financing and Credit Facilities
H5H5 04	7	7	FSPFC07	Manage the Quality of Decisions to Offer Financing and Credit Facilities
H5H6 04	6	5	FSPFC08	Investigate Arrears and Recover Debts
H5FE 04	5	7	FINRFSGF1	Provide Information to Customers in a Financial Services Environment

### Technical Group F3 — Debt Collections Options

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5HM 04	6	5	FSPDC01	Obtain and Validate Credit Information to Instigate Debt Collections
H5HN 04	6	4	FSPDC02	Agree a Way Forward on Repayments with the Debtor
H5HP 04	6	5	FSPDC03	Negotiate Repayment Solutions to Outstanding Debts
H5HR 04	6	5	FSPDC04	Authorise Financial Transactions Using Telecommunications
H5MD 04	6	5	FSPDC05	Handle Telephone Calls with Debtors in an Effective Way
H5HV 04	6	5	FSPDC06	Monitor and Safeguard Debt Repayment Arrangements
H5HW 04	6	5	FSPDC07	Administer the Debt Collections Process
H5HX 04	6	6	FSPDC08	Oversee and Maintain the Effectiveness of the Debt Collections Process

### Technical Group G3 — Life Pensions and Investment Options

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5HD 04	6	6	FSPLPI04	Authorise Requests for Payment Against Life, Pensions and Investment Contracts
H5HE 04	7	7	FSPLPI05	Authorise the Underwriting of Life, Pensions and Investment Contracts
H5HF 04	7	9	FSPLPI06	Manage and Develop the Customer Relationships to Enhance the Flow of Financial Services Business
H5HH 04	6	7	FSPLPI08	Process Documentation for Complex Life, Pensions and Investment Contracts
H5HJ 04	7	8	FSPLPI09	Underwrite Complex New Life, Pensions and Investment Business Quotations
H5HK 04	7	8	FSPLPI10	Underwrite Complex Alterations to Life, Pensions and Investment Contracts
H5HL 04	7	8	FSPLPI11	Process Complex Requests for Payment Against Life, Pensions and Investment Contracts
H5FE 04	5	4	FINRFSGF1	Provide Information to Customers in a Financial Services Environment

### Technical Group H3 — Administration for Mortgage and/or Financial Planning Intermediaries Options

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5J5 04	6	6	FSPAMFPI04	Facilitate an Administrative Service for Mortgage and/or Financial Planning Clients
H5J6 04	6	5	FSPAMFPI05	Process Instructions for Complex Mortgage and/or Financial Planning Business
H5J7 04	6	4	FSPAMFPI06	Complete Reports for Mortgage and/or Financial Planning Clients
H5J8 04	6	6	FSPAMFPI07	Supervise Mortgage and/or Financial Planning Administrative Systems and Processes
H5FE 04	5	4	FINRFSGF1	Provide Information to Customers in a Financial Services Environment

### Technical Group J3 — Pension Scheme Administration Options

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5J9 04	6	6	PSA01	Receive and Process New Member Records
H5JA 04	6	6	PSA02	Process Pension Scheme Individual Transfers In
H5JB 04	6	6	PSA03	Process Pension Scheme Contributions and Transactions
H5JC 04	6	6	PSA04	Process Applications for Pension Scheme Additional Contributions
H5JE 04	6	6	PSA05	Process Pension Scheme Early Leavers Notifications
H5JF 04	6	6	PSA06	Process Applications for Pension Scheme Transfers Out
H5JG 04	6	6	PSA07	Quote on Defined Benefit and Defined Contribution Pension Scheme Retirement Benefits
H5JH 04	6	6	PSA08	Process Defined Benefit and Defined Contribution Pension Scheme Retirement Benefits
H5JJ 04	6	6	PSA09	Process Pension Scheme Death Benefits
H5JK 04	6	6	PSA10	Process Pension Assets on Divorce
H5JL 04	7	8	PSA11	Process Pension Scheme Complaints and Disputes
H5JM 04	6	6	PSA12	Provide Information on Request from a Pension Scheme Member or Member's Representative
H5JN 04	6	6	PSA13	Maintain Pension Scheme Records Using Updating Processes
H5JP 04	6	6	PSA14	Provide Pension Scheme Information to Relevant Bodies
H5JR 04	6	8	FSPP1	Create and Maintain Employee Records
H5JS 04	7	8	FSPP4	Control Payroll

