

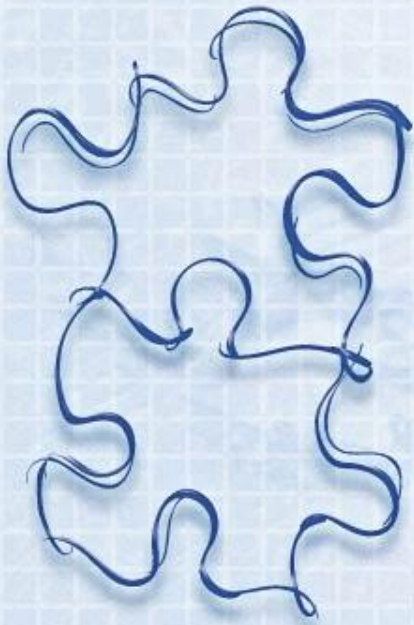
***The Role of EBTN***  
***in the***  
***European banking training***  
***activities***



COMPLIANCE TEG MEETING

Rome, 24 November 2008

ABIFormazione





***Prof. Mario Spatafora***

**⌘ President**

**EBTN – European Banking & Financial Services  
Training Association Asbl, Luxemburg**

**⌘ General Secretary**

**FINANCE & BANKING – Organizational &  
HR Development Association,  
Rome - Italy**

**⌘ Professor in “Corporate Organization &  
Life Long Learning”**

**Faculty of Training Sciences  
*University Roma Tre***

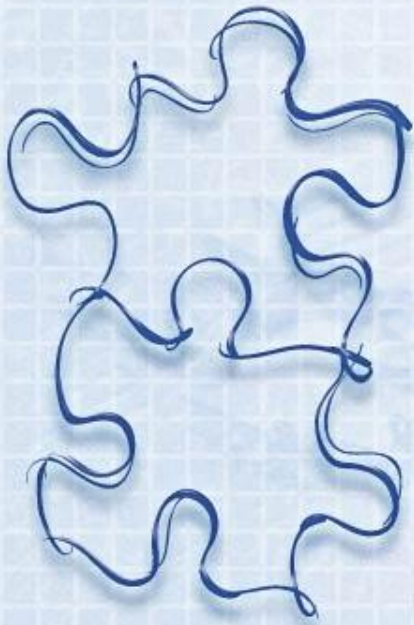


# EBTN PROFILE

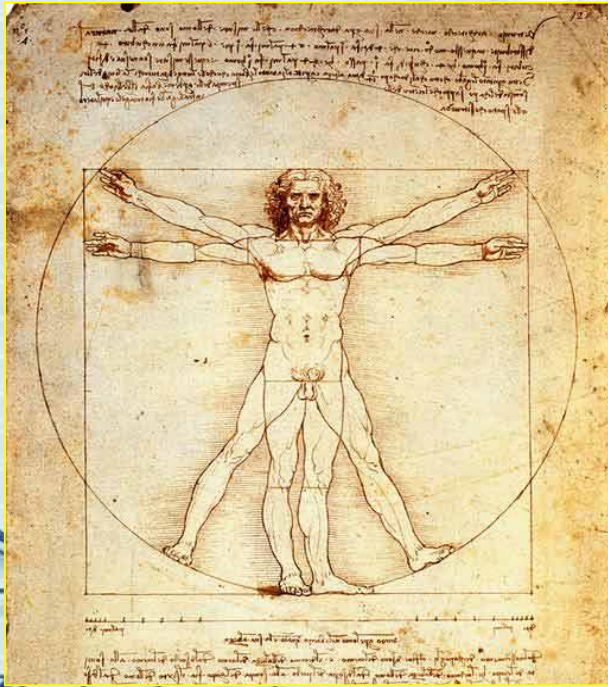
**European Banking & Financial Services Training  
Association A.s.b.l. (EBTN)**



- ⌘ Established on 4 November 1991
- ⌘ A not for profit Association of Bank Training Institutes or Banking Associations



# Role of the Institutes of Bankers EBTN Members



- ⌘ Develop professionalism of the employees
- ⌘ Foster education & training activities
- ⌘ Promote and co-ordinate programmes

# MEMBERSHIP

## ⌘ FULL MEMBERS: *European Countries*

- Associations, Institution or Companies having established relationship with :

A) Representative National B.& F. Associations *OR*

B) The majority of the National B.& F. S. Institutions



- providing banking & financial education or training *OR*
- whose objectives are related to B. & F. S. education & training

