Assessor's Guidelines for the SVQ Providing Financial Services at SCQF level 5

GP2Y 22

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About this guide

This guide provides some practical examples of how to assess your candidates for the **SVQ Providing Financial Services SCQF level 5**. 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 free-standing awards. Some SVQs or SVQ units are incorporated into other awards or programmes including HNCs and Modern Apprenticeships.

Explanation of levels

**SVQ1
(SCQF level 4)**   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.

**SVQ2
(SCQF level 5)**   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.

**SVQ3
(either SCQF
level 6 or 7)**   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.

**SVQ4
(either SCQF
level 8 or 9)**   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.

**SVQ5
(SCQF level 11)**   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**.

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**.

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 SVQ Providing Financial Services SCQF level 5

The SVQs in Providing Financial Services have been developed by Skills for Health and Justice and are intended for people in organisations within the Financial Services sector, eg insurance, banking, investment, etc.

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 as well as the products and services provided by their organisation.

The SVQs are designed to be assessed in the workplace, or in conditions of the workplace. Examples of the settings or centres in which the SVQs are 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 **SVQ in Providing Financial Services at SCQF level 5**. Candidates must complete a total of **six** units which must include **three** mandatory (Core Competence) units. Two units must be taken from one or more of the specialist optional groups and **one** unit must be taken from the cross-sector group.

SVQ Providing Financial Services SCQF level 5 (GP2Y 22)

Mandatory units

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
J1D8 04	5	5	FSPFCC01	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
H5F0 04	5	5	FSPFCC02	Plan and Organise Your Work in a Financial Services Environment
J1D9 04	5	5	FSPFCC04	Comply with Regulations in Your Financial Services Environment

Specialist optional groups

Bank and Building Society Accounts

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5F3 04	5	4	FSPBA01	Set up Bank Accounts for Customers
H5F5 04	5	4	FSPBA03	Authorise Financial Transactions Using Telecommunications
H5F6 04	5	4	FSPBA04	Operate a Sterling Counter Till
H5F7 04	5	5	FSPBA05	Operate a Multi-Currency Till
H5FB 04	5	4	FSPBA09	Process Documentation for Bank or Building Society Accounts
H5FC 04	5	4	FSPIO14	Build Effective Relationships with Clients in a Financial Services Environment
H5FE 04	5	4	FINRFSGF1	Provide Information to Customers in a Financial Services Environment
H5FF 04	5	4	FINPFSGFS02	Deal with Requests to Cancel Financial Services Products or Services

Customer Payments for Financial Products and Services

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5FJ 04	5	4	FSPCP01	Process Customers' Financial Transactions
H5FK 04	5	4	FSPCP02	Assess and Use Financial Information to Reconcile Accounts
H5FL 04	6	4	FSPCP03	Operate Credit Control Procedures
H5FM 04	5	4	FSPCP04	Prepare and Pursue Statements of Account for Financial Products and Services
H5FN 04	5	4	FSPCP05	Operate Payment by Instalments

General Insurance

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
J1D4 04	5	6	FSPGI01	Process Straightforward Insurance Claims Notifications
H5FT 04	5	6	FSPGI02	Settle Straightforward Insurance Claims
H5FV 04	5	6	FSPGI03	Deal with Straightforward Claims for Insured Losses
H5FX 04	5	5	FSPGI05	Process Straightforward Claims for Uninsured Losses
H5G2 04	5	6	FSPGI09	Agree Settlement of Straightforward Claims for Uninsured Losses
H5G4 04	5	6	FSPGI11	Process Straightforward Insurance Business as an Intermediary
H5G5 04	5	6	FSPGI12	Process Straightforward Insurance Renewals as an Intermediary
H5G6 04	5	6	FSPGI13	Process Straightforward Mid-term Insurance Amendments
H5GB 04	5	5	FSPGI18	Underwrite Straightforward New Risks
H5GC 04	5	5	FSPGI19	Process Insurance Policy Documentation
H5GD 04	5	5	FSPGI20	Process Straightforward Insurance Renewals
H5GE 04	5	5	FSPGI26	Underwrite Straightforward Policy Alterations
H5FE 04	5	4	FINRFSGF1	Provide Information to Customers in a Financial Services Environment

Investment Operations

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5H7 04	5	5	FSPIO10	Assess and Use Financial Information to Reconcile Stakeholder Investment Accounts
H5H9 04	5	4	FSPIO12	Process Payments Relating to Stakeholder Investment Transactions or Accounts
H5FC 04	5	4	FSPIO14	Build Effective Relationships with Clients in a Financial Services Environment