## Optional Units

### Cross-Sector Group K3

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
FY7H 04	6	6	CFACSB10	Organise the Delivery of Reliable Customer Service
FE3K 04	8	10	CFACSB13	Plan, Organise and Control Customer Service Operations
H5K0 04	6	6	FSPFCS01	Provide Callers with Specialised Assistance in a Financial Services Environment
FY7J 04	6	7	CFACSB11	Improve the Customer Relationship
H5XN 04	7	6	CFAM&LDC2	Support Individuals' Learning and Development
H5XP 04	7	9	CFAM&LBA3	Lead your Team
H5K4 04	8	14	CFAM&LEA3	Manage the Use of Financial Resources
H58X 04	7	14	CFAM&LDB4	Manage People's Performance at Work
H5XR 04	9	14	CFAM&LDA2	Recruit, Select and Retain People
H5XS 04	8	9	CFAM&LBA2	Provide Leadership in Your Area of Responsibility
FM4K 04	9	12	CFAM&LBB4	Ensure Compliance with Legal, Regulatory, Ethical and Social Requirements
H5KF 04	7	9	CFASLS29	Contribute to the Development of New Products and Services
H5KG 04	6	7	CFASLS24	Sales Activity Planning
H5KH 04	6	7	CFASLS53	Develop and Deliver a Professional Sales Presentation
H5KJ 04	8	8	FSPFSSP02	Develop and Maintain Business Relationships with Financial Services' Introducers
H5KK 04	6	6	FSPFSSP03	Process Financial Services Sales Support Administration for Agencies

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

As part of 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
- ◆ a definition of simulation
- ◆ definition of the workplace
- ◆ information on a model of independent assessment or external quality control

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

Sam Bruce works in a busy retail branch of a high street bank. Last year, he completed his SVQ2 in Providing Financial Services. Sam has now been promoted to his current role which involves acting as the point of contact for customer complaints in his branch as well as responsibility for the day-to-day delivery of customer service in the branch. In this, he is responsible for resolving complaints as quickly as possible to the satisfaction of the customer. He also works with his colleagues to make sure that lessons are learned from complaints and that mistakes are not repeated again.

Since completing his SVQ2, Sam has been concentrating on completing some Professional Banking examinations, but he has now decided that he would also like to complete the SVQ3 in Providing Financial Services at SCQF level 6 as well as completing further studies as he feels the work-based development complements his professional studies well. Sam's bank has an arrangement with a training provider to act as assessors for their SVQs and Sam meets with them and identifies that three of the Units he completed for his SVQ2 Award can be applied to the SVQ3 Award — Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment FSPFCC01 (H5EY 04); Ensure You Comply with Regulations in the Financial Services Environment FSPFC04 (H5F2 04) and Provide Information to Customers in a Financial Services Environment FINRFSGF1 (H5FE 04).

Sam identifies with his development coach and assessor that the most appropriate Units for him to complete, given the focus of his current job, are:

From Technical Group B3 — Bank and Building Society Account Options

- ◆ Deal with Complaints Relating to Financial Services Products and/or Services FSPIO13 (H5FH 04)

From Cross-Sector Group K3 — Financial Service Customer Care Options

- ◆ Organise the Delivery of Reliable Customer Service CFACB10 (FY7H 04)
- ◆ Improve the Customer Relationship CFACB11 (FY7J 04)

In addition, Sam must complete one more Unit from the mandatory group

- ◆ Develop Productive Working Relationships in a Financial Services Environment FSPFC03 (H5F1 04)

The assessor 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 SVQ, Sam will use an electronic online portfolio to gather evidence.

### **Example**

Sunni has been given a permanent contract with the insurance company where she has been working in the home insurance call centre for the last six months.

Company policy states that all employees must achieve some type of formal qualification. Since Sunni does not want the stress of sitting examinations, she wonders if there is another way to achieve this. The development coach in her business area advises Sunni she should consider an SVQ as she could gain a qualification while carrying out her job. Sunni likes the idea but needs to know more about how it works.

The insurance company operates as an Approved Centre and has its own in-house assessment and verifiers who can support Sunni 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 regulatory assessments can be used as evidence for some of the Units that have been selected.

The assessor agrees with Sunni 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).

In order to ensure Sunni chooses the right qualification, the assessor matches Sunni's skills, knowledge and current job role against the standards for the SVQ3 in Providing Financial Services. The General Insurance Option (C3) is the most suitable route for her to take at present, as she can readily present sufficient evidence to achieve this.

Sunni agrees that in addition to starting work on the mandatory Units, she will start with the Unit Process Complex Insurance Renewals FSPGI24 (H5GJ 04).