## ⌘ ASSOCIATE MEMBERS:

*Outside Europe*

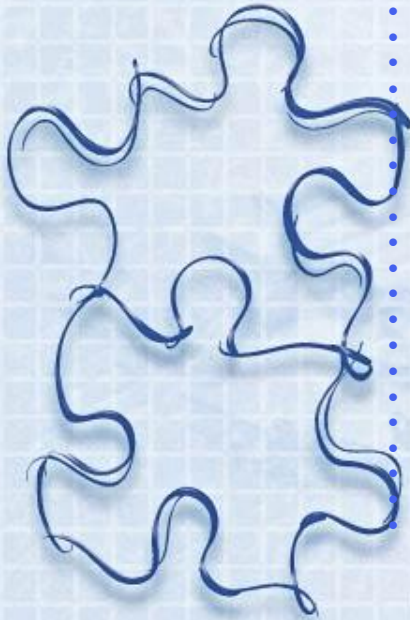
# EBTN Full Members

## ● *INSTITUTION*

- 1. ABIFormazione - ABI Italian Banking Association
- 2. Association of Serbian Banks
- 3. Bankarkepzo Consulting and Training
- 4. Banking Institute of the Association of Russian Banks
- 5. Banking Institute College of Banking
- 6. Norwegian School of Management
- 7. Center for Banking Studies
- 8. Febelfin Academy Asbl.
- 9. Federation of Finnish Financial Services
- 10. Finance & Banking Organisational and HR Development Association
- 11. Financial Technology Transfer Agency
- 12. Foundation Warsaw Institute of Banking
- 13. Frankfurt School of Finance & Management
- 14. French Bank Training Institute
- 15. Georgian Banking Training Center
- 16. Hellenic Banking Institute of the Hellenic Bank Association
- 17. Institute of Banking Education of the National Bank of Slovakia
- 18. Institute of Financial Services
- 19. Institute of Financial Services, Cyprus
- 20. Institute of Financial Studies
- 21. International Banking Institute
- 22. International Banking Institute
- 23. International School of Banking and Finance
- 24. National Center for the Training of Bank Personnel of Ukraine
- 25. Romanian Banking Institute
- 26. Sofia University St. Kliment Ohridski CERTDP
- 27. Swiss Bankers Association
- 28. The Bank Association of Slovenia
- 29. The Banks Association of Turkey
- 30. The Chartered Institute of Bankers in Scotland
- 31. The Danish Bankers Association
- 32. The Gdańsk Institute for Market Economics - Gdańsk Academy of Banking Poland
- 33. The Institute of Bankers in Ireland
- 34. The Luxembourg Institute for Training in Banking
- 35. The Netherlands Institute for Banking Insurance and Investment The Netherlands
- 36. The Portuguese Bank Training Institute

## *COUNTRY*

Italy  
 Serbia  
 Hungary  
 Russia  
 Czech Republic  
 Norway  
 Switzerland  
 Belgium  
 Finland  
 Italy  
 Luxemburg  
 Poland  
 Germany  
 France  
 Georgia  
 Greece  
 Slovak Republic  
 Malta  
 Cyprus  
 Spain  
 Bulgaria  
 Russia  
 Poland  
 Ukraine  
 Romania  
 Bulgaria  
 Switzerland  
 Slovenia  
 Turkey  
 United Kingdom  
 Denmark  
 Ireland  
 Luxemburg  
 Portugal



# Role of the EBTN Full Members



⌘ *Reference Points of EBTN*  
*for:*

- *Accrediting training programmes*
- *Certifying knowledge and/or competencies*

⌘ *in the national B. & F. Sector*

**How?** .....

# EBTN Associate Members

## *INSTITUTION*

## *COUNTRY*

- |   |                     |
|---|---------------------|
| 1. Almaty Bank Training                                 | Kazakhstan          |
| • 2. Arab Academy for Banking & Financial Sciences      | Jorda               |
| • 3. Azerbaijan Bank Training Center                    | Azerbaijan Republic |
| • 4. Association of Banks in Lebanon                    | Lebanon             |
| • 5. Egyptian Banking Institute, Central Bank of Egypt  | Egypt               |
| • 6. Finsia Financial Services Institute of Australasia | Australia           |
| • 7. Indian Institute of Banking & Finance              | India               |
| • 8. Institute of Bankers in South Africa               | South Africa        |
| • 9. Institute of Canadian Bankers                      | Canada              |
| • 10. The Bank. and Fin. Academy of the Rep. Uzbekistan | Uzbekistan          |
| • 11. The Hong Kong Institute of Bankers                | Hong Kong           |

# MEMBERSHIP

## ⌘ AFFILIATE MEMBERS

- Associations, Institutions or Companies  
(*Banks, Universities, Insurances .....*)
- involved in B. & F.S. education & training
- having an interest in the activity of the Association

# EBTN MISSION

- **European Association  
for Accreditation &  
Certification of  
knowledge &  
competencies  
in the F. S. Sector**
- **Share experiences &  
best practices**



# EBTN VISION

- **CREATE** education & training standards in Europe
- **ENHANCE** professional European Culture
- **INCREASE** international relations & alliances