Life, Pensions and Investments

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5HA 04	5	3	FSPLPI01	Process Straightforward New Life, Pensions and Investment Business Quotations
H5HB 04	5	4	FSPLPI02	Underwrite Straightforward Alterations to Life, Pensions and Investment Contracts
H5HC 04	5	4	FSPLPI03	Process Straightforward Requests for Payment Against Life, Pensions and Investment Contracts
H5HG 04	5	5	FSPLPI07	Process Documentation for Straightforward Life, Pensions and Investment Contracts

Financing and Credit

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
H5HY 04	5	4	FSPFC09	Process Applications for Financing and Credit Facilities
H5J0 04	5	4	FSPFC10	Process Documentation for Financing and Credit Facilities

Administration for Mortgage and/or Financial Planning Intermediaries

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
J1D5 04	5	4	FSPAMFP01	Provide an Administrative Service for Mortgage or Financial Planning Clients
J1D6 04	5	4	FSPAMFP02	Process Instructions for Straightforward Mortgage or Financial Planning Business
J1D7 04	5	4	FSPAMFP03	Contribute to Reports for Mortgage or Financial Planning Clients

Cross-sector group

SQA ref	SCQF level	SCQF credit points	SSC ref	Title
FE1V 04	5	5	CFACSB2	Deliver Reliable Customer Service
H9YD 04	5	6	CFACSC3	Resolve Customer Service Problems
H5JW 04	5	5	FSPFCS02	Deal with Customers by Telephone in a Financial Services Environment
H5K9 04	5	4	FSPFSSP01	Promote the Organisation's Additional Financial Services Products and/or Services
FM4F 04	9	10	CFAMLA3	Develop Your Personal Networks
H5KB 04	6	6	CFASLS71	Generate and Follow Up Sales Leads
H5KC 04	5	6	CFASLS73	Sell Products or Services Over the Telephone
H5KD 04	5	6	CFASLS72	Sell Products or Services Face to Face

An assessment strategy for the SVQ

As part of its review of the SVQ(s), the standards-setting body Skills for Health and Justice 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**), 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 Bruce has recently joined a retail bank working in a branch in a large town. Previously Sam was at college where he gained some awards at SCQF level 5 but none were related to banking or business studies. To date he has completed his formal induction course, including the completion of in-house assessments relating to regulations, ethics and compliance. He will now follow a structured on-the-job training programme in the branch. The branch handles customer calls forwarded to them from their call centre as well as serving customers face to face. Sam's role will primarily involve meeting customers who wish to open accounts and handling subsequent telephone queries from these new customers. The bank has recently set up a scheme where all new entrants can complete a vocational qualification if they wish and Sam has decided that he wants to join this scheme.

Sam attended a meeting with the Talent Adviser for his region to discuss which vocational qualification he might complete. It was agreed, as his job involved working face to face with the bank's customers in a retail banking environment, the SVQ in Providing Financial Services at SCQF level 5 would be the most appropriate qualification for him to undertake, as he could readily generate sufficient evidence to prove his competence in this area.

The Bank and Building Society Accounts route was identified as the best specialist route for Sam to follow, therefore it was agreed that he would undertake two units from within this group:

1   Set up Bank Accounts for Customers FSPBA01 (H5F3 04)
2   Provide Information to Customers in a Financial Services Environment FINRFSGF1 (H5FE 04)

Given the customer service focus of Sam's role, it was agreed that the cross-sector unit he would undertake would be:

3   Deliver Reliable Customer Service CFACSB2 (FE1V 04)

The bank does not carry out the assessment function in-house but has set up a contract with an approved centre to provide assessment and verification services for them. Sam's line manager will contribute to this process. The approved centre will provide Sam with an assessor who will work in partnership with Sam and his line manager to guide them through the qualification and assist Sam to gather and

present his evidence in an online portfolio. Many pieces of evidence will come from existing work outputs which are held electronically on the bank's systems and can be cross-referenced in his online portfolio. Sam's assessor will guide him, based on previously completed matching activities, on the types of electronic work outputs he might be able to cross refer to in his portfolio. The bank expects staff to complete their vocational qualification in approximately a year and the Learning and Development Adviser will meet with Sam, his assessor and line manager quarterly to monitor progress towards this target.