However, as there is a restructure programme underway at present, which may mean Sunni will change teams in the course of the next year, she will defer selecting any further Units until it becomes clearer what role she will carry out longer term.

One year later, Sunni has been promoted again and is now in charge of a small team who handle complex insurance claims. She decides she will complete two more Units from the General Insurance Option:

- ◆ Deal with Complex Claims for Uninsured Losses FSPGI04 (H5FW 04)
- ◆ Deal with Complex Claims for Insured Losses FSPGI06 (H5FY 04)

As Sunni is keen to work on the development of her team leadership skills, she selects Lead your Team CFAM&LBA3 (H5XP 04).



## 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 Financial Services 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 all seven 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 seven Units in the award.

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

In financial services 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. 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 financial services organisations have very strict rules about copying of evidence (forms, 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 a SVQ in all the Units in the SVQ are considered whenever an assessment activity is undertaken.

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 depended 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 example forms on the example of Sam Bruce which was outlined earlier. You will recall, Sam had already completed three of the Units when undertaking his SVQ2, you could be completing a form that covers up to seven Units.

## Assessment plan

<b>Units</b>	FSPFCC01 (H5EY 04) Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment FSPFCC03 (H5F1 04) Develop Productive Working Relationships in a Financial Services Environment FSPFCC04 (H5F2 04) Ensure You Comply with Regulations in the Financial Services Environment FINRFSGF1 (H5FE 04) Provide Information to Customers in a Financial Services Environment FSPIO13 (H5FH 04) Deal with Complaints Relating to Financial Services Products and/or Services CFACSB10 (FY7H 04) Organise the Delivery of Reliable Customer Service CFACSB11 (FY7J 04) Improve the Customer Relationship								
<b>Date of planned assessment</b>	<b>Activities</b>	<b>Method of assessment/ Sources of evidence</b>	<b>Provides potential evidence for</b>						
			H5EY 04	H5F1 04	H5F2 04	H5FE 04	H5FH 04	FY7H 04	FY7J 04
12/07/13	Assessor to review candidate working on complaints letters and/or any complaint that is received in branch during the visit.	Observation		P5,8 K4,7-9 B1-3			P1-15 K1-8 B1-4		
	Assessor to review the monthly counter service resourcing schedule the candidate has developed for the previous period together with the actual service delivery. For this visit, candidate to ensure all the documentation relating to this is available for review.	Products		P1-10 K1-9 B1-3				P1-4 K1,2,4	
	Assessor to review any letters of commendation the candidate has received from customers that highlight the delivery of good service. For this visit, the candidate to identify possible cases on the branch systems for review.	Products						P1-11 K1-8	P1-14 K1-5

Date of planned assessment	Activities	Method of assessment/ Sources of evidence	Provides potential evidence for						
			H5EY 04	H5F1 04	H5F2 04	H5FE 04	H5FH 04	FY7H 04	FY7J 04
	Candidate to access online test scores in in-house Regulatory and Compliance modules re Complaint handling.	Products						K4,7,8	

<b>Assessor's signature</b>	<u>Jane Jones</u>	<b>1st review due</b>	<u>01/09/2013</u>
<b>Candidate's signature</b>	<u>Sam Bruce</u>	<b>2nd review due</b>	<u>01/10/2013</u>
<b>Date of agreement</b>	<u>17/06/2013</u>	<b>Date of completion</b>	<u>01/04/2014</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 candidate's 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 debt collection company who has to demonstrate how they deal with a situation where they exchange information and resources with colleagues, ensuring that all parties can work effectively, this will be carried out by observation during a weekly team 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 financial services organisations you will be undertaking work in call centres involving call monitoring. Live call monitoring often needs to be set up in advance using specific equipment so you will need to ensure this is all in place.

There is the possibility that at the time you undertake live call monitoring with them, the type of calls being received may not generate the evidence required. 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 recent calls that they believe meet the criteria 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 applying organisational processes and procedures for creating new and/or updating investors' records.

### Example 2

Observation of a candidate interacting face-to-face with a customer who has made a complaint about the service they have received from the organisation.

### Example 3

Listening to a call where a candidate negotiates a repayment plan with a customer in respect of a credit card debt that is in arrears.

## 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 prepared by the candidate
- ◆ letters and e-mail communications between the candidate and their customer or their colleagues
- ◆ reports or other written communication prepared by the candidate — recommendations for improving products and services
- ◆ 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



## Questioning

Candidates have to show that they can meet the knowledge specifications for the SVQ. 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.

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, by using an obscure investment product in a question about how to process an investment trade.