# EBTN MAIN GOALS

Promote

through  
Education & Training

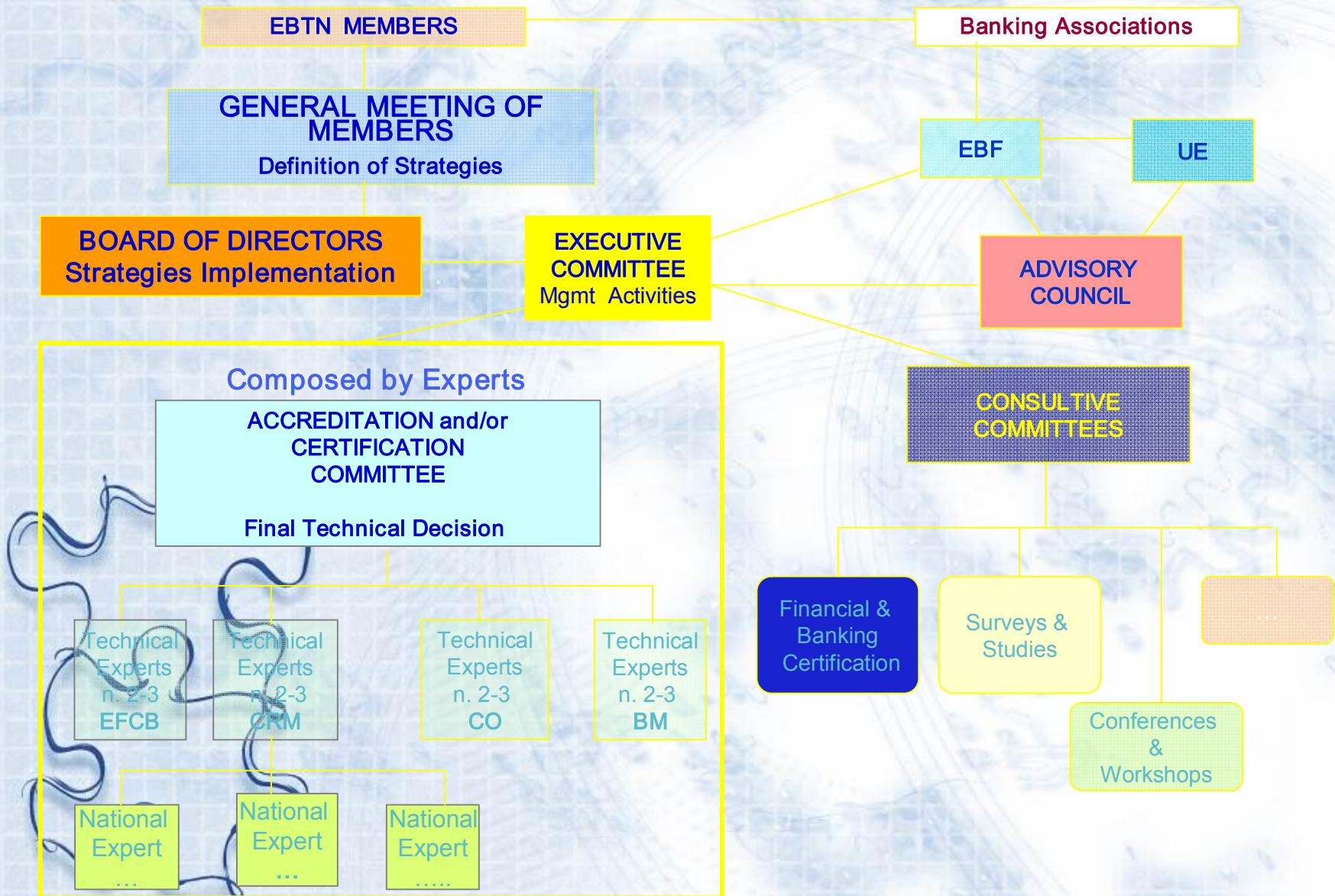
⌘ *harmonisation*

⌘ *professional standards*

in B. F. S. Sector

⌘ within & outside Europe

# EBTN ORGANISATIONAL STRUCTURE



# THE IMPACT ON HR

## Banking & Financial Services Sector PRIORITIES

- increase the professionalism and personnel competencies
- adopt the EQF - European Qualification Framework

# THE IMPORTANCE OF TRAINING

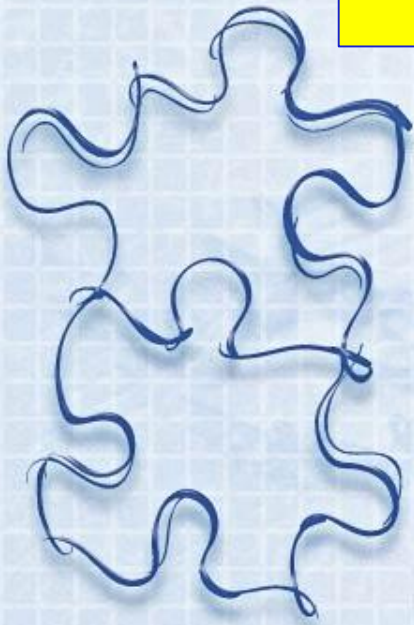
Mutual Formal -  
Informal learning  
Job Training

Sharing  
experiences

Community  
of practices

***IMPACT ON***

- Career paths
- Professional mobility
- Competencies (Certification)





# LdV Project EFCB

## European

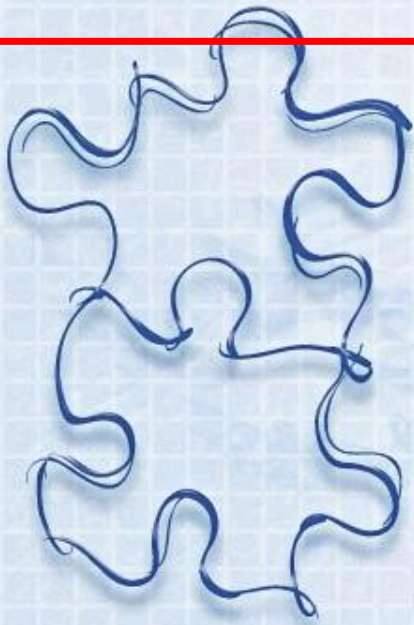
# Foundation Certificate in Banking



- Business-oriented qualification
- Accredited Institutes (n. 17)
- Certificates issued (more than 5.500)



