



2020—2021

Prospectus



A recognised
college of UCD

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Raising Professional Standards

Welcome to our 2020-2021 IOB programme prospectus. IOB, a recognised college of UCD, is a centre of excellence in the provision of relevant specialist education and lifelong learning aimed at raising professional standards in financial services.

Welcome



Over the past year, the industry has experienced rapid change deriving from digital transformation, regulation and of course, the ongoing response to COVID-19. IOB has continued to respond to these developments revising our programmes, introducing new ones and adjusting our methods of delivery and learning.

The financial services industry was already undergoing massive transformation before the COVID-19 pandemic. It's likely that the repercussions of this latest shock will be widespread with banks and financial services playing a strong role, both in supporting customers through the economic shock, and in re-imagining the future of financial services. IOB will continue to support both our corporate and individual members through these challenging times, refreshing relevant training in credit and risk while positioning the industry toward the new digital, sustainable future. We remain focussed on our mission to educate, enable and empower a community of professionals to deliver financial services to the highest standards in the best interests of consumers. As we prepare our programme offering each year, we consider which programmes can best educate our members. We have revised our offerings in some programmes, such as the level 7, Professional Certificate in Combatting Money Laundering and Financial Crime, and we have introduced a new programme in the area of sustainable finance. We also have a new level 9 pathway option giving you flexibility in achieving a Master's qualification - more on this below.

The lifelong learning that we offer through our continuing professional development schemes, is a key enabler for our professional community, so that their learning remains current and relevant. This year, we are also amplifying our focus on shorter pieces of learning which will empower our members in carrying out their day-to-day functions and in moving to the next level. We have redesigned many aspects of the customer journey to improve your experience when accessing our systems. We have introduced new professional designations designed to support members in distinguishing themselves and evidencing their commitment to excellence and lifelong learning.

This year, our prospectus was compiled against the backdrop of COVID-19. We are fully aware of the personal and business strains this has placed on our members. Like others, we have adapted. Our learning, which has always incorporated a blend

of face-to-face and online learning, has moved mostly online and our assessment has also adapted to the new situation. Thanks to our students and faculty who supported us in making this transition. We continue to refine and hone all our offerings so that, not only is the content relevant and current, but the delivery mechanism is appropriate to working scenarios. We pride ourselves in catering for those who are working and learning at the same time. Our new state of the art studio allows us to create and deliver content that is of the highest quality for students. In order to protect the health and well-being of our students and faculty and to allow students to make a fully informed choice, we have taken the decision to run almost all our programmes fully online for the coming year.

New this year, is the opportunity to become part of a professional community in the funds industry. The Accredited Funds Professional, launched in collaboration with Irish Funds, seeks to support, through education, high levels of competence in the funds and asset management industry in Ireland and across Europe. It is available to those who have completed the Professional Certificate in International Investment Fund Services and for a limited time to those with relevant industry experience.

Also new is the Regulatory Reporting Professional programme which offers participants new, practical skills associated with the mechanics of regulatory reporting. This is designed for all those working in banks involved in submitting a wide range of supervisory and statistical regulatory returns to regulators and supervisors. This programme offers the opportunity to become part of a professional community with continuous learning in this area, keeping you up to date with new developments. Professional designations provide a demonstration of your expertise and professionalism including your commitment to lifelong learning and to continuously improving your skills and knowledge. It also provides a connection to your peers, a network of like-minded financial services professionals. IOB welcomes the support that the industry has given to these designations.

Welcome

The Digital and Innovation programmes launched in 2019 remain very popular. We have received extremely positive student feedback with strong endorsement of the faculty and industry relevant content. This year, the Professional Diploma in Data and Analytics in Financial Services programme is supported by the Springboard+, part of the Government's Jobs initiative. We are also delighted to launch a new short sprint in Digital Risk Management. This innovative, seven-week programme is designed to give financial services professionals the skills and mindset to effectively manage digital risk now, and in the future. Students will be given tools to identify and mitigate digital risk including understanding risk frameworks and their application. This practical programme will help you develop a deeper understanding of future trends in RiskTech, RegTech and emerging threats through real world case studies.

IOB is committed to supporting the sustainable finance agenda and we are delighted to launch our new programme – the Professional Certificate in Responsible and Sustainable Finance, a one module programme at level 7, providing an understanding of sustainable finance, starting with the principles of responsible investment, working through the development of a sustainability culture and sustainable finance products and moving on to a consideration of how environmental, social and governance issues can be incorporated into risk management.

We continue to deliver the prestigious Certified Bank Director programme specialising in banking governance and the Certified Investment Fund Director programme specialising in investment fund governance. These are unique executive leadership programmes, leading to designations which allow you to be a part of a professional community supporting your learning at the most senior levels of financial services. These are regarded as the qualification of choice for bank, asset management and fund directors.

We have redesigned some of our level 9 Masters offerings and have introduced a new MSc pathway option whereby students have flexibility to combine a selection of our graduate professional diplomas over a period to obtain an MSc. qualification. This will allow members develop technical skills as their career demands and augment these with a set of strategic skills from the core programme on the MSc pathway, the new Professional Diploma in Strategic Management in Financial Services.

At IOB, we want to support our members as they continuously work towards more effective culture in financial services. Throughout the year, we place strong emphasis on highlighting various aspects of culture to maintain a focus on this crucial area. Our suite of culture programmes set the education benchmark from which financial services firms can build an effective business culture. They continue to prove very popular with business leaders, market participants and students. The Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services was in the top three most popular programmes undertaken last year.

Your education journey with IOB is unique because our education model combines academic rigour with practical relevance, exposing you to the latest thinking and practice with fellow professionals. We are very fortunate to have best in class faculty providing a carefully selected combination of academic excellence and practical experience. As a recognised college of UCD, our academic standards are world-class. Our programme managers understand your needs as a working professional and will support you, advocating in your best interests as you study with us. Throughout your initial learning journey and onwards in your future career you will be a part of the largest professional community in Ireland.

We are working on further exciting new developments for all our members which will deliver a complete personalised learning experience to each of you individually. More on this later in this academic year. I am delighted now to share with you the new look IOB which reflects our 122-year heritage as well as our expansion across the whole of the financial services sector and our transformation to a digital organisation.

I hope that this programme prospectus is a useful resource for you in finding the perfect programme(s) to assist you in developing your professional competence for the next step of your career.

Good luck with your studies!

Mary O'Dea
Chief Executive,
IOB

About IOB

Who we are

IOB is a professional community of 33,400 members who work in banking, investment funds and international financial services on the island of Ireland. IOB has 21 corporate members consisting of leading banks and international financial services firms.

A Recognised College of UCD, IOB is a centre of excellence in the provision of specialist education and lifelong learning to the financial services sector with programmes for members at every stage of their career. 9,800 people studied with IOB last year and we have the largest continuing professional development community in Ireland with 23,800 registered members, committed to lifelong learning.

IOB was founded in 1898 and is one of the oldest banking institutes in the world. It is a not-for-profit organisation providing education for public benefit.

Our Goal

In our chosen markets and sectors, to be the leading, progressive, authoritative expert in financial services education by combining academic rigour and practical application.

Our Purpose

Educate, enable and empower a community of professionals to deliver financial services to the highest standards contributing to better outcomes for customers.

Our Vision

An ethical, sustainable and continuously learning financial services community that contributes to a thriving economy.

An education framework for the banking profession

Through our Professional Education Framework, IOB provides a core set of qualifications and a professional pathway for everyone in banking – from Customer Adviser to Board Director. Developed in conjunction with the banks and UCD, the Framework supports you in developing your knowledge and your transferable skills. It enhances your capability and confidence in developing your career and in availing of new opportunities. It also sustains your employability in the context of changing industry and organisational needs.

The Framework is open to everyone, whatever your age, career stage, qualifications, experience, specialism and ambition.

Studying with us

By studying with us, you can chart and develop your career pathway, building your CV with relevant and practical qualifications, ranging from certificates and diplomas (level 7 on the National Framework of Qualifications) to degree (level 8) and Masters or postgraduate qualifications (level 9).

We ensure that, when necessary, our programmes and Continuing Professional Development (CPD) modules give you the education, current knowledge and skills you need to meet the Central Bank's regulatory requirements, including the Minimum Competency Code and Fitness and Probity requirements.

Our executive and specialist programmes are designed for non-executive directors, senior executives and high-potential managers within the financial services sector.

We support the development of members to become the industry leaders of tomorrow.

About IOB

Excellence

Innovation is one of IOB's core values. We constantly strive to introduce new ideas, new education programmes and services, and to improve our services for our members.