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

**Q** What is the difference between giving financial advice and providing facts and figures?

**A** By providing financial advice you are giving your opinion on what is best for the customer. Providing facts and figures will give information to the customer without guiding them in any way.

**Q** What procedures are in place to keep information confidential and secure?

**A** Compliance with Data Protection Act ensures data is only given to those who are authorised to receive it. Hard copy data is securely locked away and access restricted to authorised personnel. Data held on the computer can only be accessed by providing correct user ID and password.

**Q** If you are reviewing a balance sheet and you see the stock turnover ratio of a business is decreasing, what might this tell you?

**A** If stock turnover is decreasing then this means the business is holding increasing stock levels. This can be because stock is not selling which might arise for a variety of reasons such as the products are not competitive or are of poor quality, the organisation is giving poor customer service or has poor advertising.

## 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 complaint has to be handled in a particular way, any timescales which must be met and the importance of ensuring that the resolution proposed has been clearly communicated to the customer in a way which seeks to retain 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.

 <p>Strongest</p>	Someone with considerable occupational expertise in the candidate's area of work and who is familiar with the standards. This person may also be an assessor or internal verifier qualified with the L and D Units, A/V Units or 'D-Units'.
	Someone with considerable occupational expertise in the candidate's area of work and who is familiar with the standards.
	Someone with considerable occupational expertise in the candidate's area of work, but with no knowledge of the standards.
	Someone who may be a colleague of the candidate, but with no knowledge of the standards.
	Weakest

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 evaluation of insurance products and services. A witness testimony from the person who requested the information may provide evidence that the report contained comprehensive information presented in a clear and concise format and met the requirements they had set.

### **Example 2**

Testimony from a more senior member of staff could be provided to verify that the candidate consistently develops productive working relationships by, exchanging information with others, providing clear and accurate information, meeting commitments within deadlines and offers help and support to others.

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).

## **Simulation**

*Simulation* is any structured assessment exercise involving a specific task which reproduces real-life situations.

On some occasions, it may not be practical to assess a candidate in real work. Examples might be where the standards require candidates to carry out emergency or contingency procedures, or where client confidentiality is an issue, or where a candidate's job role does not cover all aspects of the qualification.

In cases where the opportunity has not presented itself during the normal course of events, it would be appropriate to use simulation as a method of assessment. The following are two examples of the type of events that may exist within this qualification:

- ◆ interview a company director to ascertain the reasons why the business overdraft is under pressure
- ◆ provide information about pension benefits to the relatives of a recently deceased scheme member

The Financial and Legal Skills Partnership has defined what it regards as simulation, and has specified in the standards when simulation is and is not acceptable. The standards also state when candidates must demonstrate competence in the workplace.

For more details on simulation and what constitutes performance in the workplace, look at the Assessment Strategy on SQA's website: [www.sqa.org.uk](http://www.sqa.org.uk).

### **Other sources of evidence**

Other sources of evidence can be previous experience or learning, case studies or assignments.

When working with financial services 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

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 how to match this to the performance criteria, knowledge and skills and behaviours.

## Observation record

<b>Units</b> FSPFCC01 (H5EY 04) Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment FSPFCC03 (H5F1 04) Develop Productive Working Relationships in a Financial Services Environment FSPFCC04 (H5F2 04) Ensure You Comply with Regulations in the Financial Services Environment FINRFSGF1 (H5FE 04) Provide Information to Customers in a Financial Services Environment FSPIO13 (H5FH 04) Deal with Complaints Relating to Financial Services Products and/or Services CFACSB10 (FY7H 04) Organise the Delivery of Reliable Customer Service CFACSB11 (FY7J 04) Improve the Customer Relationship							
<b>Candidate:</b>	Sam Bruce	<b>Date of observation:</b>	12 <sup>th</sup> July 2013				
<b>Evidence index number: 01</b>							
<b>Skills/activities observed:</b>	H5EY 04	H5F1 04	H5F2 04	H5FE 04	H5FH 04	FY7H 04	FY7J 04
<p>I observed Sam deal with a letter of complaint from a customer who had recently transferred her account from another bank. During the transfer, the customer's salary had gone astray and as a result, some regular standing orders had not been paid. As there were gaps in the information in the letter and on file, Sam decided to contact the customer by phone to get the full picture.</p> <p>Throughout the call, Sam was extremely polite and built a good rapport with the customer. When he ascertained the personal circumstances of the customer and the impact of the non payment of one of the payments, Sam immediately realised the consequences of what had happened and in our post call discussion, he explained that whilst he had planned one course of action, he changed plan to try and make more amends.</p> <p>Sam clearly explained to the customer why he could not take all the actions the customer had asked him to do as it was beyond the cut off date for processing this type of transaction, but proposed an alternative solution that the customer readily accepted.</p>					P1-3 K2,4  K3 B2  B1,4		P1,2 K1  P3  P5,6, 7,9 K2