Example 2

Lee has worked in an insurance company call centre for a year but does not have any formal qualifications. To date she has completed the call centre training programme which involved an intensive induction programme followed by regular workshops which all team members attend. She has also completed some programmes on the company's online learning system and has successfully completed all the company's internal compliance assessments which are accredited by a professional body. She feels that she is now ready to gain a more formal qualification that would record her competence and recognise the skills and knowledge she already has but does not want to have to commit to taking formal exams at this point in time, though she may want to do so in the future.

Arrangements were made for Lee to meet with the team coach responsible for People Development to discuss the options available that could meet her needs. During this meeting a matching process was carried out to identify Lee's skills and experience as well as her current job role. At the end of this process it was agreed that, as her job concentrated on providing support to customers by telephone, the SVQ in Providing Financial Services at SCQF level 5 would be the most appropriate qualification for her to undertake, as she could readily generate sufficient evidence to prove her competence in this area.

After some discussion it was apparent that the General Insurance route would be the most suitable route for Lee to take, therefore it was agreed that she would undertake two units from within this group:

1   Process Straightforward Insurance Renewals FSPGI20 (H5GD 04)
2   Process Insurance Policy Documentation FSPGI19 (H5GC 04)

and as her work is telephone based, the most appropriate cross-sector unit would be:

3   Deal with Customers by Telephone in a Financial Services Environment FSPFCS02 (H5JW 04)

The insurance company operates as an Approved Centre and has its own in-house assessment and verifiers who can support Lee through the award. The centre already has a cross matching template in place which shows where in-house activities such as the company's externally accredited regulatory assessments can contribute to the evidence for some of the units that have been selected.

Lee will continue to attend in-house training activities which may also generate evidence and she will complete some online learning programmes as well as attending the weekly team training sessions.

Lee's company also have a process where the team leader meets quarterly with the candidate and their assessor at the conclusion of an assessment event to review progress and identify any further assistance that might be required.

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

Candidate's 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 six 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 all six units in the award.

To support the maximisation of integration, all the exemplars in these guidelines are based on integrating assessment across six 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 emails 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 LD9 unit (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 in which 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 dependent on the business situation of the day (ie types of calls being received) 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 to 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.

Assessment plan

Units

FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04)	Comply with Regulations in the Your Financial Services Environment
FSPBA01 (H5F3 04)	Set up Bank Accounts for Customers
FINRFSGF1 (H5FE 04)	Provide Information to Customers in a Financial Services Environment
CFACSB2 (FE1V 04)	Deliver Reliable Customer Service

Date of planned assessment	Activities	Method of assessment/sources of evidence	Provides potential evidence for					
			J1D8 04	**H5F0 04**	**J1D9 04**	**H5F3 04**	**H5FE 04**	**FE1V 04**
16/04/19	Assessor to listen into live calls handled by the candidate.	Direct observation		P2, 3, 7-11 K2, 4, 5, 6, 8, 9 B2,3	P2, 3, 6 K2, 7 B1	P1-12 K1-15 B1-6	P1–10 K1-9 B1-6	P1–9 K1, 2, 55
	Assessor to listen back to previous calls identified by the candidate as potential evidence. For this visit, candidate to focus on identifying calls where they are responding to routine queries relating to the opening of accounts.	Direct observation		P3, 7-11 K2, 4,5, 8, 9 B2, 3	P2, 3, 6 K2, 7 B1	P1-12 K1-15 B1-6	P1-10 K1–9 B1-6	P1-9 K1, 2, 55
	Assessor to review previous candidate's performance review statistics, call monitoring, their call self-reflection logs and PDP reports for the previous period.	Products	P1, 5, 6-8 K8, 9, 11-14, 18, 19 B2, 3	P1, 6, 8 K5, 7 B1	–	–	–	P10-12 K3, 4

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Units

FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04)	Comply with Regulations in the Your Financial Services Environment
FSPBA01 (H5F3 04)	Set up Bank Accounts for Customers
FINRFSGF1 (H5FE 04)	Provide Information to Customers in a Financial Services Environment
CFACSB2 (FE1V 04)	Deliver Reliable Customer Service