IOB is committed to developing programmes which achieve the best levels of quality, relevance and recognition. This year we are offering programmes and modules in a wide range of topic areas, including:

- Asset Finance
- Bank Directorship
- Complex Financial Instruments
- Compliance
- Consumer Credit
- Corporate Banking
- Credit (including SME credit, corporate credit, personal debt management and personal insolvency)
- Culture
- Customer Experience Management
- Data Analytics
- Data Protection
- Digital
- Ethics and Corporate Governance
- Financial Advice
- Financial Crime Prevention
- Financial Planning
- Fintech
- Funds
- Investment Fund Services
- Lean principles
- Pensions
- Risk Management (including conduct, risk, culture and operational risk)
- Stockbroking
- Strategy and Innovation in Retail Financial Services

Through the independence, rigour, practical relevance and quality of our education programmes and learning experience, academic excellence is at the heart of what we stand for.

Education services

As a recognised College of UCD, our programmes draw on the strengths and expertise of both IOB and UCD, as well as those of our national and international educational and professional partners. When you complete one of our academic programmes, you receive your academic award from UCD.

Our programmes are designed for those with professional or school-leaving qualifications and graduates who want to pursue management or careers in banking and financial services.

We offer a diverse range of certificates and diplomas, which are designed to give you immediately applicable skills and technical expertise. Each certificate and diploma develops your understanding of the financial services industry, gives you analytical skills and practical knowledge in a specialist field and, where relevant, satisfies the Central Bank of Ireland's Minimum Competency Code.

Our degree and postgraduate programmes give you the knowledge, competencies, critical thinking, decision-making skills and vision you need to ensure that our industry is at the front line of international best practice.

Our programmes

Our comprehensive portfolio of more than 40 educational programmes includes professional certificates and diplomas (level 7) on the National Framework of Qualifications, degree (level 8) and Masters degree qualifications (level 9). Our programmes are credit based, using the European Credit Transfer and Accumulation System (ECTS).

No matter what your current role is or what your career goals are, you will find a programme that helps you to do your job better, enhances your promotion prospects, and enables you to meet and exceed both customer and regulatory requirements.

Pathway to further qualifications

Our qualification structure is built on a credit accumulation system. If you have school-leaving qualifications, for example, the framework affords you a direct pathway to progress from level 7 to level 8 and onto our postgraduate level 9 programmes.

Similarly if you hold 30 credits at level 7, you have a direct pathway to progress onto a level 8 programme and 30 credits at level 8 provides you with a direct pathway to level 9 programmes (see pages 58-112 for full details).

Professional designations

Professional designations are a recognition of educational achievement, professional knowledge and professional standing.

Our education and qualification structure leads to a number of prominent professional designations:

- Accredited Funds Professional
- Accredited Product Adviser (APA)
- Certified Bank Director (CBD)
- Certified Data Protection Officer (CDPO)
- Certified Financial Crime Prevention Practitioner (CFCPP)
- *Certified Financial Planner™ professional
- Certified Investment Fund Director (CIFD)
- Chartered Banker
- Fellow of the Association of Compliance Officers in Ireland (FCOI)
- Licentiate of the Association of Compliance Officers in Ireland (LCOI)

- Professional Banker
- Qualified Financial Adviser (QFA)
- Registered Stockbroker
- Regulatory Reporting Professional
- Specialised Investment Adviser (SIA)

We provide Continuing Professional Development (CPD) for the listed designations, as well as for Mortgage Credit Intermediary Board Members and those Grandfathered under the Minimum Competency Code (MCC).

*For the Certified Financial Planner™ Professional, CPD is provided by the Financial Planning Standards Board.

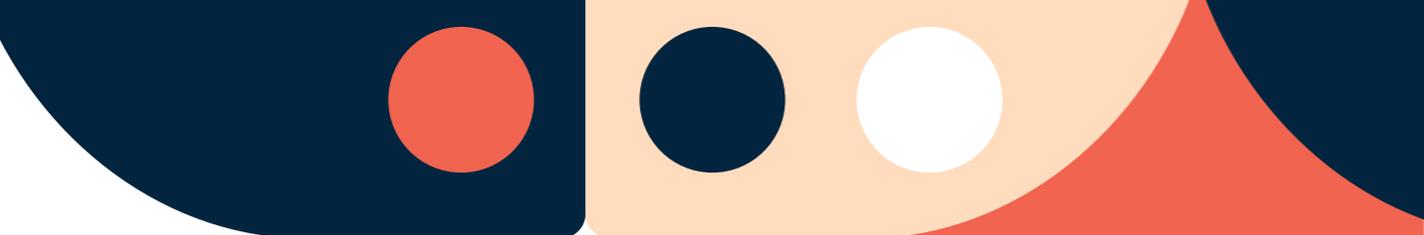
Lifelong Learning

Lifelong Learning is vital for our professional community. Keeping your qualifications and knowledge up-to-date enables you to meet and exceed customer and regulatory requirements.

Our comprehensive and cost-effective CPD programme includes:

- eCPD online modules, incorporating multi-media (audio, video and animation) that are accessible on PCs and tablets
- Topical webinars
- Events in locations around Ireland
- Accreditation for CPD hours of company events and programmes
- Online CPD record where you can manage and return your CPD hours
- CPD Annual Update Manual (where relevant to your designation)

Many of our qualifications count for CPD hours. Find out more about our CPD schemes and services at iob.ie/info/cpd



Membership benefits

Membership of IOB offers a range of benefits, including:

- Access to Ireland’s largest professional membership network
- Access to industry professional qualifications leading to awards from UCD
- Invitations to regular seminars and events, some of which are free of charge
- Updates on the latest industry trends
- Access to a free online career resource centre and a tailored, individual career coaching programme at a special discounted rate. These supports help you with:
 - Personal profiling
 - Career planning
 - Succeeding at interviews
 - Writing a winning CV or application
 - Networking for success
 - Building your personal brand
 - Creating a professional presence online
 - One-to-one coaching
 - Online tutorials

Student benefits

IOB is a recognised college of UCD, Ireland’s largest university

You benefit by obtaining academic awards from UCD and professional designations from IOB.

You benefit from the relevance, range and flexibility of our programmes, enabling you to study at your own pace.

As a student, you can use our online My Institute, which gives you state-of-the-art supports, including:

- eInduction, a user-friendly programme for you to learn about studying with us
- Online student account management, where you can change your details
- Live and pre-recorded webinars (online lectures)
- eLearning content
- Exam supports, including learning plans and study guides and sample/past exam papers.

Active in Europe

IOB is an active member of EBTN, the European Banking and Financial Services Training Association, which brings together banking institutes and education bodies in Europe. It has 24 European country members and 13 associate members. EBTN represents the interests of the leading banking institutes in Europe and beyond and draws attention to issues of strategic interest to providers of education and training in banking in a sustainable manner. EBTN also promotes joint education, training and research initiatives. IOB was the first education body in Europe to achieve the “Triple E” quality standard in financial services education awarded by EBTN.

For further information, please visit www.ebtn-association.eu



Programmes and Designations** 20–21

Executive Education Step 5 Certified Bank Director and Certified Investment Fund Director designations	Certified Bank Director programme	Certified Bank Director	Certified Investment Fund Director programme	Certified Investment Fund Director
NFQ† level 9 Step 4 Chartered Banker designation	Pathway to MSc in Financial Services	CFP Graduate Diploma in Financial Planning	FCOI MSc in Compliance	SIA Professional Certificate in Asset Management
	CDPO Professional Certificate in Data Protection	CFCPP Professional Certificate in Financial Crime Prevention	Professional Diploma in Advanced Banking Risk Management	Professional Diploma in Applied Alternative Investments
	Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services	Professional Diploma in Advanced Operational Risk Management in Financial Services	Professional Diploma in Data and Analytics in Financial Services	Professional Diploma in Digital Transformation in Financial Services
	Graduate Diploma in Digital and Data Strategy in Financial Services	Professional Diploma in Strategic Management in Financial Services		
	Professional Diploma in Banking	Chartered Banker		
NFQ† level 8 Step 3 Professional Banker designation	Professional Diploma in Financial Services	Bachelor of Financial Services	Professional Banker	
	Professional Diploma in Digital Product Management in Financial Services (2 modules)	Professional Certificate in Banking in a Digital Age (2 modules)	APA Professional Certificate in Personal Debt Management and Personal Insolvency (1 module)	Professional Diploma in SME Credit (3 modules)
Step 2 Complete at least one Specialist Programme at NFQ Level 8	Professional Certificate in Conduct Risk, Culture and Operational Risk Management (2 modules)	Professional Diploma in Banking Risk Management Practices (4 modules)	Professional Certificate in Lending to Professionals, Self-Employed and Micro SMEs (2 modules)	Professional Diploma in Corporate Banking Credit (3 modules)
NFQ† level 7 Step 1 You must attain 30 ECTS credits at NFQ Level 7.	QFA Professional Diploma in Financial Advice 30	APA Professional Certificate in Consumer Credit 5	APA Professional Certificate in Financial Advice 10	APA Professional Certificate in Pensions 5
	APA Professional Certificate in Stockbroking 10	LCOI Professional Diploma in Compliance (LCOI) 10	LCOI Professional Certificate in Compliance 10	Professional Certificate in Complex Financial Instruments in International Financial Services 5
	Professional Certificate in Responsible and Sustainable Finance 5	Professional Certificate in Combatting Money Laundering and Financial Crime 5	AFPI Professional Certificate in International Investment Fund Services 15	Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services 5
	Professional Certificate in Digital Financial Services and Data Analytics 15	Professional Diploma in Banking Operations and Digital 30		
Short Programmes	Digital Banking Revolution	Digital Risk Management	RRP§ Regulatory Reporting in ROI	Skills Certificate for a Future Career in the Irish Funds Industry
Key	<p>* The Professional Education Framework for banking is a flexible education pathway that provides learning and development opportunities wherever you are in your career. The commentary on the left details one path up through the framework, but you can access the framework at any step to take specialist qualifications, depending on your career and learning need.</p> <p>** Professional designations are a recognition of educational achievement and professional standing. They are an endorsement of academic qualifications, professional knowledge and experience.</p> <p>† NFQ – National Framework of Qualifications. ‡ Accredited Funds Professional. § Regulatory Reporting Professional.</p> <p>⊕ ECTS – European Credit Transfer and Accumulation System.</p>			

Professional Designations – your badge of excellence

What are they?