<p>Sam agreed to send out more information about the type of account the customer had and confirmed he would follow up this call in writing. The call concluded with the customer expressing her thanks and complete satisfaction about how the situation had been resolved</p> <p>Following the call, he prepared the letter, including full details of actions the customer could take if they were not satisfied with the solution proposed. Sam updated all the customer records and the Branch complaints records files</p> <p>During the call, Sam took feedback from the customer about issues she experienced with the branch layout given a disability she had, and Sam immediately passed this on to his Manager. He also emailed her counter colleagues highlighting the issue so they could be alert to it in the meantime.</p> <p>The customer's account transfer problem had arisen by slightly confusing wording on the transfer forms, Sam also sent feedback to the marketing team using the standard Bank notification form.</p>					P6,7 K1,7, 8	P12, 13 K7,8	
	P10						P14
	P8 K9 B1-3				P5,9 K6 B3	P8,9 K5	
	K4,5, 8				P8	K5,6	

**Assessor's comments and feedback to candidate:**  
 You handled this customer interaction extremely well Sam. It was a difficult call and there was potential for the complaint to escalate, but your actions resolved the issue and set the foundations for a good relationship between the customer and the bank.

I can confirm the candidate's performance was satisfactory.

**Assessor's signature** Jane Jones

**Date** 12/07/2013

**Candidate's signature** Sam Bruce

**Date** 12/07/2013



## **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

<b>Units</b> FSPFCC01 (H5EY 04) Develop Yourself to Improve Workplace Competence in a Financial Services Environment FSPFCC03 (H5F1 04) Develop Productive Working Relationships in a Financial Services Environment FSPFCC04 (H5F2 04) Ensure You Comply with Regulations in the Financial Services Environment FINRFSGF1 (H5FE 04) Provide Information to Customers in a Financial Services Environment FSPIO13 (H5FH 04) Deal with Complaints Relating to Financial Services Products and/or Services CFACSB10 (FY7H 04) Organise the Delivery of Reliable Customer Service CFACSB11 (FY7J 04) Improve the Customer Relationship										
<b>Candidate:</b>	Sam Bruce	<b>Date of assessment:</b>	12 <sup>th</sup> July 2013	<b>Evidence index number</b>			6			
<b>Circumstances of assessment:</b>		To gather evidence where not apparent through performance evidence								
				H5EY 04	H5F1 04	H5F2 04	H5FE 04	H5FH 04	FY7H 04	FY7J 04
<b>Q:</b> When dealing with a customer who seems to be under no time pressure, how do you balance the time you take with them, taking account of your workload? <b>A:</b> At the outset, I allow the customer to talk as they want, however, if I think we are finished all that needs to be discussed, I ask them is there anything else they need today. If they still keep on talking, and I am satisfied we have finished all the business, I will explain to them that I have to go and complete some transactions and tell them I look forward to seeing them again next time.									P7	
<b>Q.</b> Apart from feedback surveys, what other sources of information can you use to measure how well you are delivering service to customers? <b>A.</b> Nowadays customers are very quick to tell us when things go wrong and the sooner we can respond the better, they use sites like Facebook, Twitter and some Banking customer forums so these can be monitored to pick up feedback. At local level, there is a Community site that people post lots of info on the discussion boards so we monitor that.										K5

<p><b>Q:</b> How would you handle the situation where you are always changing your team's rota to cope with any Branch wide unexpected event, but you notice a colleague never changes her teams rota. Your own team have not spotted this yet, but you think it will not be long before they do?</p> <p><b>A:</b> Next time an event arises that needs some flex, rather than wait and see what happens, I will go and ask her if we can jointly working out a solution. If she does not seem willing to change the rota for her team, I will ask her if there is a reason for this, and depending on her response, I will share with her the concerns I have that my team is always being impacted and see if we can come to a way to get her team to take more of the changes.</p>		K3				P1,2	
<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>				K5			
<p><b>Candidate's signature</b></p>	<p><i>Sam Bruce</i></p>		<p><b>Assessor's signature</b></p>	<p><i>Jane Jones</i></p>			