Date of planned assessment	Activities	Method of assessment/sources of evidence	Provides potential evidence for					
			J1D8 04	**H5F0 04**	**J1D9 04**	**H5F3 04**	**H5FE 04**	**FE1V 04**
	Candidate to access online test scores in in-house Regulatory and Compliance modules re Data Protection; Money Laundering; Opening and servicing customer accounts for review by the assessor.	Products	P9 K19	P11 K9	P1-6 K1-7 B1	P11, 12 K1-15	P9-10 K1-9	P1 K1-55
	Candidate to provide a personal statement on how they carry out their role when opening accounts on a face to face basis for review by the assessor.	Personal statement	P7 K10-12, 19	P1, 8, 9 K2, 5, 6, 8, 9	P2, 3, 6	P1-12 K1, 4, 5, 7, 10-12	P2-4, 6, 9, 10	P1-12 K1-55

Assessor's signature _Frances Black_

Candidate's signature _Sam Bruce_

Date of agreement 28/03/2019

1st review due _1/05/19_

2nd review due _01/06/19_

Date of completion 01/07/19

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 minimised
♦ good rapport/relationship 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 on the job training and development

The challenges might be:

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

Example

You might agree with a candidate working in a call centre who is looking to generate evidence about how they explain to a customer the features, terms and conditions of an account and confirm that the customer has understood them that you will listen into calls. 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 to 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 can be used to demonstrate the candidate's competence in dealing with a customer on the phone. They can show that they are able to build rapport remotely, communicate effectively, ask appropriate questions, gather sufficient information and provide clear and concise information to the customer. During the call, you will also be able to assess their application of the organisation's products and/or procedures and, in some situations, their knowledge of legal and ethical issues relating to subject matter of the call.

Example 2

Observation can be used to demonstrate the candidate's competence in navigating around the organisation's computer based systems to locate and update customer information and generate appropriate documentation to send to the customer or another department/section in the organisation.

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:

♦ accurate online updating of customer information on an organisation's record systems
♦ written communication sent, or requested to be sent, to the customer or other connected parties

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.

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

Q   Give some examples of the types of information you might request from a customer to establish their identity before you proceed to handle their call.

A   Designated letters/numbers from the password they have set up, details of payees/frequency of existing standing orders they have on their account, confirmation of their date of birth, postcode and the year they opened their account.

Q   A customer has recently opened their account but you are still waiting to complete the process as you are missing a piece of identification to confirm their address. The customer comes in with a two year old mobile phone bill and asks you use this as identification

At the same time they ask that you deposit £12,000 in cash into their account now, what would you do and why?

A Explain to the customer that your organisation only accepts identification that is more recently dated (different organisations have different rules but many will not accept address verification documents that are older than three months and many will not accept mobile phone accounts in any event, you would need the candidate to know the rules for their organisation).

You will not accept funds into an account until all the identification procedures are completed. In any event, opening an account with such a large of amount of cash is also potentially suspicious, typically it might indicate money laundering and you should to refer the situation to the appropriate person.

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. In the financial services industry, personal statements are usually referred to as Professional Discussions.

Example

Personal statements are useful in supporting other evidence presented such as product evidence. The candidate can write about why a call has to be handled in a particular way, any timescales which must be met and the importance of ensuring why the information given is complete and accurate and why correctly updated records of calls matter.

When the evidence is generated through Professional Discussions, the candidate will discuss aspects of their activities they have undertaken with their assessor. The assessor will ask questions to clarify the statements and probe the level of understanding of the candidate and what they did in the circumstances. It is not uncommon for these discussions to be captured on a digital voice recording device which allows the assessor to complete a detailed review of the evidence gathered after the meeting and match it to appropriate standards.

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:

♦ directly 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).

Strongest   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   Someone with no or little knowledge of the candidate's work or no knowledge of the standards.

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

In a situation where the candidate is required to produce documentation for customers in circumstances that arise only occasionally, a witness testimony could be used to verify that the candidate consistently produces accurate documents in line with company policies and procedures. The assessor might also ask some questions of the candidate to confirm their understanding of the activities they have undertaken.

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.

Skills for Health and Justice 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**.

Simulation can be used as an acceptable method of assessment in cases where infrequent occurrences are identified as these occurrences might never happen during the course of the SVQ. Examples might include:

♦ identify suspicious or irregular transactions and take the appropriate action
♦ take appropriate action in a type of transaction that arises irregularly

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.

Care must always be taken when undertaking assessment observation to ensure that the content of any assessment records fully complies with the organisation's data protection requirements. For example, digital voice records of assessment observation can be particularly helpful in this award, however care must be taken to ensure there is no content (including background conversations) which could breach the organisation's data protection requirements.