Professional designations are a recognition of educational achievement and professional standing. They are an endorsement of academic qualifications, professional knowledge and experience. They are your badge of excellence in your profession.

On successful completion of a relevant qualification you will be invited to the appropriate professional designation. Subject to satisfying its Continuing Professional Development (CPD) requirements, holders of designations are entitled to use certain qualifying letters or titles after their name. Examples are Chartered Banker, Professional Banker and Qualified Financial Adviser (QFA). IOB awards a number of professional designations.

Why are they important?

IOB's programmes and the designations leading from them are portable and several of them are leading international designations with world-wide reputation.

Designations are important because they meet the expectations of customers and regulatory requirements.

What role does CPD play and why is it necessary?

Learning and professional development do not stop once you have obtained your qualification, they are the basis of lifelong learning keeping you up-to-date as a professional through ongoing CPD. It is a process which continues for the rest of your professional life to ensure that you can keep up-to-date and maintain your professional knowledge, skills and competence. CPD is therefore central to sustaining a professional designation and integral to lifelong learning.

CPD is a mandatory regulatory requirement to maintain certain banking and financial services designations under the Central Bank of Ireland's Minimum Competency Code.

IOB offers a comprehensive range of CPD online programmes, seminars, events and other services. IOB has the largest CPD management system in Ireland with over 23,800 registered members.

Accredited Product Adviser (APA) and Qualified Financial Adviser Diploma (QFA)

The APA designation allows individuals to become accredited in one or more of the eight categories of retail financial products under the Central Bank's Minimum Competency Code.

To be awarded the Professional Certificate in Financial Advice, an individual must pass the module Regulation and one of four other optional modules (see Figure 1). They are then also eligible for the professional designation, APA – the precise APA awarded is determined by the elective modules passed. For example, those passing Regulation and Loans are eligible for APA (Loans) and those passing Regulation and Life Assurance for APA (Life Assurance). Individuals may subsequently complete additional elective modules to 'extend' their APA. For example, a person with an APA (Savings and Investments) who goes on to complete the Loans module will be eligible for the APA (Savings and Investments, Loans). However, the Regulation module has to be passed only once and the Professional Certificate in Financial Advice is awarded only once.

As can be seen in Figure 1, the Professional Certificate and related APAs are both qualifications/recognised designations in their own right and stepping stones to the prestigious Professional Diploma in Financial Advice/Qualified Financial Adviser (QFA) designation. For example, a person who has achieved an APA in five product categories (i.e. completed Regulation and four other modules) must complete only the module Financial Planning to be eligible to apply for the Qualified Financial Adviser (QFA) designation.

QFA is the benchmark professional designation in financial advice for those working in Irish banking and financial services.

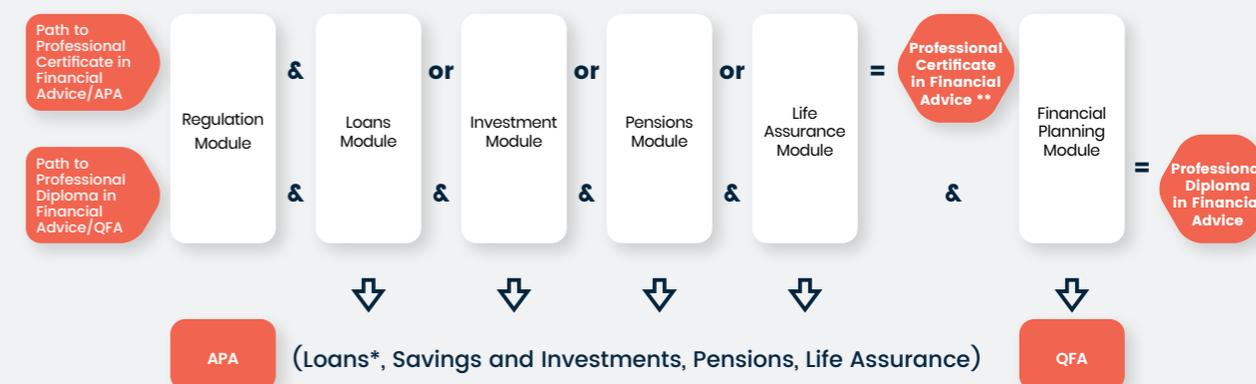
Route to APA:

Professional Certificate in Financial Advice (see page 32)

Route to QFA:

Professional Diploma in Financial Advice (see page 28)

Figure 1: Path to APA and QFA designation



* Holders of the APA (Loans) designation are accredited to advise on (and undertake specified functions relating to) the Housing Loans and Consumer Credit product categories.

** The Professional Certificate in Financial Advice (PCFA) and the designation APA are awarded only once on completion of Regulation and one of the following modules: Loans, Investment, Pensions, Life Assurance. Thereafter, members may pass additional elective modules to 'extend' their APA, thereby becoming accredited for additional retail financial product categories.

Professional Designations – your badge of excellence

Registered Stockbroker

The Professional Certificate in Stockbroking and attaching APA and Registered Stockbroker designation satisfies the Central Bank of Ireland's Minimum Competency Code for those who wish to arrange, advise on or undertake specified functions, for the category of retail financial product 'Savings and Investments'.

Holders of the certificate are invited to apply for the APA (Savings and Investments) and Registered Stockbroker designation. Continued use of the designation is subject to meeting annual CPD requirements.

Route:

Professional Certificate in Stockbroking (see page 36)

Accredited Funds Professional

Accredited Funds Professional is a new designation developed in conjunction with Irish Funds. The professional designation awarded by IOB to those who have successfully completed the Professional Certificate in International Investment Funds Services (or the previously named programmes; Certificate in Mutual Funds, Professional Certificate in Investment Fund Services and Specialist Certificate in Investment Fund Services) or have at least four years relevant industry experience.

As an Accredited Funds Professional you undertake to meet ongoing Continuing Professional Development requirements and are entitled to use the designation 'Accredited Funds Professional'.

Route:

Professional Certificate in International Investment Funds Services (see page 48)

Professional Banker

Professional Banker is a prestigious professional designation awarded by IOB. Professional Bankers are recognised for their knowledge of and proficiency in banking. It is a fundamental requirement for those seeking to develop and advance a career in financial services, including management roles.

Designates who complete the requisite Continuing Professional Development are entitled to use the designation, 'Professional Banker'.

Route:

Professional Diploma in Financial Services (see page 74)
Bachelor of Financial Services (see page 76)

Chartered Banker

Chartered Banker is the gold standard, internationally recognised professional designation, awarded jointly by IOB and the Chartered Banker Institute (Scotland). Chartered Bankers are recognised as well equipped for a leadership role in financial services.

Designates who complete the requisite Continuing Professional Development are entitled to use the designation 'Chartered Banker'.

Route:

Professional Diploma in Banking (see page 84)

Certified Bank Director (CBD)

The Certified Bank Director designation is unique in Europe and is regarded as the qualification of choice for bank directors. On successful completion of the Certified Bank Director programme, participants are invited by IOB to apply for the professional designation of Certified Bank Director.

Designates who complete the requisite Continuing Professional Development are entitled to use the designation 'Certified Bank Director'.

Route:

Certified Bank Director programme (see page 112)

Certified Investment Fund Director (CIFD)

Those who complete the Certified Investment Fund Director programme and who, as members of CIFD Institute, complete the requisite Continuing Professional Development will be entitled to use the designation Certified Investment Fund Director.

Route:

Certified Investment Fund Director programme (see page 114)

Licentiate of the Association of Compliance Officers in Ireland (LCOI)

LCOI is awarded to those who hold the Professional Diploma in Compliance (PDC). The PDC and attaching LCOI designation is one of the recognised qualifications under the Central Bank of Ireland's Minimum Competency Code for adjudicating on complaints in relation to advice about a retail financial product. As members of the ACOI, LCOI designates who complete the requisite Continuing Professional Development are entitled to use the designatory letters 'LCOI'. There are more than 1,450 LCOIs currently in Ireland.

