

## 1. TITLE OF THE CERTIFICATE (ES)

Certificado de Profesionalidad de nivel 3 en  
ADGN0208 COMERCIALIZACIÓN Y ADMINISTRACIÓN DE PRODUCTOS Y SERVICIOS FINANCIEROS

## 2. TRANSLATED TITLE OF THE CERTIFICATE (EN)

Professional Certificate Level 3 in  
ADGN0208 COMMERCIALIZATION AND MANAGEMENT OF FINANCIAL PRODUCTS AND SERVICES  
(This translation has no legal status)

## 3. PROFILE OF SKILLS AND COMPETENCES

The holder of this certificate will have acquired the **general competence** to advise on and manage financial products and services through different sales channels, as well as carrying out cash management operations in financial services companies, serving the customer and offering a quality service to build loyalty, using a foreign language if necessary, and complying with current law and internal regulations, under the required conditions of security and confidentiality.

This general competence is divided into the following **skills units** (UC):

- Provide advice on and administrative management for financial products and services (UC0989\_3).
- Manage and control cash operations (UC0990\_3).
- Respond to and process suggestions, consultations regarding transparency and protection, complaints and claims by customers in financial services (UC0991\_3).
- Communicate in a foreign language with an independent user level in activities related to the assistance and management of financial services (UC0992\_3).
- Use office software for the management of information and documentation (UC0233\_2).

The professional skills are acquired through the **learning outcomes** defined within the related Training Modules (MF):

- Advice on and management for financial products and services (MF0989\_3).
- Administrative cash management (MF0990\_3).
- Responding to and processing suggestions, consultations, complaints and claims by customers of financial services. (MF0991\_3).
- Professional foreign language for assistance and management in financial services (MF0992\_3).
- Office software (MF0233\_2).
- Practical training at the workplace in Commercialization and management of financial products and services (MP0114)

(See legal basis for all learning outcomes information acquired by the holder of this Certificate in each MF).

As a reference the learning outcomes include in the Practical training at the workplace that complete and reinforce the learning outcomes acquired in the other training modules, are:

- Provide advice on sales and contracting of financial products and services with customers of banks through the different software tools and sale channels.
- Carry out cash management operations and prepare information related to the system of accounts of a typical financial institution, applying accounting methodology appropriately and the principles and regulations of the New General Accounting Plan.
- Analyse the different investment alternatives for assets and pension plans, banking services and insurance products identifying their characteristics and specifications.
- Serve customers, presenting suggestions, consultations, complaints and/or claims.
- Obtain and understand the main ideas from any kinds of oral information in a foreign language, regarding the company financial services, in presence or through any other communication media without excessive noise or distortion.
- Use the search, recover, e-mail and e-diary tools in model processes for organising,, receiving, issuing and recording information.
- Prepare documentation and information in different formats and integrate objects of different nature using the functions of the text processing applications, spreadsheets and appropriate graphic presentations.
- Take part in the company's working processes, following the rules and instructions established at the workplace.

#### 4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THIS CERTIFICATE

The holder of this certificate may work in financial institutions in the financial sector: credit institutions, mutual guarantee companies, investment services companies, or others of a similar nature, as well as the Bank of Spain, official credit institutions, savings banks and credit cooperatives. The most pertinent occupations and positions are:

- Sales manager of financial products and services.
- Internal operations specialist in a financial institution.
- Support specialist in auditing and/or financial operations.
- Financial institution clerk
- Bank teller.
- Telephone sales operator in financial institutions.
- Broker assistant.

#### 5. OFFICIAL BASIS OF THE CERTIFICATE

##### **Name and status of the national/regional authority providing accreditation/recognition of the certificate**

The Ministry of Employment and Social Security or the corresponding autonomous regional administration within the scope of its competence, in the name of the King. The certificate is valid throughout Spain.

##### **Level of the certificate**

The Professional Certificate Level 3 of the National Repertoire of Professional Certificates corresponds to level 4 of the International Standard Classification of Education (ISCED-P 2011).

The European Qualification Framework (EQF) level:

##### **Grading scale/Pass requirements**

The grading scale and pass level of the training modules are expressed on a scale of 0 to 10. The minimum score for a pass is 5 in every training module including a pass in the practical training at the workplace module.

The grading system is as follows:

- FAIL: 0 to 4.9
- PASS-SATISFACTORY: 5 to 6.9
- PASS-GOOD: 7 to 8.9
- PASS-EXCELLENT: 9 to 10

##### **Access to next level of education/training**

This Professional Certificate Level 3 gives access to Professional Certificate Level 3 within the same professional area and family.

For validation purposes, the educational authorities will recognise the professional module or modules of the VET diplomas corresponding to the skills units included in the training modules of this certificate.

##### **Legal basis**

Royal Decree 645/2011 of 9 May, establishing five professional certificates in the professional family Administration and Management, which are included in the National Repertoire of Professional Certificates, and updating the professional certificates established in Royal Decree 1210/2009 of 17 July. (Appendix IV, Code ADGN0208).

## 6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

This certificate may be acquired by:

1. Training: Completion with a pass grade of the face-to-face or online training programme.
2. Recognition of the professional skills acquired through professional experience or non-formal training (prior learning): Completion of a process of skills evaluation and accreditation in all the skills units making up the professional certificate.
3. Dual training: Completion of a training and apprenticeship contract, which may range from 1 year (or 6 months, if stipulated as such in the collective agreement) to 3 years, during which effective working time is combined with time dedicated to training under the training programme for the professional certificate.

The training method (number 1 above) requires successful completion of the training modules and the practical training at the workplace:

Description of vocational training received	Percentage of total programme (%)	Duration (hours)
Training modules	90	720
Practical training at the workplace	10	80
<b>Total duration of training leading to the certificate</b>		<b>800</b>

### Entry/access requirements:

- *Bachiller* Diploma (upper secondary education); or
- Professional Certificate Level 2 in the same professional area.
- If neither of the above or higher certifications are held, a pass in the key skills tests.

**Additional information:** Professional certificates are instruments for official accreditation of the professional qualifications in the National Catalogue of Professional Qualifications for all economic activities, within the scope of the labour administration. The National Repertoire of Professional Certificates is divided into three qualification levels (Level 1, Level 2 and Level 3), and by sectors into 26 professional families and 102 professional areas. More information is available at: [www.sepe.es](http://www.sepe.es)

National Europass Centre: [www.oapee.es](http://www.oapee.es)

(\*) **Explanatory note:** This document is designed to provide additional information about the specified certificate, but has no legal status in itself. The format of the description is based on the following texts: Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications; Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates; and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information is available at: <http://europass.cedefop.eu.int>

## Information on Professional Certificates of the Map of Qualifications and Vocational Training in Spain