## **CERT**ification & accreditation for **FI**nancial sector **ED**ucation & **Tr**aining



- A new European system for certification **based on competences**;
- Accreditation of training programmes & Institutes



## ■ Objectives:

- ❑ accompany & facilitate the increasing macro-level regulation process within the European Financial Services Market.
- ❑ identification & recognition of shared competences
- ❑ transparent quality accreditation of training providers working for the FSS.
- ❑ extend the range & scope of the sector-based certification and accreditation

# CERTIFIED Partners:



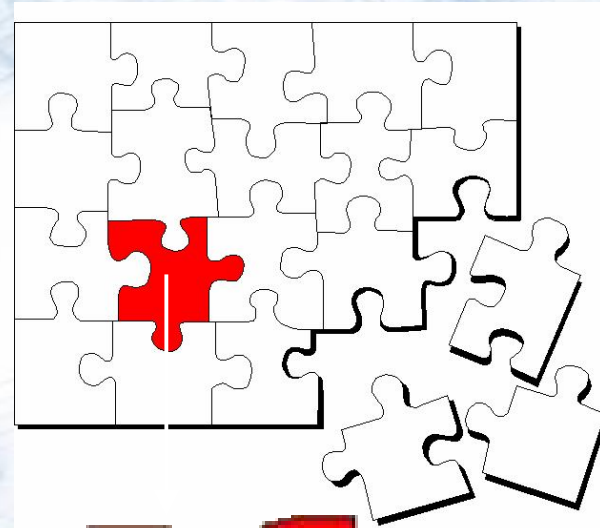
1. EBTN Asbl. / Luxemburg
2. Friedrich-Alexander Universitaet Erlangen Nuernberg /Germany
3. EKEPIS /Greece
4. Hellenic Bank Association / Greece
5. SCIENTER /Italy
6. FABI /Italy
7. Foundation Warsaw Institute of Banking / Poland
8. The Portuguese Bank Training Institute / Portugal
9. The Chartered Institute of Bankers in Scotland / UK

# A competence framework

## How?

- Working Process 1    Process competences
- Working Process 2    Process competences
- Working Process 3    Process competences

Competence Map



Self diagnosis

AP<sub>1</sub>  
(Accreditation  
Prior Learning)

Profile 1

Career  
development  
paths

Courses  
programmes

## For which use?



# SCENARIO 1

## For competence certification

### ■ Individual

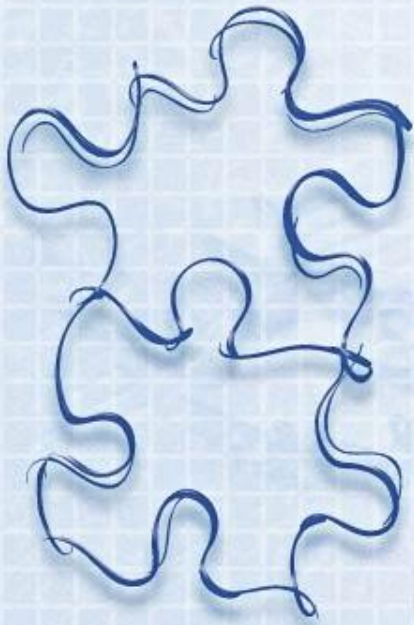
- self-diagnostic test
- tutorial advice and CPD plan defined
- project work within the company
- certification of new competencies



# SCENARIO 2

## For competence certification

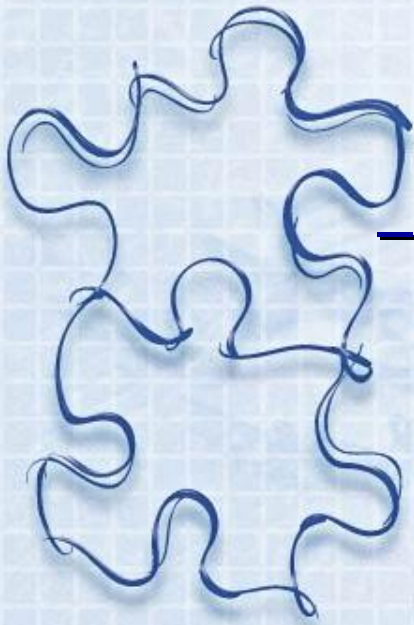
- Recently acquired small bank in Country X
  - diagnostic test towards certified framework
  - acknowledgement of prior learning achievements
  - CPD plan at corporate level
  - international learning communities established
  - certification of new competencies acquired