Route:

Professional Diploma in Compliance (see page 40)

Fellow of the Association of Compliance Officers in Ireland (FCOI)

FCOI is the highest professional designation awarded by ACOI. Fellowship is awarded to those who have successfully completed the MSc in Compliance and who, as members of the ACOI, undertake to meet ongoing Continuing Professional Development requirements. Fellows are entitled to use the designation 'FCOI'.

Route:

MSc in Compliance (see page 98)

Certified Data Protection Officer (CDPO)

Those who complete the Professional Certificate in Data Protection programme and who, as members of the ACOI, complete the requisite Continuing Professional Development will be entitled to use the designation 'CDPO' – Certified Data Protection Officer.

Route:

Professional Certificate in Data Protection (see page 106)

Certified Financial Crime Prevention Practitioner (CF CPP)

Those who complete the Professional Certificate in Financial Crime Prevention programme and who, as members of the ACOI, complete the requisite Continuing Professional Development will be entitled to use the designation 'CF CPP' – Certified Financial Crime Prevention Practitioner.

Route:

Professional Certificate in Financial Crime Prevention (see page 108)

Specialist Investment Adviser (SIA)

The Professional Certificate in Asset Management is a specialist one-module, level 9 programme. Leading to the designation Specialist Investment Adviser (SIA), it is ideal for those working in an advisory, product production or support role in the areas of Investment, Asset and Wealth Management, and who wish to take their knowledge beyond minimum competency levels.

Route:

QFA designate plus Professional Certificate in Asset Management (see page 104)

Regulatory Reporting Professional

Regulatory Reporting Professional is a new prestigious designation awarded by IOB. Regulatory Reporting Professionals are recognised for their core knowledge with respect to the risks within the banking sector that the regulators are monitoring via the regulatory returns.

Designates who complete the requisite Continuing Professional Development are entitled to use the designation, Regulatory Reporting Professional.

Route:

Regulatory Reporting in ROI (see page 22)

Certified Financial Planner™

Certified Financial Planner professional (CFP®) certification is the world's most widely respected financial planning designation and it marks the Certified Financial Planner as being competent, ethical and professional to the highest global standards.

At the end of 2019, there were 188,104 CFP professionals in 27 countries around the globe, including all of the main developed and developing economies. Global numbers have increased by almost 15% over the last three years.

The first cohort of candidates in Ireland were CFP certified (with the Graduate Diploma in Financial Planning) in early June 2011. There are now 715 CFP professionals in Ireland.

Route:

Graduate Diploma in Financial Planning (see page 94)

The Professional Education Framework - An Overview

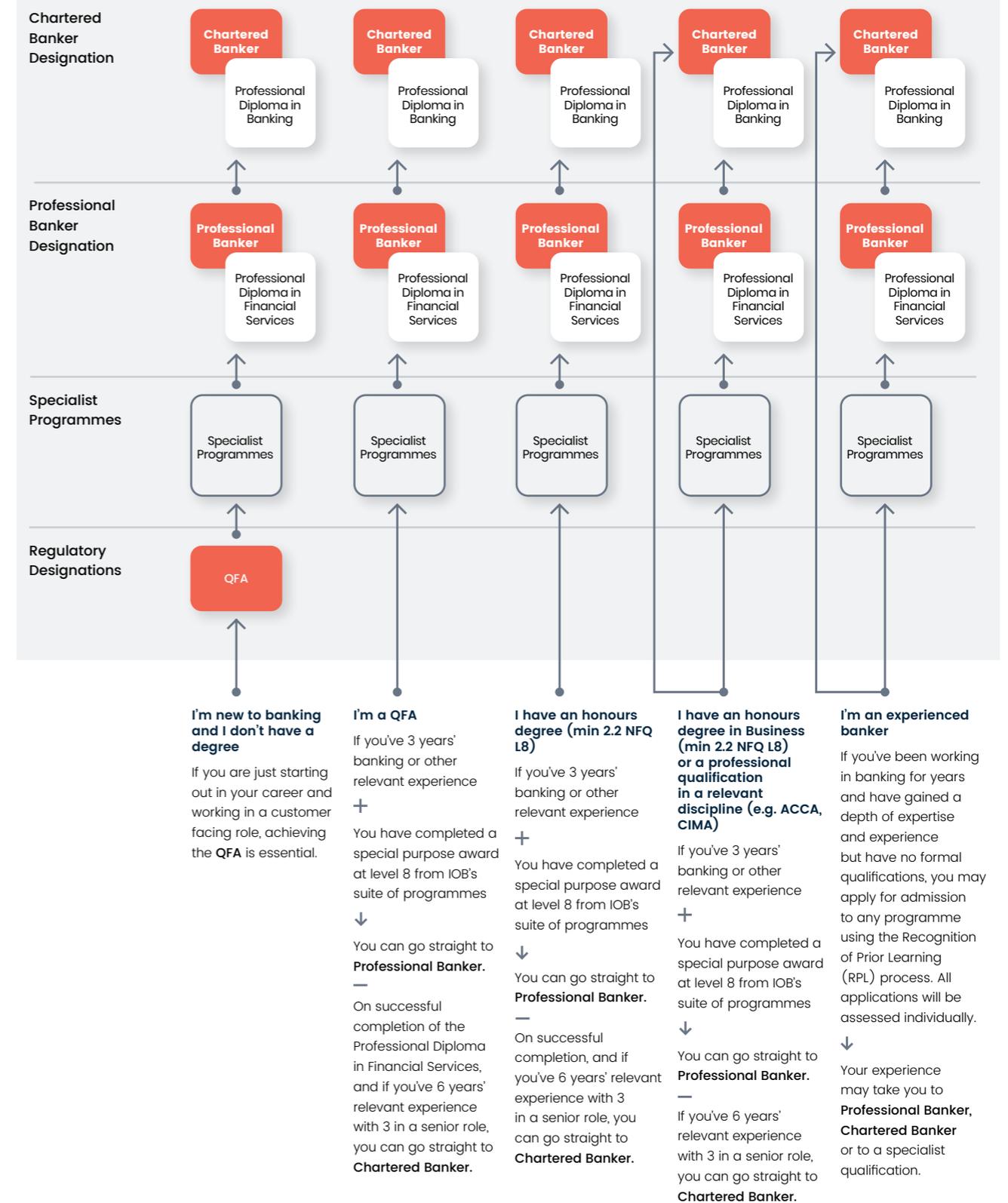
The Professional Education Framework is a core set of designations for everyone working in the banking profession, from Customer Adviser to Board Director. Developed in conjunction with the banks and UCD, the Framework responds to the expectations of customers, the industry's changing business needs and the requirements of regulation. The Framework is at the heart of advancing professional excellence in the banking profession.

What's in it for you?

The Professional Education Framework:

- Supports you in developing your knowledge and skills in the essential areas of financial services
- Will furnish you with tailored programme options as appropriate for you
- Provides high quality education with academic awards from UCD, Ireland's largest university
- Offers three core industry professional designations, Professional Banker, Chartered Banker and Certified Bank Director, which recognise your educational achievement, experience and professional standing. They are your badge of excellence
- Evidences standards of proficiency as expected under the Central Bank of Ireland's Fitness and Probity regime
- Enhances your capability and confidence in developing your career and availing of new opportunities
- Sustains your employability in a fast changing industry.

Fig 2: Routes to the Professional Education Framework Designations Some typical member pathways



Short Programmes

Digital Banking Revolution

Digital Risk Management

REGULATORY
REPORTING
PROFESSIONAL

Regulatory Reporting in ROI

Skills Certificate for
a Future Career in the
Irish Funds Industry

Digital Banking Revolution

Who is this programme for?

This exciting online programme has been created to allow you to navigate the complex digital landscape and have more confident conversations with customers and colleagues about the opportunities and challenges that digital presents. It is designed for everyone who works in banking and financial services.

Responding to rapidly changing customer expectations, new digital technologies, new competition and the need to achieve greater efficiencies, banks and financial services firms are transforming to digital organisations of the future.

The purpose of this programme is to describe the digital transformation that is underway and provide an appreciation of banking in this new reality. The programme outlines what customers expect and explains key digital technologies and the powerful new digital tools. It sets out the conduct of business obligations in the provision of products and services in the digital environment and the importance of ensuring security and customer trust. It provides insights on how the nature of work in a customer centric digital organisation is changing and what future developments are coming down the track.

It answers the digital questions you may be afraid to ask.

This is a fast paced, engaging, online, multi-media education programme that takes just three hours to complete. The programme is accredited for one CPD hour for holders of the QFA, Professional Banker and Chartered Banker designations.