Observation record

Units
FSPFCC01 (J1D8 04)   Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04)   Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04)   Comply with Regulations in the Your Financial Services Environment
FSPBA01 (H5F3 04)   Set up Bank Accounts for Customers
FINRFSGF1 (H5FE 04)   Provide Information to Customers in a Financial Services Environment
CFACSB2 (FE1V 04)   Deliver Reliable Customer Service

Candidate's name	Sam Bruce		**Date of observation**	16/04/19		
Evidence index number	01					

Skills/activities observed	J1D8 04	H5F0 04	J1D9 04	H5F3 04	H5FE 04	FE1V 04
During my call monitoring between 1400 and 1430 I listened to one live inbound call and one live outbound call and one archive call (inbound) the candidate had previously identified as being appropriate evidence. Call summaries below, full call audio available on review using the call reference.						
On joining the candidate's calls, the candidate had his desktop fully open with all relevant reference windows were open. Inbound calls were answered immediately they were routed to Sam. Each caller greeted using the bank's standards introduction and full identification processes completed before beginning each call. All calls were also concluded using the bank's standard sign off message leaving customers feeling valued.		P2, 11 K9		P11 K15	P10 K2	P3 K1, 2
Call 1 (Inbound call) New account holder checking progress of direct debit switching from previous bank. Correct screens accessed, progress checked with other team and customer updated. Customer wished to set up an immediate payment to a 3rd party. Relevant questions asked, ascertained it was a regular payment, standing order option explained clearly to customer who took up the option. Full payee details confirmed and the timelines applying to the payment process clearly explained and customers understanding and satisfaction rechecked; customer notes screen updated, standing order screen double checked for accuracy and an entry in the shared diary to recheck progress on direct debit switching daily.			P2, 6 K7 B1	P9, 11 K2, 6, 8, 11, 15 B1-6	P1, 2, 5, 6, 7, 8, 9, 10 K2, 5, 6, 7, 9 B1-6	P1, 6 K1, 2

Skills/activities observed	J1D8 04	H5F0 04	J1D9 04	H5F3 04	H5FE 04	FE1V 04
Call 2 (Inbound call of 9th April accessed from the archive) New account holder opened account recently has been charged for exceeding agreed limits due to an uncleared cheque. Had thought the account was offset against new deposit account. Account features and rules of uncleareds/offset explained clearly, Sam identified the account does not fully meet customer requirements, excellent customer rapport such that customer decides to switch to new account type rather than close the account. Sam unable to respond to customer request to write off account charges as beyond authority but contacted authorising team leader with customer on hold and having secured agreement, confirms fee reversal to customer. Customer talked through new paperwork that will be generated for their signature and arrangements for sending/returning this confirmed. New customer passwords set up and all paperwork generated to send to customer/customer screens and notes updated.		B3	P2, 6 K7 B1	P2-5, P7, 8, 11 K1, 2, 4, 6, 8, 9, 14, 15 B1-6	P1-10 K1, 2, K5-9 B1-6	P1, 5 K1, 2
Call 3 (Outbound call made on 16th April) As there were no inbound calls in the queue, Sam called up his diary and identified customer callback he had promised to carry out today and made a call to a customer he had promised to call today re the opening of their account to update them on the progress made. Prior to the call, Sam identified on reference had not been received. In the call he ascertained the delay was due to the customer still waiting for the return of their passport from a visa application. Explored alternative acceptable ID with the customer but concluded best option at present was to wait for the passport to be returned. Made sure the customer knew the passport could be taken in to any convenient branch. Checked everything else was in order and the customer had no queries. Updated all customer records. Agreed to call customer again in five days.			P2, 6 K7 B1	P3, 11 K1, 10,15 B1-6	P6, 9 K1, 2, 6, 9 B3-5	P1P1, 4, 6 K1, 2

Assessor's comments and feedback to candidate:

Evidence was generated during your normal working routine and on this occasion you have demonstrated competence in dealing with your customers by telephone. Next time, we shall arrange to observe you dealing with customers face to face and ask your supervisor to provide a witness testimony covering your performance relating to conducting an account opening interview.

I can confirm the candidate's performance was satisfactory.