# Key benefits of a competence-based certification system for the Financial Services Sector (1/3)

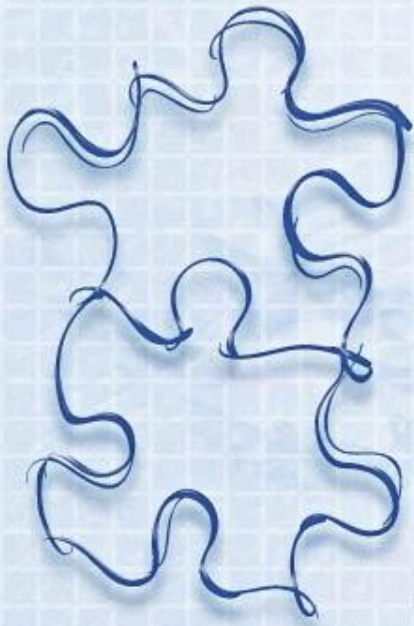
## ■ Use of descriptors focused on learning outcomes

- Different competence levels are abstracted from the way in which the individual learner reaches the respective competence level
- The variety of individual competences can be taken into account, valued and adopted for more consistent career development pathways



# Key benefits (2/3)

- Clear definition of knowledge requirements
- Definition of more uniform and fair assessment procedures of workers
- Evidence-based career planning
- Transparency of qualifications
- Progressive harmonisation of curricula



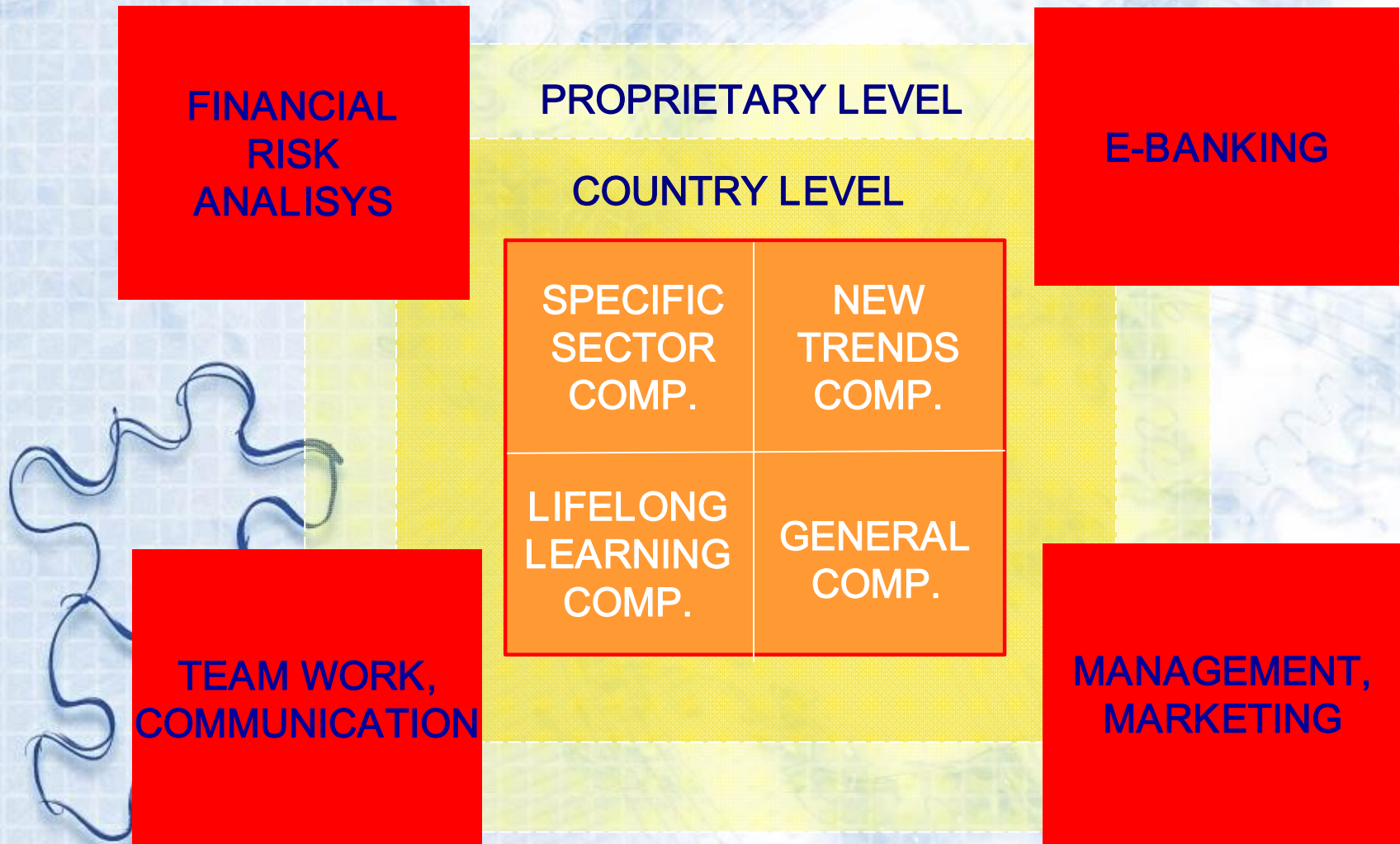
# Key benefits (3/3)

- Better employability opportunities
- Mobility within sectors and across sectors
- Easier collaboration among members of the same organisation
- Enhancement of the image and credibility of the profession
- Contribution to enhancing the body of knowledge available to the FSS professions



# Methodology: assumptions

Levels concerning a competence-based system:



# Methodology: unit of competence description

## Definition of a unit of competence (UC):

- Name and narrative description of the UC
- Level of responsiveness to new trends of the UC
- Description of the UC:
  - Knowledge
  - Skills
  - Attitudes
  - Sector specific elements
  - Context specific elements



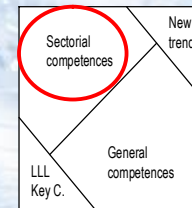
# Methodology: competence description

## TEMPLATE STRUCTURE

Name of the competence: .....