How you will benefit

On completion of this programme you will:

- Understand digital business and its transformational impact on banking and financial services
- Describe the main elements of the digital financial services ecosystem, identify the competitive opportunities and threats
- Appreciate changing customer expectations and the implications for products and services and the customer experience
- Understand the conduct of business obligations to customers in digital financial services
- Understand the cyber threats and the responsibilities of digitally enabled financial services organisations and employees in ensuring security and customer trust
- Appreciate emerging developments and trends.

On completion of this programme participants will be equipped to hold conversations confidently with colleagues and customers about banking and financial services in a new digitally evolved reality.

Curriculum

You study six modules:

1. The New Reality
2. What Customers Expect
3. Conduct of Business Obligations
4. Security and Trust
5. The Digital Financial Services Ecosystem
6. What Next?

Award

When you successfully complete this programme, you will be awarded a digital certificate from IOB.

There are no ECTS (academic credits) associated with the programme and it does not form part of a university award.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/digital-banking-revolution for details on the assessment methods.

Duration

Minimum three hours.

You can enrol for and complete the programme any time that suits you.



Entry requirements

Digital Banking Revolution is open to everyone who is a member of IOB.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

Continuing Professional Development (CPD)

One CPD hour will be awarded to holders of the QFA, Professional Banker and Chartered Banker designations on completion of the following modules:

- Conduct of Business Obligations (30 minutes)
- Security and Trust (30 minutes)

How to enrol

For further information on this programme, including learning outcomes, fees and to enrol online, visit iob.ie/programme/digital-banking-revolution

Contact us

Laura Finnegan
Programme Manager

E: education@iob.ie

Digital Risk Management

NEW

Who is this programme for?

This innovative, 7-week, programme is designed to give financial services professionals the skills and mindset to effectively manage digital risk now, and in the future.

Many organisations use technology to evolve their business. Digital transformation has been around for some time and can fundamentally change organisations, delivering benefits that range from new efficiencies across operations to innovative business models. Organisations now look to digital initiatives to improve customer experiences, optimise operations, improve margins and create entirely new products, services and business models. As companies embrace the latest digital technology to become increasingly competitive, digital risk is becoming the biggest facet of business risk. Understanding the implications of deploying the latest technologies is broad and stretches beyond our conventional understanding and association of digital risk with cyber security.

Over the course of the programme you'll be given the tools to identify and mitigate digital risk including a broad understanding of the risk frameworks that exist and their application. This practical programme will be immediately relevant to your role as you develop a deeper understanding of trends in RiskTech, RegTech and emerging threats through analysis of real-world case studies.

How you will benefit

The practical programme will be immediately relevant to your role where you will develop a deeper understanding of future trends in RiskTech, RegTech and emerging threats through real world case studies. Over the course of the programme you'll be given the tools to identify and mitigate digital risk including understanding the risk frameworks that exist and their application.

On Completion of this programme you will:

- Understand the importance of effective risk management for organisations that have an increasing number of digital business processes
- Identify the characteristics of digital risk, including the breadth of its scope and the global trends that are emerging in the digital risk landscape
- Be aware of the types of risk and the key assets to protect
- Analyse the seven key topics that are impacting the financial services sector right now: cyber security, data risk, RiskTech, mobile staff, third party risk and brand and reputational risk
- Learn effective skills to communicate digital risk with key stakeholders inside and outside your organisation.

Curriculum

The following topics are covered over seven weeks:

- Week 1** Introduction to Digital Risk Management
- Week 2** Characterising digital risk
- Week 3** Identify and mitigate digital risk
- Week 4** Overview of cyber security, data risk, third party risk, and organisational digital risk
- Week 5** Practical applications of risk frameworks
- Week 6** Digital risk case studies
- Week 7** Reflection on professional practice

Award

When you successfully complete this programme, you will be awarded a digital certificate from IOB.

There are no ECTS (academic credits) associated with the programme and it does not form part of a university award.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/digital-risk-management for details on the assessment methods.

Entry requirements

Digital Risk Management is open to everyone who is a member of IOB.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

For further information on this programme, including learning outcomes, closing dates, fees and to enrol online, visit iob.ie/programme/digital-risk-management

Contact us

Laura Finnegan
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Regulatory Reporting in ROI

(Regulatory Reporting Professional)

NEW

Who is this programme for?

This programme is designed to provide participants with core knowledge with respect to the risks within the banking sector that the regulators are monitoring via the regulatory returns. It will also provide participants with regulatory reporting skills to ensure compliance with the regulatory demands for more detailed and robust regulatory reporting.

The programme comprises of six one-day practical modules with each module examining the main characteristics of each principal risk area, the key regulations which are in force and the applicable reporting requirements. Students will gain new, practical skills associated with the mechanics of regulatory reporting, and be able to apply them immediately.

How you will benefit

At the end of the programme participants will be able to:

- Articulate the main areas of risks in banking that regulation seeks to mitigate
- Explain the regulatory rationale underpinning the reporting requirements associated with the risks in banking
- Explain the main regulatory reporting compliance requirements, including Capital Requirements Regulation (CRR) reporting requirements
- Describe the mechanics of regulatory reporting
- Explain the interrelatedness of the regulatory requirements and how they relate to the overall financial condition of a bank.

Curriculum

You study six modules:

1. Regulatory Reporting Environment
2. CoRep & Related Returns
3. Liquidity Returns
4. FinRep Return
5. Statistical Reporting
6. Other Regulatory Returns

The programme is delivered on a part-time basis and each module will take place over six days.

Award/Designation

When you successfully complete this programme, you will earn the professional designation of Regulatory Reporting Professional from IOB and will be invited to the relevant designation and CPD scheme. The designation is maintained through completion and return of annual CPD hours.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/regulatory-reporting-in-roi for details on the assessment methods.

Entry requirements

Regulatory Reporting in ROI is open to everyone who is a member of IOB.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

For further information on this programme, including closing dates, fees and to enrol online, visit iob.ie/programme/regulatory-reporting-in-roi

Contact us

Aisling O'Sullivan
Programme Manager

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Skills Certificate for a Future Career in the Irish Funds Industry

NEW

Who is this programme for?

The Irish Funds industry was established over 30 years ago. Since then it has grown significantly with activities carried out not only in Dublin but in many locations throughout Ireland including Cork, Galway, Kilkenny, Letterkenny, Limerick, Waterford and Wexford. The impressive growth through three decades is illustrated by the amount of assets in funds serviced in Ireland, totalling €5.2 trillion¹ at the end of 2019. As noted in *Ireland for Finance*², Ireland is the 3rd largest global investment funds domicile, the largest European domicile for ETFs and a leading location worldwide for hedge fund administration.

As recognised in *Ireland for Finance* there is currently rapid change and transformation with jobs being dislocated in the financial services sector. International financial services, including the funds industry, is an attractive sector in which to work. IOB seeks to support people who wish to change to a career in IFS through this programme.

The programme is designed to meet the needs of:

- People new to the funds industry with no prior experience
- People changing career from the banking industry to the funds industry
- Staff already working in the funds sector or related areas, including asset managers, funds service providers and advisory firms, who may wish to have a better understanding of the sector as a whole.

How you will benefit

The programme has been designed to provide participants with an excellent understanding of the Irish Funds industry. It will provide participants with immediate practical knowledge for a role working in or supporting Funds in Ireland. Participants will be able to:

- Understand the way in which the Irish industry is structured and the way in which it impacts on the Irish economy
- Explain the concept of collective investment and how investment funds are established
- Describe the various functions and parties to an investment fund, their roles and how they relate to each other
- Outline the legal and regulatory environment in which investment funds operate and the role of the Central Bank of Ireland
- Explain how Irish funds are distributed throughout the European Union and across the globe
- Explain the importance of delegation and outline the role of key delegates for Irish Fund Management Companies and Irish Depositaries
- Identify emerging risks and opportunities.

¹ Source: Irish Funds, the representative body for the international investment fund community in Ireland.

² The strategy for the development of Ireland's international financial services sector in 2025.



Curriculum

You study 9 hours through a series of webinars.

- Modules 1-4** Overview of the Irish investment fund industry and Introduction to Investment Funds
- Modules 5-7** Fund Administration Activities: Transfer Agency, Fund Accounting and Valuation
- Modules 8-9** Role of the Depositary
- Module 10** What are the emerging risks facing the Irish funds industry; What are the opportunities?

Award

When you successfully complete this programme, you will be awarded with the Skills Certificate for a Future Career in the Irish Funds Industry by IOB.

Duration and Delivery

9 hours in total to complete the programme. Delivery is entirely online and therefore can be completed at any time.

Assessment

At the end of each module there is an online multiple choice set of questions for completion before proceeding to the next module.