Assessor's signature _Frances Black_   **Date** _16/04/19_

Candidate's signature _Sam Bruce_   **2nd review due** _01/06/19_

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

FSPFCC01 (J1D8 04) Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04) Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04) Comply with Regulations in the Your Financial Services Environment
FSPBA01 (H5F3 04) Set up Bank Accounts for Customers
FINRFSGF1 (H5FE 04) Provide Information to Customers in a Financial Services Environment
CFACSB2 (FE1V 04) Deliver Reliable Customer Service

Candidate's name	Sam Bruce		Date of assessment	30/04/19		Evidence index number		05
Circumstances of assessment		To gather evidence where not apparent through performance evidence						

	J1D8 04	H5F0 04	J1D9 04	H5F3 04	H5FE 04	FE1V 04
Q: Give examples of a secondary check you carry out to confirm a new customer's identification when opening an account over the telephone. **A:** We use our in-house systems that link to recognised external sources such as the Electoral register to check the validity of the address the customer has given and to see if they are registered at that address.				P6 K10		
Q. If you undertook such a search and the customer was not on the Electoral register at that address what would you do? **A.** I do not have the authority to open an account in that case, so I would transfer the call to my team leader, having explained to the customer that there were a few more questions that needed to be asked.				P4 K4		
Q: What are your organisation's procedures and systems for checking service delivery? **A:** Customers are asked to complete a customer survey after each call. Data collected is combined in the system, reports are produced showing the overall results of the analysis. These reports are reviewed by the Service Performance Monitoring Team. That team forwards to our team leader key points for review which we all discuss. There is a separate complaints handling procedure and documents/forms.					K1	K1-4

Candidate's signature	*Sam Bruce*		**Date**	
Assessors signature	*Frances Black*		**Date**	

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	
FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04)	Comply with Regulations in the Your Financial Services Environment
FSPBA01 (H5F3 04)	Set up Bank Accounts for Customers
FINRFSGF1 (H5FE 04)	Provide Information to Customers in a Financial Services Environment
CFACSB2 (FE1V 04)	Deliver Reliable Customer Service

Candidate's name	Sam Bruce	Date of observation	16/04/19			
Evidence index number	03	Links to other evidence	01, 04			

Details of statement	J1D8 04	H5F0 04	J1D9 04	H5F3 04	H5FE 04	FE1V 04
My duties include setting up bank accounts for customers, either be face to face or by phone. This statement covers how I handle opening accounts on the phone. We have to encourage the customer to chat with us so we can gather as much information and make them feel welcome and valued.					P1,2 K2,3	
In all calls, I have to have all my information screens open so I can access the relevant input screens and help prompts as required.		P2				P3
I follow the prompts and gather information from the customer so I can meet their needs and comply with legal and company regulations. Information required includes, personal details, identity checks and what they require from the account. This allows me to ensure I offer the customer the best account to suit their needs and explain all the account features/answer their questions. I will ask follow up questions if I am not sure about any responses.		P11	P2, 6 K3,7	P1-3, 6, 11 K5, 8, 10,15	P5, 7, 10 K9	P4,5
I keep up-to-date with all products and services and regulatory updates so I cancan explain terms and conditions and different features so the customer can make an informed decision about the most suitable account for them.			P5	P7 K2, 8	P8 K7	P1
				P7		P5

Details of statement	J1D8 04	H5F0 04	J1D9 04	H5F3 04	H5FE 04	FE1V 04
When I have all the information I need from the customer I confirm the arrangements, make sure they understand everything and are satisfied with them and tell them what will happen next and explain the welcome documents they will receive and what they have to sign and return.				K6		K1, 2
I input all the information into the relevant screens to record their personal details and all the products and services discussed and any advice given and at the conclusion, I send off the generation request so that the documentation is produced and sent to the customers				P8	P6 K6	
I end the call by thanking the customer for calling us and checking if I can call them back in 10 days to make sure they have all the forms they need and that the account is opening as planned. If the customer agrees on call back I enter it into the diary schedule for the relevant day, otherwise I note their files as to why the call back was declined and ensure a 28 day feedback form is sent out to them.						P6, 7 K4
Sometimes customers ask about accounts I do not deal with in which case I identify which team deals with these accounts and transfer the call to that team, ensuring that I explain to the customer what is happening and introduce the call to the new team and transfer the input records to date to that call handler.			K2	P4 K4	P3, 4 K5, 8	P9

Signed (candidate) _Sam Bruce_   **Date** _17/05/19_

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	
FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04)	Comply with Regulations in the Your Financial Services Environment
FSPBA01 (H5F3 04)	Set up Bank Accounts for Customers
FINRFSGF1 (H5FE 04)	Provide Information to Customers in a Financial Services Environment
CFACSB2 (FE1V 04)	Deliver Reliable Customer Service