## **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

<b>Units</b> FSPFCC01 (H5EY 04) Develop Yourself to Improve Workplace Competence in a Financial Services Environment FSPFCC03 (H5F1 04) Develop Productive Working Relationships in a Financial Services Environment FSPFCC04 (H5F2 04) Ensure You Comply with Regulations in the Financial Services Environment FINRFSGF1 (H5FE 04) Provide Information to Customers in a Financial Services Environment FSPIO13 (H5FH 04) Deal with Complaints Relating to Financial Services Products and/or Services CFACSB10 (FY7H 04) Organise the Delivery of Reliable Customer Service CFACSB11 (FY7J 04) Improve the Customer Relationship							
<b>Candidate:</b>	Sam Bruce	<b>Date of observation:</b>	18 <sup>th</sup> August 2013				
<b>Evidence index number: 3</b>	<b>Links to other evidence</b>		1,2,5				
<b>Details of statement</b>	H5EY 04	H5F1 04	H5F2 04	H5FE 04	H5FH 04	FY7H 04	FY7J 04
<p>Part of my duties requires me to set up and monitor the rota for all involved in Counter Service in the branch. In doing this, I have to take account of the contracted hours of the staff and the known peaks and troughs in service demand (for example we need far more staff Friday lunchtime than Tuesday afternoon)</p> <p>Sometimes, we have to make changes to the rota when issues arise. One difficulty is when staff come to me and explain personal circumstances they do not want others to know, and then ask to change their rota times because of this.</p> <p>When this happened recently, it impacted on our lunchtime cover on a Friday and that we would not be able to meet minimum staffing levels. I identified that I was going to have to ask two members of staff to change their days of working and whilst one was able to do so, the other could not.</p> <p>I identified that the solution was that I would provide this lunchtime cover, but to do this, I had to get my colleague team leader to cover my</p>						P2,4  K2  P3,5	
		P1-10					

<p>responsibilities to answer the phones whilst I was on the counter. My colleague agreed and I indicated that my team would cover her team's work whilst she had a team lunch next week.</p> <p>Without giving full details, I made the manager aware we had made this adjustment. I also advised him I would not be able to complete a daily return by 1300 as I usually did but that I would take a later break to ensure he still had it to sign before the end of the afternoon.</p> <p>I also sent a personal note of thanks to the team member who had changed their work day.</p>		<p>K5 B1-3</p> <p>K4</p>					
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Signed (candidate): *Sam Bruce*

Date 8<sup>th</sup> August 2013

## **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

<b>Units</b> FSPFCC01 (H5EY 04) Develop Yourself to Improve Workplace Competence in a Financial Services Environment FSPFCC03 (H5F1 04) Develop Productive Working Relationships in a Financial Services Environment FSPFCC04 (H5F2 04) Ensure You Comply with Regulations in the Financial Services Environment FINRFSGF1 (H5FE 04) Provide Information to Customers in a Financial Services Environment FSPIO13 (H5FH 04) Deal with Complaints Relating to Financial Services Products and/or Services CFACSB10 (FY7H 04) Organise the Delivery of Reliable Customer Service CFACSB11 (FY7J 04) Improve the Customer Relationship							
<b>Candidate:</b>	Sam Bruce	<b>Date of Evidence:</b>	10 <sup>th</sup> August 2013				
<b>Name of Witness</b>	Danny Dawson	<b>Designation/ Relationship to candidate</b>	Manager				
<b>Contact Number</b>	Extn 3199						
<b>Evidence index number:</b>	<b>Links to other evidence</b>		01, 04, 05				
<b>Details of testimony:</b>	H5EY 04	H5F1 04	H5F2 04	H5FE 04	H5FH 04	FY7H 04	FY7J 04
<p>Sam is a very competent team leader in Downtown Branch. Since he took up his position, our Branch staff deployment rotas have worked most effectively and there has always been effective use of the staff resources we have available. Our counter satisfaction scores have significantly improved and I am sure this is as a result of the way resources have been managed and the resultant reduction in queues. Sam always keeps me informed of what is happening and when he has to make any significant changes he lets me know.</p> <p>I was particularly impressed with the way that Sam handled a power outage recently — one where our competitors had to close their branches. Although in a similar situation, that no transactions could be handled, Sam ascertained how long the outage might be for and ensured staff would be available at the end of the outage so customers could be served quickly. He offered solutions to customers who could not return at that time and</p>						P1,2, 4, 6- 11 K2-4 P9  P5 K1  P12- 15	P11- 14