Elements of competence:

- ...
- ...



## PERFORMANCE DESCRIPTION

The applicant is able to  
(or the candidate)

<i>Main Action(s) to be performed</i>	<i>Quality criteria</i>	<i>Other conditions (time, interaction, ...)</i>

## Updating requirements

Descriptors [Performance scale]:

<b>Level 1</b>	Needs to be reviewed every 10 years
<b>Level 2</b>	Needs to be reviewed every 5 years
<b>Level 3</b>	Needs to be reviewed every 2 years

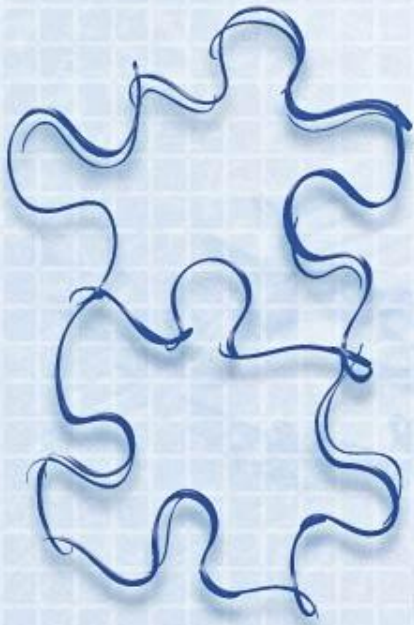
<b>Knowledge</b>	<b>Skills</b>	<b>Attitudes</b>	<b>Sector specific elements</b>	<b>Context specific elements</b>
<i>[domain of knowledge]</i> <i>[Knowledge of facts, principles, processes and general concepts, in a field of work or study]</i>	<i>[domain of skills]</i> <i>[Cognitive and practical skills required to accomplish tasks and solve problems by selecting and applying basic methods, tools, materials and information]</i>	<i>[domain of behaviours and attitudes]</i> <i>[Take responsibility for completion of tasks in work or study adapt own behaviour to circumstances in solving problems]</i>	<i>[This box does not be filled, but it is available if additional elements of knowledge, skills or attitudes that connote those specified in the previous columns are required. When the formers are general, it may refer to FSS sector specifications. If the formers are already FSS specific, it may mean specific to bank, insurance or other financial services ]</i>	<i>[Specific elements of context affecting knowledge, skills and/or attitudes. This area does not need to filled but is available to organisations in order to customise competence description to fit the culture and needs of the specific organisation]</i>



# Performance description (working document)

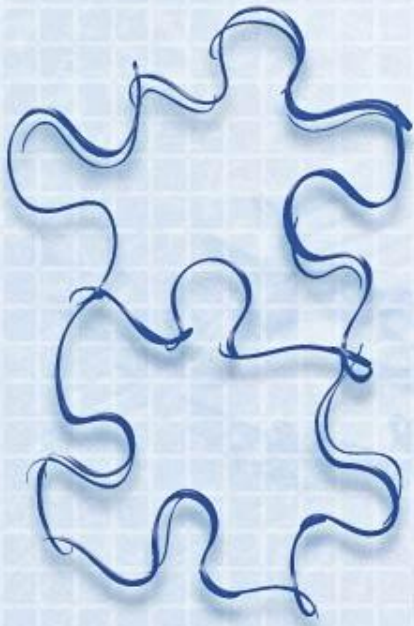
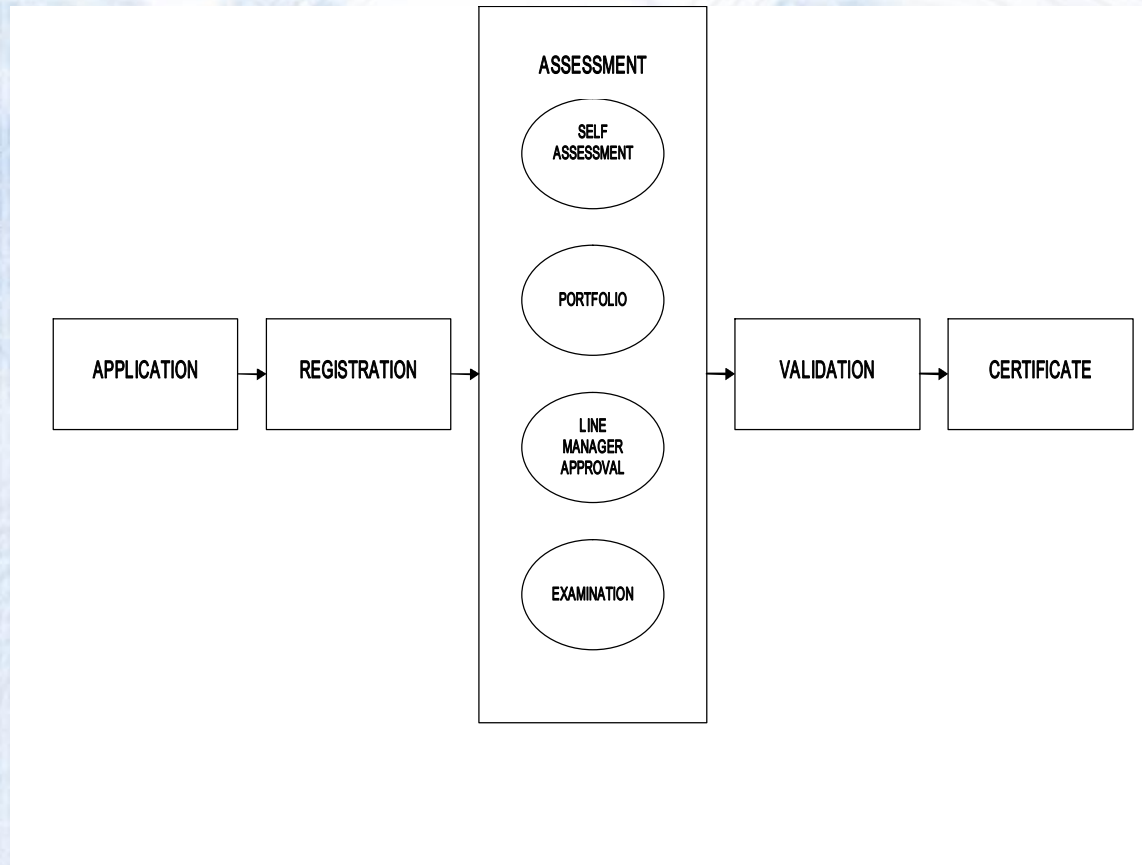
COMPETENCE ELEMENT: Ensure one's own compliance with financial services regulations