Candidate's name	Sam Bruce	Date of evidence		16/05/19		
Name of witness	Jo Monk	Designation/ Relationship to candidate		Team Leader Branch Services		
Contact number	Ext 7211					
Evidence index number	02	Links to other evidence		01, 04		

Details of testimony	J1D8 04	H5F0 04	J1D9 04	H5F3 04	H5FE 04	FE1V 04
As Sam's team leader it is my duty to monitor his work outputs and call performance statistics and to undertake some sampling of his work. I do this by reviewing the work outputs and sample call monitoring and call reviews to ensure that he meets with all company and regulatory requirements when setting up bank accounts for customers whilst using his own time effectively.		P11				
During these reviews I have found that Sam demonstrated that he was very competent in this area and possessed a good knowledge of the products and services he is authorised to deal with. He correctly explains the features and terms and conditions of the products clearly and concisely and ensures that the customer understands them.		P1		P1-15	P1, 2,5,7,8,10 K1-3, 5-7	P1,4 K1,2
Sam is aware of all the information that he needs to collect from the customer before setting up a bank account, payment arrangements and credit limits and records this information as per company policy and legal requirements.			P2,6	K1,2,4-15	P6 K9	

Details of testimony	J1D8 04	H5F0 04	J1D9 04	H5F3 04	H5FE 04	FE1V 04
Regularly he has: ♦ contacted another member of staff for guidance and support ♦ answered customer's questions clearly using a range of communication styles ♦ made arrangements for payments to be set up (Direct Debits and/or Standing Orders) ♦ discussed and followed procedures re Data Protection Act regarding disclosure ♦ carried out the necessary checks required by law ♦ promptly passed calls over to other teams where product request is outside his authorisation limits			P2, 6 K2, 4, 7	P1-12 K1-2, 4-15	P3, 4, 7 K7-9	P12 K1-55
In one instance, Sam's diligence was such that he identified a transaction which was a potentially fraudulent and in breach of money laundering requirements and immediately escalated the call to the correct Fraud Unit resulting in the bank being able to gather useful intelligence as well as avoiding the completion of a fraudulent transaction			K5	P12 K3		P12 K1,2
Sam is very effective member of my team who meets deadlines and commitments to others whenever possible. He takes pride in her work and understands why it is important to produce accurate and complete information ready to be further processed by more senior members of staff. Sam is particularly diligent in keeping his own product knowledge up to date. He works will colleagues and customers in a professional manner and adapts his approach to take account of different customers and their needs.		P6, 9, 10 B1-3	B1	B1-6	B1-6	
I can confirm the candidate's evidence is authentic and accurate						
Signed by witness _Jo Monk_	**Date** 30/05/2019					

Witness (please tick the appropriate box):

☐   Holds LD9, 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:

♦ identifying and reporting suspicious fraudulent activity to appropriate authority
♦ resolve any ambiguities or discrepancies
♦ identify unresolved queries and pass on to the person responsible

You may be able to overcome these by:

♦ Simulation — to demonstrate competence
♦ Storyboards — to confirm knowledge and understanding of how the candidate would deal with a scenario if it arose
♦ Questioning

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 financial services 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

You are not sure that the candidate has produced a document that they have presented as evidence. In order to satisfy yourself that the document is the candidate's own work you must find a way to authenticate this evidence. You could do this by:

♦ holding a discussion with the candidate on how and why they produced the document

♦ questioning them on their skills and knowledge of this area

♦ asking the candidate to produce a personal statement on how and why they produced the documentation

♦ requesting a witness testimony if someone else was present at the time the document was produced

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.

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.

Recording documents do not need to be paper-based — it is possible to use an electronic format for collecting and structuring the 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 SVQ Providing Financial Services SCQF level 5

Candidate Sam Bruce

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

Unit checklist

Mandatory	J1D8 04	H5F0 04	J1D9 04	
Optional	H5F3 04	FE1V 04	H5FE 04	

Mandatory units achieved

Unit number	Title	Assessor's signature	Date
J1D8 04	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment		
H5F0 04	Plan and Organise Your Work in a Financial Services Environment		
J1D9 04	Comply with Regulations in Your Financial Services Environment	*Frances Black*	*05/07/19*

Optional units achieved

Unit number	Title	Assessor's signature	Date
H5F3 04	Set up Bank Accounts for Customers	*Frances Black*	*05/07/19*
H5FE 04	Provide Information to Customers in a Financial Services Environment		
FE1V 04	Deliver Reliable Customer Service		