Entry requirements

The Skills Certificate for a Future Career in the Irish Funds Industry is open to everyone who is a member of IOB.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

For further information, including learning outcomes, fees and to enrol online, visit [iob.ie/programme/irish-funds-cert](https://www.iob.ie/programme/irish-funds-cert)

Contact us

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Programme Manager

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University Qualifications (Level 7)

QFA	Professional Diploma in Financial Advice	30	APA	Professional Certificate in Consumer Credit	5
APA	Professional Certificate in Financial Advice	10	APA	Professional Certificate in Pensions	5
APA	Professional Certificate in Stockbroking	10	LCOI	Professional Certificate in Compliance	10
LCOI	Professional Diploma in Compliance (LCOI)	10		Professional Certificate in Complex Financial Instruments in International Financial Services	5
	Professional Certificate in Responsible and Sustainable Finance	5		Professional Certificate in Combatting Money Laundering and Financial Crime	5
ACCREDITED FUNDS PROFESSIONAL	Professional Certificate in International Investment Fund Services	15		Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services	5
	Professional Certificate in Digital Financial Services and Data Analytics	15		Professional Diploma in Banking Operations and Digital	30

Professional Diploma in Financial Advice (QFA)

Who is this programme for?

The Professional Diploma in Financial Advice is a six-module level 7 qualification and is a must for all those pursuing a career in retail and business banking. It is the industry recognised, premier designation qualification, for financial advisers in retail financial services in the Republic of Ireland. If you are a financial adviser, or wish to become one in the future, then the Professional Diploma in Financial Advice will enhance the breadth and depth of your knowledge to provide consumers with sound professional advice.

How you will benefit

On successful completion of this programme and on attaining the recognised professional designation QFA, you will be able to:

- Provide competent advice to consumers regarding the various loan offerings available, the process involved and the implications of these offerings to consumers
- Discuss the need for, and types of, retirement provision available and the regulation and restrictions on such provision
- Describe relevant regulation that is used in the provision of financial services and the impact it has in this environment
- Explain the types of investment needs of consumers and the important issues arising as a result of these needs
- Provide competent advice to a consumer regarding their life assurance needs and the implications of decisions that they may make
- Use analytical skills to make recommendations to clients regarding financial planning.

Minimum Competency Code

Holders of the Professional Diploma in Financial Advice are invited to apply for the Qualified Financial Adviser (QFA) designation thereby meeting the Central Bank of Ireland's Minimum Competency Code for those who wish to arrange, advise on, or undertake specified functions for the following five categories of retail financial products:

- Life Assurance
- Pensions
- Savings and Investments
- Housing Loans, Home Reversion Agreements and Associated Insurances
- Consumer Credit Agreements and Associated Insurances.

See page 11 for further details.

Continued use of the QFA designation is subject to meeting annual CPD requirements. The QFA designation is overseen by the QFA Board, which includes representatives from IOB.

Curriculum

You study six modules:

1. Regulation
2. Investment
3. Life Assurance
4. Loans
5. Pensions
6. Financial Planning

Each module carries 5 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Diploma in Financial Advice from UCD and will be invited to the relevant designation.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/financial-advice-qfa for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Financial Advice are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme
- To enrol for Financial Planning, candidates must have enrolled for, passed or be exempt from the first five modules: Regulation, Life Assurance, Loans, Investment and Pensions.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/financial-advice-qfa
2. Before enrolling check the closing dates on page 121

Contact us

Caitriona McCarthy
Programme Manager

E: education@iob.ie



The Professional Diploma in Financial Advice (QFA), helped me build upon the analytical skills required to assist businesses to financially plan to sustain and grow their enterprises.”

Elaine Moyles

A/Head of Enterprise
Local Enterprise Office Mayo

Professional Certificate in Consumer Credit (APA)

Who is this programme for?

The Professional Certificate in Consumer Credit, a single-module level 7 qualification, is a must for those working in retail consumer credit. It covers all the major areas of consumer credit including credit agreements, loans, credit cards and hire purchase as well as looking at the Consumer Credit Act 1995 and Consumer Protection Code.

You are introduced to key areas such as risk-assessment, issues of over-indebtedness and the supports available to consumers who find themselves in difficulty repaying credit. This professional certificate also analyses the types of life assurance and insurance products currently on the market.

How you will benefit

On successful completion of this programme, and on attaining the recognised professional designation, you will be able to:

- Describe the growth of consumer credit protection and discuss the impact of consumer credit legislation on the Irish consumer and how this impacts on the provision of financial products and services to consumers
- Discuss the pertinent credit issues, from the perspective of a lender and how they impact the consumer
- Explain the concept of over-indebtedness and describe the supports and services available to consumers who are over indebted
- Analyse the consumer credit products and services available to consumers within the regulated framework.

Minimum Competency Code

This programme and attaching APA designation satisfies the Central Bank of Ireland's Minimum Competency Code for those who wish to arrange, advise on or undertake specified functions, for the category of retail financial product 'Consumer Credit Agreements and Associated Insurances'.

Holders of the certificate are invited to apply for the APA (Consumer Credit) designation. Continued use of the designation is subject to meeting annual CPD requirements.

Curriculum

You study one module:

1. **Consumer Credit**

This module carries 5 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Certificate in Consumer Credit from UCD and will be invited to the relevant designation.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/consumer-credit-apa for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Consumer Credit are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/consumer-credit-apa
2. Before enrolling check the closing dates on page 121

Contact us

Adam Burns
Programme Manager

E: education@iob.ie

Professional Certificate in Financial Advice (APA)

Who is this programme for?

The Professional Certificate in Financial Advice is a must for all those pursuing a career in retail and business banking. It is the benchmark qualification for product advisers in retail financial services products in the Republic of Ireland. If you are a product adviser, or wish to become one in the future, then the Professional Certificate in Financial Advice will enhance the breadth and depth of your knowledge to provide consumers with sound professional advice.

How you will benefit

On successful completion of this programme and on attaining the recognised professional designation APA, you will be able to:

- Provide competent financial product advice to consumers
- Describe relevant regulation that is used in the provision of financial services and the impact it has in this environment
- Use analytical skills to make recommendations to clients regarding a financial product.

Minimum Competency Code

Holders of the Professional Certificate in Financial Advice are invited to apply for the Accredited Product Adviser (APA) designation (appropriate to the product module they have successfully completed as per page 11), thereby meeting the Central Bank of Ireland's Minimum Competency Code for those who wish to arrange, advise on, or undertake specified functions for one or more of the following five categories of retail financial products:

- Life assurance
- Pensions
- Savings and investments
- Housing loans, home reversion agreements and associated insurances
- Consumer credit agreements and associated insurances.

Continued use of the APA designation is subject to meeting annual CPD requirements.

Curriculum

You study two modules, Regulation and one of four other optional modules:

Core (Module 1)

Regulation

Options (Module 2)

Investment

Life Assurance

Loans

Pensions

Each module carries 5 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Certificate in Financial Advice from UCD and will be invited to the relevant designation.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/financial-advice-apa for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Financial Advice are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/financial-advice-apa
2. Before enrolling check the closing dates on page 121

Contact us

Caitriona McCarthy
Programme Manager

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Professional Certificate in Pensions (APA)

Who is this programme for?

The Professional Certificate in Pensions, a single-module level 7 qualification, addresses the need within stockbroking and asset management firms for individuals with the expertise to advise on pensions and retirement provisions.

How you will benefit

On successful completion of this programme, and on attaining the recognised professional designation APA, you will be able to:

- Describe the financial need for retirement provision, and the different ways in which such provision can be made
- Explain the eligibility, main features, benefits and taxation treatment of individual, employer and state sponsored retirement benefit arrangements
- Identify the main regulatory restrictions applicable to individual and employer sponsored retirement benefit arrangements
- Discuss and demonstrate the impact of taxation, legislation and the regulatory framework on the provision of individual and employer sponsored retirement benefit arrangements and the options available to individuals in relation to such arrangements.

Minimum Competency Code

Registered Stockbrokers or holders of the Professional Certificate in Stockbroking who successfully complete the Professional Certificate in Pensions and apply for the attaching APA designation, satisfy the Central Bank of Ireland's Minimum Competency Code for those who wish to arrange, advise on, or undertake specified functions for the category of retail financial product 'Pensions'.

Holders of the certificate are invited to apply for the APA (Pensions) designation. Continued use of the designation is subject to meeting annual CPD requirements.

Curriculum

You study one module:

1. Pensions

This module carries 5 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Certificate in Pensions from UCD and will be invited to the relevant designation.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/pensions-apa for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Pensions are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme
- Registered Stockbrokers or holders of the Professional Certificate in Stockbroking are eligible to enrol for the Professional Certificate in Pensions.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/pensions-apa
2. Before enrolling check the closing dates on page 121

Contact us

Caitriona McCarthy
Programme Manager

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Understanding pensions is important for my role in wealth management. The learning supports directly helped my knowledge and understanding of the material. The whole programme was useful in expanding my knowledge and I use the information I learned in work daily."

David Lennon
Senior Investment Manager
Brewin Dolphin

Professional Certificate in Stockbroking (APA)

Who is this programme for?

The Professional Certificate in Stockbroking is the only educational route approved by the Irish Stock Exchange for gaining the designation Registered Stockbroker.

