



FBA

Fondo Banche Assicurazioni

Manual for the **Certification** of **Commercial Banks** **Qualifications**

According to the **European**
Qualifications Framework (EQF)
Principles

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Foreword by Giancarlo Durante, Chairman of FBA

The improvement of competence levels thanks to the optimization of training systems is one of the key factors of the strategy adopted in Europe in order to meet the challenges of the future and to reach the main strategic goals of the Lisbon Treaty, namely long lasting jobs and sustainable growth based upon knowledge.

In such a context, the European Qualifications Framework for lifelong learning assumes a primary importance as a shared reference frame for the effective exercise of the rights of the European citizens: the acknowledgement within the EEC territory of the attended training paths and of their personal and professional experiences.

In recent years, the political process started by the recommendation of the European Council dated December 2012, regarding the "Europe 2020" strategy, places the system of knowledge, skills and competences within the key factors for the economic recovery and to raise the employment level after the contraction of the last years.

On February 15th 2013, the Legislative Degree n. 13 of January 16th was published on the Official Gazette: "Definition of General Rules and Essential Levels for the Identification and Validation of Non-Formal and Informal Learning, and for the Minimum Service Standards of the National System of Competences Certification".

It is an applicative Decree, in accordance with Article 4, paragraphs 58 and 68 of the Law n. 92 of June 28th, about the reform of the labour market.

This measure aims at reorganizing the "Qualification system" of our Country, merging in a single regulatory framework both pre-existing and new tools, such as the validation and certification of competences however acquired, also in relation to their recognition as training credits for titles and qualifications traditionally granted in Italy by the formal instruction systems.

The measure moves in the direction of the European strategies of lifelong learning and of policies aimed at facilitating geographical and professional mobility of citizens.

The future-oriented vision of these fundamental goals requires a new definition of learning processes through more integrated paths, enabling the creation of more effective entry mechanisms and a more transparent growth of the labour market.

The current long economic crisis requires flexibility, reconversion, requalification of workers and full enhancement of acquired competence, that are to be acquired through a more systemic linking between the working and the learning phases.

In such a context of accelerated evolution it was necessary to proceed rapidly, with defined deadlines, to the definition of the competences of the banking employees and to their subsequent certification, also in view of a possible harmonization between the present contract systems and the EU scheme.

In line with this political and social analysis, ABI and FBA realized a specific project that primarily fits within the measures for encouraging / improving training, with the fundamental objective of supporting enterprises in the domestic and international competition, while providing workers an effective protection instrument when facing a labour market that changes according to radically innovative complexities and values.

This book has some ambitious goals. It is certainly the description of an important and innovative project, but it also lays the methodological foundations of an operative manual from which enterprises may take useful insights for the management of their Human Resources, so to make professional growth the nourishment of business development.

The realization of the Repertoire of professional roles for the credit industry, which are described in the text and related to EoF indicators, represents the conclusion of an articulated process that involved both the Banks and the Trade Unions, that gave a proactive contribution to the project.

The whole route was made with the technical-scientific support of ISFOL (the National Institute for the Development of Vocational Training), that enabled the alignment of the methodologic basis of the Repertoire to the technical specifications used domestically and internationally. Because of its dynamic nature, the Repertoire will undergo continuous monitoring, functional to integrations and updating, including the identification of the elements of professional and organizational innovation of the credit system.



Foreword by Giuseppe Gallo, vice-Chairman of FBA

In the global and highly intelligent competition and in the perspective of a higher integration of the European labour market, the development of knowledge, skills and competences is a key element to reconcile competitive capacity on the one hand and increasing occupation, professional growth and social cohesion on the other.

In this perspective, the European Qualification Framework is an essential measure to confront the qualification levels of the different national systems, in order to promote both lifelong learning and equal opportunities, contributing to the growth of employability, of mobility and social integration of workers. In essence, this involves fruitfully connecting education, training, and occupation, and leveraging experiential on-field learnings.