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	SVQ Providing Financial Services SCQF level 5

Evidence number	Description of evidence	Included in portfolio (Yes/No) If no, state location	Sampled by the IV (initials and date)
01	Observation record	Yes	MS 14/07/19
02	Witness testimony	Yes	
03	Personal statement	Yes	
04	Products — Notes and records of customer details and printout of Professional Body accredited in-house Compliance knowledge assessment Papers 1–6	Retained on company IT system (confidential)	MS 14/07/19
05	Questions	Yes	

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 H5F3 04 — Set up Bank Accounts for Customers

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 H5F3 04 — Set up Bank Accounts for Customers

<div style="border:1px solid black; padding:10px;">

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.

</div>

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

Candidate's signature _Sam Bruce_ **Date** _04/07/19_

Assessor's signature _Frances Black_ **Date** _04/07/19_

Internal verifier's signature _Molly Stevens_ **Date** _25/07/2019_

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:

♦ *Assess Workplace Competence Using Direct Methods*
♦ *Assess Workplace Competence Using Indirect Methods*
♦ *Internally Monitor and Maintain the Quality of Workplace Assessment*
♦ *Externally Monitor and Maintain the Quality of Workplace Assessment*

Guide to Visiting HN and Vocational Qualification Verification for Centres 2015–18

Guide to Assessment

Arrangements Explained: Information for centres

Reasonable Adjustments for SVQs and Related Qualifications

SQAs Quality Assurance Criteria 2015-16

Internal Verification: A guide for centres

Systems and Qualification Approval Guide

Introduction to Assessment Arrangements for Schools and Colleges

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 three **optional u**nits.

Unit checklist

Mandatory	FSPFCC01 (J1D8 04)	FSPFCC02 (H5F0 04)	FSPFCC04 (J1D9 04)	
Optional				

Mandatory units achieved

Unit number	Title	Assessor's signature	Date
FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment		
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment		
FSPFCC04 (J1D9 04)	Comply with Regulations in Your Financial Services Environment		

Optional units achieved

Unit number	Title	Assessor's signature	Date

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)

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

<table>
<tr>
<td colspan="9">Units
FSPFCC01 (J1D8 04) Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04) Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04) Comply with Regulations in the Your Financial Services Environment</td>
</tr>
<tr>
<td rowspan="2">Date of planned assessment</td>
<td rowspan="2">Activities</td>
<td rowspan="2">Method of assessment/sources of evidence</td>
<td colspan="6" align="center">Provides potential evidence for</td>
</tr>
<tr>
<td>J1D8 04</td>
<td>H5F0 04</td>
<td>J1D9 04</td>
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</table>

Assessor's signature _____ **1st review due** _____

Candidate's signature _____ **2nd review due** _____

Date of agreement _____ **Date of completion** _____

Personal statement

Units							
FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment						
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment						
FSPFCC04 (J1D9 04)	Comply with Regulations in the Your Financial Services Environment						

Candidate's name		**Date of observation**					
Evidence index number		**Links to other evidence**					
Details of statement			**J1D8 04**	**H5F0 04**	**J1D9 04**		

Sigend (candidate) _____   **Date** _____

Observation record

Units	
FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04)	Comply with Regulations in the Your Financial Services Environment

Candidate's name		Date of observation	
Evidence Index number			

Skills/activities observed	J1D8 04	H5F0 04	J1D9 04			

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

Units	
FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment
FSPFCC04 (J1D9 04)	Comply with Regulations in the Your Financial Services Environment

Candidate's name		Date of evidence	
Name of witness		Designation/relationship to candidate	
Contact number			
Evidence index number		Links to other evidence	

Details of testimony	J1D8 04	H5F0 04	J1D9 04			

I can confirm the candidate's performance was satisfactory.

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

Units			
FSPFCC01 (J1D8 04)	Review and Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment		
FSPFCC02 (H5F0 04)	Plan and Organise Your Work in a Financial Services Environment		
FSPFCC04 (J1D9 04)	Comply with Regulations in the Your Financial Services Environment		

Candidate's name		Date of assessment		Evidence index number	
Circumstances of assessment					

	J1D8 04	H5F0 04	J1D9 04			
Q: **A:**						
Q. **A.**						
Q: **A:**						

Candidate's signature		Date	
Assessors signature		Date	