This two-module level 7 qualification is the benchmark qualification for those working in stockbroking firms and those seeking entry into the profession. It focuses on the underlying securities traded on exchanges and how they are issued, traded and settled. It also outlines the key accounting concepts and statements, the taxation regime member firms operate within and the rules governing member firms.

How you will benefit

On successful completion of this programme, and on attaining the recognised professional designation APA, you will be able to:

- Describe the main pieces of legislation and the rules of the Irish Stock Exchange that constitute the regulatory environment in which a stockbroking firm operates
- Explain the roles and functions of statutory bodies and persons in the regulatory environment and describe in general terms the various instruments traded and settled on the Irish Stock Exchange
- Summarise the issuance process, settlement process and trade reporting requirements employed for the main categories of instruments traded on an exchange
- Outline the process to assess a client's needs from both a private client and institutional client perspective
- Compute simple personal tax calculations and explain the operation of the major taxation regimes in Ireland
- Calculate the main accounting ratios and explain their significance and explain the general accounting principles and the purposes of the primary statements in financial reporting.

Minimum Competency Code

The Professional Certificate in Stockbroking and attaching APA and Registered Stockbroker designation satisfies the Central Bank of Ireland's Minimum Competency Code for those who wish to arrange, advise on or undertake specified functions, for the category of retail financial product 'Savings and Investments'.

Holders of the certificate are invited to apply for the APA (Savings and Investments) and Registered Stockbroker designation. Continued use of the designation is subject to meeting annual CPD requirements.

Registered Stockbroker

On successful completion of this programme, holders of the Professional Certificate in Stockbroking may apply to IOB's Registered Stockbroker scheme, subject to agreeing to comply with the CPD requirements and meeting the employment criteria. Members of the scheme are eligible to use the designation 'Registered Stockbroker' and are listed in the online register of Registered Stockbrokers.

Curriculum

You study two modules:

1. Stock Exchange Regulatory Environment
2. Stock Exchange Securities and Markets

Each module carries 5 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Certificate in Stockbroking from UCD and will be invited to the relevant designation.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/stockbroking-apa for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Stockbroking are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/stockbroking-apa
2. Before enrolling check the closing dates on page 121

Contact us

Caoimhe Tynan
Programme Manager

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After completing this certificate I found I had learned a considerable amount and was beginning to apply it to my job as a management consultant with Deloitte, particularly the regulatory elements.

From a day-to-day learning perspective, I found the module coordinator's regular update and check-in mails very helpful."

Lory Kehoe

Adjunct Assistant Professor
Trinity College Dublin

Professional Certificate in Compliance

Who is this programme for?

This programme is for those who work or aspire to work in a professional capacity within a compliance function in financial services. The Professional Certificate in Compliance is designed to enhance skills, judgement and ability to deal with practical issues in the management and practice of compliance in the financial services industry.

Those who successfully complete Compliance and the Regulatory Structure – PDC 1 and Conduct of Business Rules – PDC 2 are awarded the Professional Certificate in Compliance. The professional certificate introduces you to the theory of regulation and to its application to the financial services industry. The professional certificate is popular with students who require an introduction to the area of compliance as well as those who already work in the area and are looking to achieve the recognised industry and accredited qualification.

If you complete a further two modules, Legal and Regulatory Aspects of Compliance – PDC 3 and Compliance Management – PDC 4, you are awarded the Professional Diploma in Compliance.

How you will benefit

On successful completion of the Professional Certificate in Compliance you will be able to:

- Understand the role of compliance within a financial services organisation
- Describe the impact of relevant regulation and the role of the various regulatory bodies on the operation of the compliance function
- Critically evaluate the importance of ethics and their role in the compliance function
- Understand the impact of regulatory rules relating to how consumers of financial services are protected
- Explain the impact of conduct of business rules on financial services providers
- Identify and pursue appropriate learning opportunities (academic and non-academic) which enhance their professional career ambitions and individual capabilities.

The programme is offered in partnership with the ACOI.

Curriculum

You study two modules:

1. **Compliance and the Regulatory Structure – PDC 1**
2. **Conduct of Business Rules – PDC 2**

Each module carries 5 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Compliance from UCD.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/compliance-cert for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Compliance are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Professional body membership

You must be a current member of the Association of Compliance Officers in Ireland, or become a member, to undertake this programme.

How to apply

1. For further information on this programme, including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/compliance-cert
2. Before applying check the closing dates on page 121

Contact us

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Professional Diploma in Compliance (LCOI)

Who is this programme for?

This programme is for those who work or aspire to work in a professional capacity within a compliance function in financial services. The Professional Diploma in Compliance is a level 7 qualification considered to be the benchmark qualification for compliance professionals. It is designed to enhance skills, judgement and ability to deal with practical issues in the management and practice of compliance in the financial services industry.

How you will benefit

On successful completion of the Professional Diploma in Compliance you will be able to:

- Explain the theory and describe the practice of regulation from both an Irish and international perspective
- Describe the legal environment that applies to the financial services industry
- Assess the systems of controls, assurance and governance in an organisation
- Assess the authorisation, supervision and prudential requirements for different financial entities
- Analyse the relationship between compliance and the control systems in an organisation
- Describe where the compliance function fits within a financial services organisation
- Devise a regulatory relations policy in relation to inspections, themed visits and routine relations
- Identify and pursue appropriate learning opportunities (academic and non-academic) which enhance their professional career ambitions and individual capabilities.

The programme is offered in partnership with the ACOI.

Minimum Competency Code

The Professional Diploma in Compliance and attaching LCOI (Licentiate of the Association of Compliance Officers in Ireland) designation satisfies the Central Bank of Ireland's Minimum Competency Code for those who 'adjudicate on any complaint communicated to a regulated firm by a consumer which relates to advice about a retail financial product provided to that consumer or the arranging of a retail financial product for that consumer'.

Holders of the diploma are invited to apply for the LCOI designation. Continued use of the designation is subject to meeting annual CPD requirements.

Curriculum

You study two modules:

1. **Legal and Regulatory Aspects of Compliance – PDC 3**
2. **Compliance Management – PDC 4**

Each module carries 5 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Diploma in Compliance from UCD and will be invited to the relevant designation.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/compliance-diploma for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Compliance are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Entry to the Professional Diploma in Compliance is limited to those who have successfully completed or registered for the Professional Certificate in Compliance.

To enrol on Compliance Management – PDC 4, candidates must have enrolled for or passed the first three modules Compliance and the Regulatory Structure, Conduct of Business Rules and Legal and Regulatory Aspects of Compliance.

Professional Designation

Individuals who pass the Professional Diploma in Compliance are entitled to apply for the designation 'Licentiate of the Association of Compliance Officers in Ireland' and use the designatory letters LCOI. Continued use of this designation is subject to meeting ACOI's Continuing Professional Development requirements.

LCOI is the leading professional designation for compliance professionals in all sectors of the financial services industry in the Republic of Ireland.

Professional body membership

You must be a current member of the Association of Compliance Officers in Ireland, or become a member, to undertake this programme.

How to apply

1. For further information on this programme, including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/compliance-diploma
2. Before applying check the closing dates on page 121

Contact us

Adam Burns
Programme Manager

E: education@iob.ie



In an ever changing regulatory landscape the pressure to keep up-to-date is immense. This programme allowed me to devote time to getting up-to-date with several different areas of compliance, gain insights from industry experts, conduct research into specific aspects of compliance and regulation that were applicable to my role and the projects I am involved in. It also creates networking opportunities as you build relationships with a broader network of fellow practitioners”.

Carina Myles
Vice President GFS Control, Northern Trust

Professional Certificate in Complex Financial Instruments in International Financial Services

Who is this programme for?

This programme is designed for an ever increasing range of people working in the international financial services area who are engaged in activities which require a good working knowledge of the characteristics of derivative products and complex financial instruments.

The use of complex financial instruments in investment fund strategies has seen a huge increase over the past five years. Many alternative fund strategies seek to generate returns from asset classes solely created from derivative structures, such as the use of Total Return Swaps or Credit Default Swaps for long-short strategies in equities or bonds. Derivatives are now used in combination with even the most basic equity and bond management strategies.

The growth in derivative usage comes at a time of vast changes in regulatory oversight in both Europe and the US. The regulatory changes are being implemented through the European Market Infrastructure Regulation (EMIR) and will impact the most fundamental aspects of how these products are traded, how collateral/counterparty risk is treated and how transactions are reported.

Understanding the risk and return characteristics of complex products and the derivatives which underpin those strategies has now become a critical function in the asset management, valuation and trading areas in international financial services.

The objective of this programme is to provide you with not only a very practical understanding of how the most common types of complex financial instruments and derivative products are used in the financial markets, but also their use in hedging, risk management and return enhancement strategies.