<p>generally went the extra mile to keep the customers inside in what could have been a challenging time.</p> <p>A second part of Sam’s role is that he is responsible for the Customer Complaint Handling Process, which he carries out most effectively. Our recent audit by compliance department has indicated we are a Best Practice Branch, with no procedural lapses identified. Sam is very good at interacting with the customer and finding pragmatic resolutions to issues whilst retaining the goodwill of both the customers and his colleagues. Sam always keeps me fully advised of the progress on any complaints and will escalate any issue to me that exceeds his authority, though I am pleased to say he often includes his recommended resolution when he does this and I can rely on these recommendations to be sound and to balance the benefits of the action he proposes with the costs and impact on others.</p> <p>Sam works very well with his colleagues and shows sensitivity to the demands of their roles and is very good at lending a hand elsewhere where circumstances demand. He meets his own personal commitments and will always tell us if he sees any reason why he might not.</p>		P9			P1-9 K1-4 K6-8 B1-4		P5-10	
I can confirm the candidate’s evidence is authentic and accurate								
Signed by witness <i>Danny Dawson</i>	Date						10/08/13	

**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

## 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 productive working relationships in a small department
- ◆ dealing with unusual or infrequent occurrences — suspected fraud, conflicts and complaints
- ◆ lack of available development opportunities within a small organisation/ department

You may be able to overcome these by:

- ◆ exploring other methods of assessment that could be used such as questioning
- ◆ making use of simulation to demonstrate competence
- ◆ using storyboards — 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.

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.

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

### **Example**

For this SVQ a candidate may have produced a report containing information that would be useful to other members of staff. However, where the assessor has not been able to observe this taking place 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 team leader or 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 — it is possible to use an electronic format for collecting and structuring the evidence. In the Financial Services 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 avoid photocopying items simply to put them in a portfolio — a clear explanation of where the evidence can be found (for example, in a filing cabinet) may be sufficient for the External Verifier to follow it up and include it in the 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** SVQ3 Providing Financial Services SCQF level 6

**Candidate** \_\_\_\_\_

To achieve the whole qualification, you must prove competence in three **mandatory** Units and four **optional** Units.

### Unit checklist

<b>Mandatory</b>	FSPFCC01 (H5EY 04)	FSPFCC03 (H5F1 04)	FSPFCC04 (H5F2 04)	
<b>Optional</b>	FINRFSGF1 (H5FE 04)	FSPIO13 (H5FH 04)	CFACSB10 (FY7H 04)	CFACSB11 (FY7J 04)

### Mandatory Units achieved

Unit number	Title	Assessor's signature	Date
FSPFCC01 (H5EY 04)	Develop Yourself to Improve Workplace Competence in a Financial Services Environment	<i>Jane Jones</i> Completed at level 2	17/06/2013
FSPFCC03 (H5F1 04)	Develop Productive Working Relationships in a Financial Services Environment		
FSPFCC04 (H5F2 04)	Ensure you Comply with Regulations in the Financial Services Environment	<i>Jane Jones</i> Completed at level 2	17/06/2013

### Optional Units achieved

Unit number	Title	Assessor's signature	Date
FINRFSGF1 (H5FE 04)	Provide Information to customers in a Financial Services Environment	<i>Jane Jones</i> Completed at level 2	17/06/2013
FSPIO13 (H5FH 04)	Deal with Complaints Relating to Financial Services Products and/or Services		
CFACSB10 (FY7H 04)	Organise the Delivery of Customer Service		
CFACSB11 (FY7J 04)	Improve the Customer Relationship		

## 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

<b>SVQ title and level</b>	SVQ3 Providing Financial Services SCQF level 6
----------------------------	--

<b>Evidence number</b>	<b>Description of evidence</b>	<b>Included in portfolio (Yes/No) If no, state location</b>	<b>Sampled by the IV (initials and date)</b>
1	Observation record	Yes	MS 18/10/2013
2	Witness testimony	Yes	MS 18/10/2013
3	Personal statement	Yes	MS 18/10/2013
4	Products — commendation letters	Retained on company IT system (confidential)	
5	Products — customer records	Retained on company IT system (confidential)	
6	Questions	Yes	MS 18/10/2013



## Completing the Unit 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)
- ◆ ticking the relevant boxes for the behaviours
- ◆ entering the areas of knowledge and understanding the piece of evidence covers

If integrated assessment is used (linking PC or Knowledge 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 Deal with Complaints Relating to Financial Services Product and/or Services — FSPIO13 (H5FH 04)

Evidence index no	Description of evidence	PC/performance statements												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																		