	<i>Main Action(s) to be performed</i>	<i>Quality criteria</i>	<i>Other conditions (time, interaction, ...)</i>
The applicant is able to (or the candidate)	<ul style="list-style-type: none"> <li>▪ Find out about relevant regulatory information and evaluate the effect it has on his/her role.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Paying attention to details.</li> <li>▪ Properly using ICT to update information.</li> <li>▪ Applying a certain flexibility to respect contextual conditions, but keeping a firm ethical attitude.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Clearly starting the implications of non-compliance to colleagues.</li> <li>▪ Understanding other people's point of view.</li> </ul>
	<ul style="list-style-type: none"> <li>▪ Produce a synthesis action plan to fully implement compliance regulations seen from his/her workplace.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Clarity of improvement tasks.</li> <li>▪ Coverage of all relevant aspects.</li> <li>▪ Showing interdisciplinary and including risk analysis.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Not more than 6 pages.</li> <li>▪ Clear timing for implementation.</li> </ul>



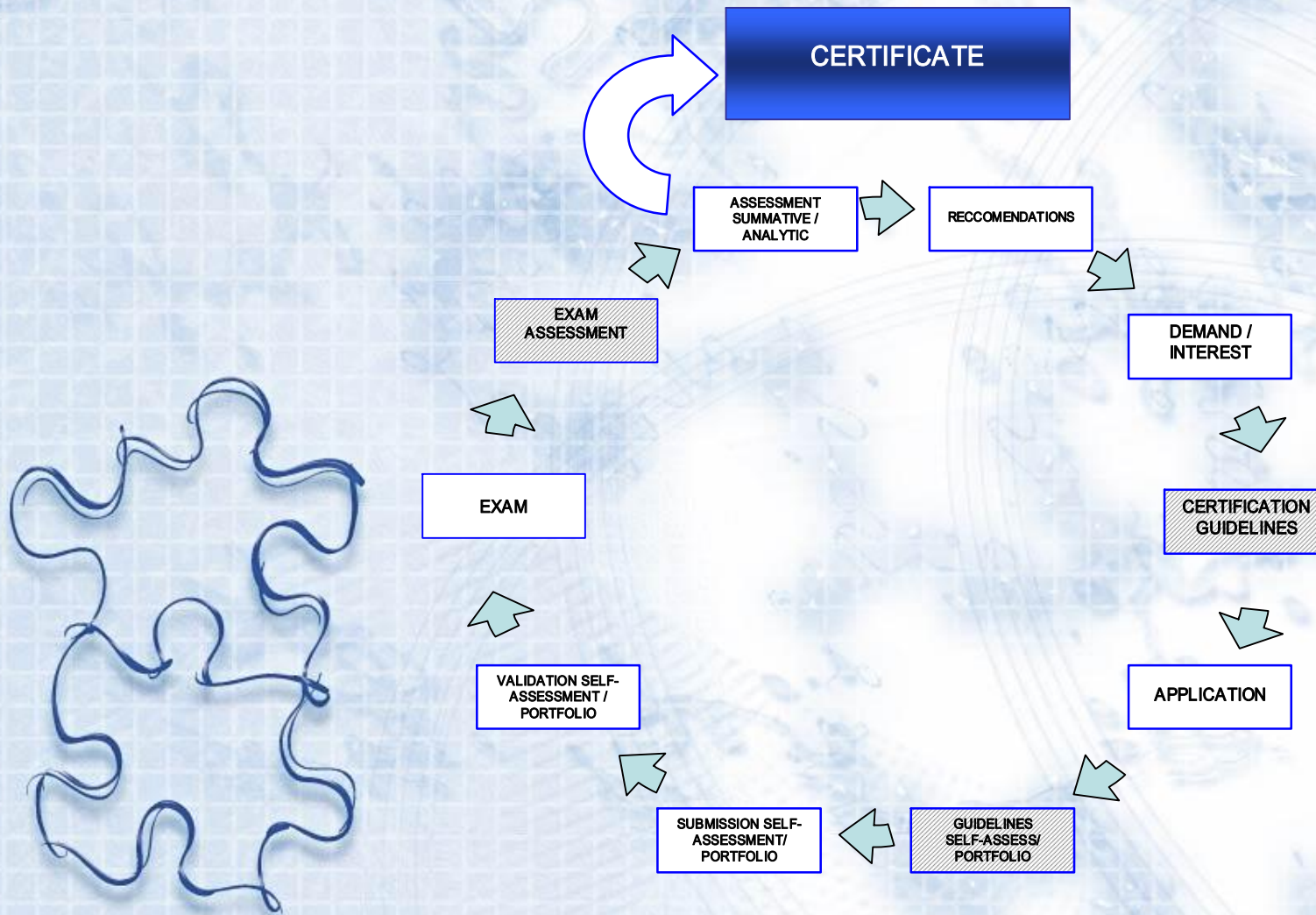
# CERTIFICATION process

## proposal 1 - working document



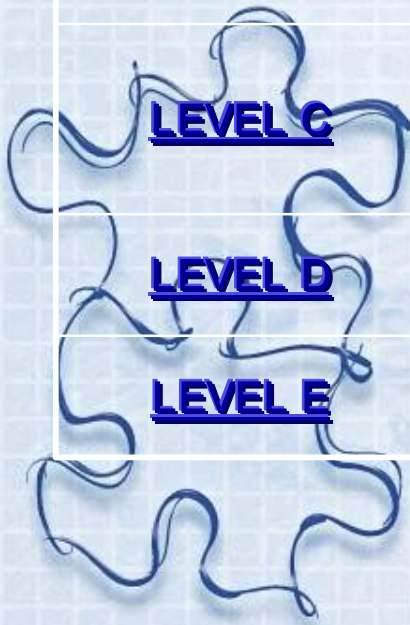
# CERTIFICATION process

## proposal 2 - working document



# Competence-based assessment

COMPETENCE LEVEL	STANDARD DESCRIPTION
<b><u>LEVEL A</u></b>	Can perform single tasks with supervision
<b><u>LEVEL B</u></b>	Can perform tasks autonomously, but need supervision/support to face anomalies/unexpected developments