This orientation was stressed on several occasions by the European Union. The recommendation of the European Council issued on December 20th 2012, when dealing with the "Europe 2020" strategy for an intelligent, sustainable and inclusive growth, indicates the development of knowledge, skills and competences as the necessary precondition for economic growth and employment, reiterating the necessity of more flexible learning paths that can improve the entry and progression in the labor market, facilitating transitions and harmonic integrations between the phases of working and learning.

The choice of an integrated lifelong learning and certification system becomes even more inescapable in front of the devastating protraction of the economic and employment crisis in Italy and in Europe, and in front of the necessity to face and solve it with highly innovative measures.

The Social Partners, certainly the Trade Unions, want to play a central role in this process by exercising their historical mission in a renewed way: to not abandon the workers, supporting fair requests for the protection of the rights, the promotion of social values and the enhancement of the individuals, inside and outside workplaces.

For these simple reasons, the "Manual for the Certification of Commercial Banks Qualifications" realized by ABI and FBA with the contribution of ISFOL and of the Social Partners, also constitutes a great opportunity as a support for lifelong learning and for equal opportunities of professional development for the employees of the credit industry, according to the National Collective Agreement.

In this sense, the certification of competences, contributing to frame and enhance knowledge, capabilities and competences, represents an essential instrument for credit companies that aim at incorporating high levels of sociability and intelligence; it also represents a real opportunity for the recognition of professional merit of the employees who work in those companies and contribute to their success.

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Introduction by Antonio Fraccaroli, General Manager of FBA

The issue of the survey promoted by ABI (the Italian Banking Association) and Fondo Banche Assicurazioni (the Joint National Interprofessional Found for the Lifelong Learning in the Banking and Insurances Sectors – FBA from now on) is part of the ongoing initiatives aimed at encouraging and improving training, which is undoubtedly the key element for adjusting the competitiveness level of enterprises. As a matter of fact, a high level of training provides workers with an effective protection tool in the ever-changing labour market, helping them to conform to the international standards.

The initiatives concerning the complex and articulated "World of Training" are somehow transnational, because they arise from inputs of the European Union, and so is the project regarding the certification of qualifications.

The EU Directive 2005/36/Ec, dated September 7th 2005, contains instructions about the recognition of the process of workplace learning and the need to highlight and acknowledge it, expressed through the European Qualifications Framework (EQF).

The Member States had to relate their own national certificates and qualifications systems to the EQF by 2010. By 2012 all diplomas and qualifications had to be referred to the EQF, so that employers could be able to immediately identify the level of knowledge, abilities and expertise of each individual employee.

The EQF "cross"-system, outlined as above, was designed to transfer diplomas, titles, and qualifications from a Member State to another. As a consequence, every worker will be provided with a professional "certificate" valid in all EU Countries.

This model was also referred to by the agreement between the Italian Government and social partners ("*Training Guidelines in 2010*", dated February 17th 2010), which emphasized the need to extend the application of the Training Record Book as a means of recording the competences acquired by employees.

This reference regulatory framework also dictated the deadline (2012) for the application of the system and indicated the "descriptors" defining the eight EQF levels identifying the worker's positioning in terms of abilities and competences.

In such a rapidly evolving context (less than 2 years), in order to define and subsequently certificate the abilities of commercial Bank employees, it has been

necessary to proceed quickly, with precise deadlines, also in view of a possible harmonization between existing contractual systems and the EU framework.

The need to follow this line was dictated by the risk that the credit industry would have to uncritically take on the ministerial decisions resulted from EU input, thus not considering the characteristics and specificities of the industry itself.

The actuality and importance of the issue is demonstrated by the attention that the Italian law no. 92 dated June 28th, 2012 ("*Provisions for the Labour Market Reform in a Grow Perspective*") attributed to it. Article 4, paragraph 51 of the aforementioned law concerns "lifelong learning", defined as formal, non-formal and informal learning activities undertaken by individuals, at various stages in their working lives, in order to improve their capabilities, competences and knowledge. According to the bill, its policies are determined through consultations between the State and the Regions, and through the debate with the social partners.

Paragraphs 64 to 68 of Article 4 concern the competences certification system, which is to be intended as the whole process leading to the issue of a certificate, diploma, or title, formally proving the verification and validation carried out by a Public Authority or an Accredited Entity. These are the only institutions that are entitled to issue the aforementioned certifications.