Evidence index no	Description of evidence	Knowledge and Understanding														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
01	Observation		✓	✓	✓		✓	✓	✓							
02	Witness testimony	✓	✓	✓	✓		✓	✓	✓							
03	Personal statement															
04	Products		✓	✓	✓	✓	✓	✓	✓							
05	Questions					✓										

**Unit Deal with Complaints Relating to Financial Services Product and/or Services — FSPIO13 (H5FH 04)**

**Element**

**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>Sam Bruce</u>	<b>Date</b>	<u>11/11/2013</u>
<b>Assessor's signature</b>	<u>Jane Jones</u>	<b>Date</b>	<u>11/11/2013</u>
<b>Internal verifier's signature</b>	<u>Molly Stevens</u>	<b>Date</b>	<u>08/12/2013</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 progress record

Qualification and level \_\_\_\_\_

Candidate \_\_\_\_\_

To achieve the whole qualification, you must prove competence in three **mandatory** Units and four **optional** Units.

### Unit checklist

<b>Mandatory</b>	FSPFCC01 (H5EY 04)	FSPFCC03 (H5F1 04)	FSPFCC04 (H5F2 04)		
<b>Optional</b>					

### Mandatory Units achieved

Unit number	Title	Assessor's signature	Date
FSPFCC01 (H5EY 04)	Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment		
FSPFCC03 (H5F1 04)	Develop Productive Working Relationships in a Financial Services Environment		
FSPFCC04 (H5F2 04)	Ensure You Comply with Regulations in the Financial Services Environment		

### Optional Units achieved

Unit number	Title	Assessor's signature	Date



## 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
01	Observation																		
02	Witness testimony																		
03	Personal statement																		
04	Products																		
05	Questions																		

Evidence index no	Description of evidence	Knowledge and Understanding																	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15			
01	Observation																		
02	Witness testimony																		
03	Personal statement																		
04	Products																		
05	Questions																		



**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									
Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment					FSPFCC01 (H5EY 04)				
Develop Productive Working Relationships in a Financial Services Environment					FSPFCC03 (H5F1 04)				
Ensure You Comply with Regulations in the Financial Services Environment					FSPFCC04 (H5F2 04)				
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> Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment      FSPFCC01 (H5EY 04) Develop Productive Working Relationships in a Financial Services Environment      FSPFCC03 (H5F1 04) Ensure You Comply with Regulations in the Financial Services Environment      FSPFCC04 (H5F2 04)							
<b>Candidate:</b>		<b>Date of observation:</b>					
<b>Evidence index number:</b>		<b>Links to other evidence</b>					
<b>Details of statement</b>				H5EY 04	H5F1 04	H5F2 04	

Signed (candidate):

Date

**Observation record**

<b>Units</b> Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment    FSPFCC01 (H5EY 04) Develop Productive Working Relationships in a Financial Services Environment    FSPFCC03 (H5F1 04) Ensure You Comply with Regulations in the Financial Services Environment    FSPFCC04 (H5F2 04)							
<b>Candidate:</b>		<b>Date of observation:</b>					
<b>Evidence index number:</b>							
<b>Skills/activities observed:</b>				H5EY 04	H5F1 04	H5F2 04	

<b>Assessor's comments and feedback to candidate:</b>    							

I can confirm the candidate's performance was satisfactory.

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

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

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

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

**Witness testimony**

<b>Units</b>							
Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment						FSPFCC01 (H5EY 04)	
Develop Productive Working Relationships in a Financial Services Environment						FSPFCC03 (H5F1 04)	
Ensure You Comply with Regulations in the Financial Services Environment						FSPFCC04 (H5F2 04)	
<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>			H5EY 04	H5F1 04	H5F2 04		

<b>Details of testimony:</b>							
I can confirm the candidate's evidence is authentic and accurate							
Signed by witness	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>											
Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment							FSPFCC01 (H5EY 04)				
Develop Productive Working Relationships in a Financial Services Environment							FSPFCC03 (H5F1 04)				
Ensure You Comply with Regulations in the Financial Services Environment							FSPFCC04 (H5F2 04)				
<b>Candidate:</b>					<b>Date of assessment:</b>				<b>Evidence index number</b>		
<b>Circumstances of assessment:</b>											
					H5EY 04	H5F1 04	H5F2 04				
<b>Q:</b>											
<b>A:</b>											
<b>Q.</b>											
<b>A.</b>											
<b>Q:</b>											
<b>A:</b>											
<b>Candidate's signature</b>						<b>Assessor's signature</b>					