<b><u>LEVEL C</u></b>	Can perform autonomously both foreseen tasks and most anomalies/unexpected developments, but needs supervision/support in particular complex tasks
<b><u>LEVEL D</u></b>	Is completely autonomous in the process and can support less experienced colleagues
<b><u>LEVEL E</u></b>	Is an excellent performer in all tasks, a reference person in the organisation



# Assessment: self assessment (example)

*[example]*

BRANCH MANAGEMENT: BM-A Credit Application Assessment  
Core competences self assessment grid

Please assess your competences using the following performance scale:

a	Can perform task without supervision
b	Can perform task autonomously, but need supervision/support to face anomalies/unexpected developments
c	Can perform autonomously both foresee task and most anomalies/unexpected developments, but need supervision/support in particularly complex tasks
d	Completely autonomous in the process and can support less experienced colleagues
e	Excellent performer

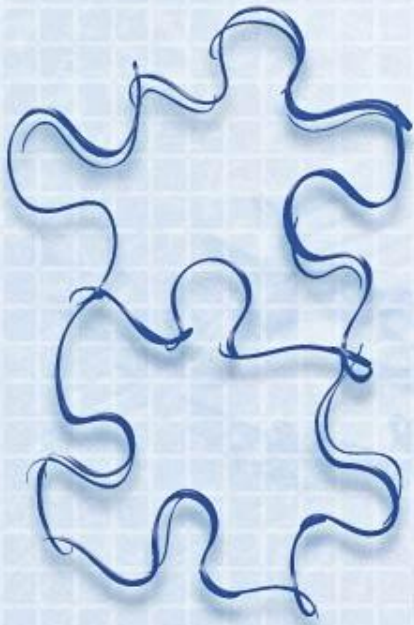


BM-A Credit Application Assessment					
Active participation in credit procedures, as specified in the Credit Regulation and the applicable circulars.	a	b	c	d	e
Approves credits granted to customers (current, sight accounts)	a	b	c	d	e
[Element of competence]	a	b	c	d	e
[Element of competence]	a	b	c	d	e
[Element of competence]	a	b	c	d	e

# VALIDATION PROCESS 1/3

## Object of Validation

1. Competence Framework and Formats
2. Identification of the characterising Competence Units in each field
3. Competence fields descriptions
4. Competence Assessment
5. Usability of Competences Framework





**THANK YOU  
FOR YOUR ATTENTION**