It should, in any case, be stressed that the certification project is – also formally – characterized by the agreement on its results expressed by the social partners of the banking system.

It is highly probable that the future public certification system will take these results in consideration, mainly because of the following points:

1. as noted above, it is a process agreed with the social partners;
2. the initiative is the result of a free choice of the social partners, activated by the EU input;
3. as to the process followed and its results, it should be emphasized that the partners have recognized the reality of the industry, with its specificities, and have acknowledged its work-in-progress and unfixed nature, and its being subject to constant change;
4. by means of its letters dated February 14th 2011 and October 10th 2011, ABI informed the pro tempore Ministry of Labour about the contents and purpose of the project in progress. The same note was addressed to the Ministry General Management (letters dated March 14th 2011 and July 31th 2012).

The project's aim was to define the level of knowledge/capability required to individuals, in relation to the responsibilities and autonomy associated to the position held, in accordance with the EU indications stated in the EaB Recommendation that refers to three variables: measurement of knowledge, abilities and competence on a scale from minimum (1) to maximum (8).

As to its structure, the project was organized in three phases.



The first involved the analysis and evaluation of the contractual clauses concerning the identification of the various professional profiles declined by competence, with specific reference to the "descriptors" indicated by the EU.

Within this phase, the main roles were analysed and their levels of exercised autonomy were identified. In addition, the necessary knowledge levels and the required capabilities were determined.

The second phase involved the definition of a "conversion system" of the achieved results with respect to the various categories of descriptor envisaged at European level. This procedure was particularly complex, because it involved various business disciplines, work organization systems and the positions of individual employees. Ultimately, the work implied to transfer the current models of systematic definition to the European framework, in order to realize a unified transferability system. In other words, it was the first step towards establishing a European collective labour agreement.

The final phase of the project dealt with the actual certification of qualifications.

The Trade Union representatives of the banking industry were actively involved in all phases of the initiative.

2

Directions for Reading

This document has ambitious goals.

It is certainly the narrative of an important and innovative project, but it also lays the methodological foundations for an operational manual from which enterprises will be able to draw important insights for human resources management, so that professional development can become the lifeblood of business development.

After this chapter, the reader will find the following contents.

Chapter 3

The Manual opens with a chapter dealing with the European Qualifications Framework; in other words, the initiative of the European Union for the comparison of the qualifications, which is the starting point of this work.

Chapter 4

This chapter describes the methodological framework upon which the whole work takes its application criteria. Here is illustrated the descriptive framework in relation to the following aspects: roles – knowledge – abilities – guidelines for the definition of the EQF levels.

Chapter 5

This section lists all mapped roles.

In order to properly understand this document, it should be noted that the Qualifications Inventory (Annex 1) describes a synthesis of knowledge and capabilities with their expected levels.

Chapter 6

This chapter describes the methodologies underlying the identification, cataloguing and weighing of the characteristics traits at the base of the Manual.

Paragraphs 6.1–6.2 provide the methodological keys for the correct understanding of information contained in every single inventory. The explanation of the measurement scales used for knowledge and capabilities is extremely important.

The reader can find the in-depth explanation of the contents of knowledge and capabilities in the respective Knowledge and Capabilities Inventories (Annexes 2 and 3).

In the strategic horizon of "Europe 2020" the European Countries are acting to decisively influence the quality and effectiveness of the investments needed to develop the human resources through a series of initiatives for the reformation of the support systems. In particular, the innovation processes are focused on the centrality of training and of the individual, and thus on its resources, with particular reference to its competences and the possibility of their certification.

In such a context, the European Qualifications Framework for lifelong learning assumes a primary importance as a shared reference frame for the effective exercise of the rights of the European citizens: the acknowledgement within the EEC territory of the attended training paths and of their personal and professional experiences.

In line with this political and social analysis, ABI and FBA realized a specific project that primarily fits within the measures for encouraging/improving training, with the fundamental objective of supporting enterprises in the domestic and international competition, while providing workers an effective protection instrument when facing a labour market that changes according to radically innovative complexities and values.

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