How you will benefit

On successful completion of this programme, you will be able to:

- Explain how the most common complex financial instruments and derivatives work and understand their uses
- Evaluate the benefits and risks of differing instruments and explain how they can be used for speculation, arbitrage, hedging and general risk management
- Describe how these instruments are used for investment strategies within the major asset classes (equities, currencies, bonds, commodities and property)
- Appraise the role of regulation and the rating agencies in the application of financial instruments
- Understand the role that complex financial instruments played in the past market turmoil and what lessons can be learned for the future
- Review the use of complex financial instruments in financial institutions from an internal and external viewpoint, including accounting treatment/reporting, risk management and regulation.

Curriculum

You study one module:

1. Complex Financial Instruments

This module carries 5 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Complex Financial Instruments in International Financial Services from UCD.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/complex-financial-instruments for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Complex Financial Instruments in International Financial Services are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Experience in derivatives, although preferable, is not a requirement for enrolling to the programme.

IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet.

For more information see iob.ie/info/supports-and-scholarships

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme, including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/complex-financial-instruments
2. Before enrolling check the closing dates on page 121

Contact us

William Lawless
Programme Manager

E: education@iob.ie

Professional Certificate in Responsible and Sustainable Finance

NEW

LEVEL

7

Who is this programme for?

Sustainable Finance is an area that requires decisive leadership, flexibility, and responsiveness from the financial services sector, and society as a collective. This programme is for all financial services professionals who wish to understand more about the evolving nature of Environmental, Social, and Governance (ESG) factors within financial services.

It seeks to give an introduction to, and an understanding of themes such as: response to climate change; the catalyst for sustainable finance and EU regulatory initiatives. The programme also examines non-financial disclosures, climate and sustainability reporting including climate related risks, opportunities and financial impacts. Learners will be given the opportunity to understand more about green, social, and sustainable bonds. The programme concludes by discussing how to embed a culture of sustainability within an organisation, and an assessment of the future of the ESG agenda.

How you will benefit

At the end of the programme you will be able to:

- Explain the key concepts, models and frameworks underpinning responsible and sustainable finance
- Explore the role and impact of responsible and sustainable finance policies in the financial services industry
- Assess the potential risks and opportunities of recent environmental trends facing investors and financial markets
- Evaluate investors' organizational culture and behavior implications in progressing responsible and sustainable finance
- Communicate clearly (using appropriate media), to key stakeholders the essence of and future prospects of responsible and sustainable finance within
- Critically reflect on their role and contribution to financial services firms and organizations' mission in advocating a sustainability culture and responsible banking and investment.

Curriculum

You study one module:

1. **Responsible and Sustainable Finance**

This module carries 5 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Responsible and Sustainable Finance from UCD.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/sustainable-finance for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Responsible and Sustainable Finance are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level/GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme, including learning outcomes, fees, and to enrol online, visit iob.ie/programme/sustainable-finance
2. Before enrolling check the closing dates on page 121

Contact us

Sinéad O'Reilly
Programme Manager

E: education@iob.ie

Professional Certificate in Combatting Money Laundering and Financial Crime

Who is this programme for?

Money Laundering and Financial crime is an escalating worldwide problem, unrestricted by jurisdictions and physical boundaries. Preventative measures including educating staff to be aware of the ever evolving financial crime changes and detection of the same being the key defences of a firm.

The Professional Certificate in Combatting Money Laundering and Financial Crime addresses the main types of financial crime as well as the policies, procedures and internal controls intended to prevent it.

This programme is relevant to:

- All regulated firms in financial services sector
- All firms established as a Trust company
- All firms who through their day to day operation must meet AML requirements as set out by the 4th EU AML Directive.

How you will benefit

On successful completion of this programme you will be able to

- Communicate the nature of money laundering and financial crime and describe its manifestations in financial services
- Understand the different types of financial crime and money laundering activities perpetrated against financial services providers
- Analyse the impact that the relevant legislation has on the operations of financial institutions
- Analyse the risks of financial crime to financial services providers and the resulting impact on internal controls, policies and procedures.

Curriculum

You study one module:

1. **AML, Cyber Security and Financial Crime**

This module carries 5 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Combatting Money Laundering and Financial Crime from UCD.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/money-laundering for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Combatting Money Laundering and Financial Crime are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level/GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme, including learning outcomes, fees, and to enrol online, visit iob.ie/programme/money-laundering
2. Before enrolling check the closing dates on page 121

Contact us

Sinéad O'Reilly
Programme Manager

E: education@iob.ie



Corporate Board Members and Regulators worldwide recognise Financial Crime (including Cybercrime) as one of the top ten risks that need to be managed proactively in a business.

This programme is designed with the financial crime investigator in mind. The content focuses on day to day issues that can emerge in the Financial Crime Prevention area of any business – across the spectrum of Financial Services, including but not limited to Banking, Insurance, Credit Union and payment providers. Achieving the qualification will position students in a good space in relation to advising on or conducting a basic financial crime investigation.”

Tara Gordon
Programme Co-Ordinator

Professional Certificate in International Investment Fund Services

(Accredited Funds Professional)



Who is this programme for?

The Professional Certificate in International Investment Fund Services is a unique and specific programme, designed to support the international investment funds industry.

The programme will be of particular interest and relevance to those working in, and those seeking to work in the investment funds industry and to newly practising professionals working in the asset management and investment funds area of the legal and auditing advisory firms.

Reflecting industry practise and developments

Designed and delivered by the industry, the Professional Certificate in International Investment Fund Services is the acknowledged qualification of, and for, the international funds industry. A three module programme, the first module, Introduction to Investment Funds, introduces and contextualises the fund as an investment product, discusses the investment fund from its establishment right through its life cycle and the various involvements and interjections through that life cycle. The Fund Accounting and Valuation for International Investment Funds module outlines the accounting and valuation aspects of investment funds, including the accounting statements for funds, the calculation of the Net Asset Value (NAV) and the importance of and controls around ensuring an accurate NAV. The third module, Custody and Transfer Agency, examines the operation and the roles and responsibilities of the custody and transfer agency functions for international investment funds.

How you will benefit

The overall aim of the programme is to introduce, discuss and describe the investment fund from its inception right through to its termination detailing the functions and parties to a fund; the roles, responsibilities and activities of all the parties to the fund and how each area interacts with each other. It will enable you to:

- Describe the functions, objectives, structures and types of investment funds
- Explain the legal and regulatory environment for investment funds including investor classifications and risk controls
- Discuss the role of outsourcing and specialist servicing jurisdictions in the international fund industry
- Understand the fundamental accounting principles, standards and the financial statements of an investment fund
- Calculate the Net Asset Value (NAV) for single and multi-share class funds and understand the importance of an accurate NAV and the controls surrounding its calculation
- Describe and understand the critical role and responsibilities of the custodian and transfer agent in the global investment funds industry
- Explain the main custody and shareholder services including cash management, dealing, settlements registration, investor trade processing and investor-level fee calculations
- Discuss and have a strong awareness of Anti-Money Laundering, Common Reporting Standards (CRS) and other major international industry initiatives and developments.

This programme is offered in partnership with Irish Funds (IF).

Curriculum

You study three modules:

1. Introduction to Investment Funds
2. Fund Accounting and Valuation for International Investment Funds
3. Custody and Transfer Agency

Each module carries 5 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Certificate in International Investment Fund Services from UCD and will be invited to the relevant designation.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/investment-fund-services-cert for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in International Investment Fund Services are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet.

For more information see iob.ie/info/supports-and-scholarships

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme, including learning outcomes, fees and to enrol online, visit iob.ie/programme/investment-fund-services-cert
2. Before enrolling check the closing dates on page 121

Contact us

William Lawless
Programme Manager

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I would recommend this programme to anybody working within the investment fund services industry, particularly those who are in the early stages of their career. It is well-structured and it provides an invaluable insight with respect to the different areas of fund services, particularly the role of the Custodian, the Transfer Agent and the Fund Accountant. The programme has strong practical application; I have leveraged the knowledge acquired throughout the course of the programme in the context of my role on a regular basis."

Róisín Cahill

Associate Regulatory Consultant
Northern Trust

Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services

Who is this programme for?

The Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services is a single-module level 7 qualification and is the industry benchmark Culture qualification for people working in the financial services industry across all roles and functions up to senior manager level.

The programme aims to develop participants' knowledge of the Consumer Protection Risk Assessment and how it relates to culture, ethics and behaviours and their personal responsibilities in sustaining an effective corporate culture.

The programme has been designed in consultation with leading industry experts in the areas of Consumer Protection Risk Culture, Ethics and Behaviours, and with Compliance professionals.

The programme is designed with an emphasis on Consumer Protection Risk Assessment, with particular focus on the areas of product design, sales process, post-sales handling and good customer outcomes.

How you will benefit

This programme will provide you with:

Consumer Protection Risk Assessment:

- Understanding background, purpose, approach and transition points of CPRA to consumer protection
- Understanding the rules on protecting consumers
- Components of a good consumer/conduct risk framework
- Product Governance, lifecycle, how to develop products correctly
- Selling financial products appropriately and ensuring the right outcomes post the sale transactions
- Understanding the role of incentives in encouraging the right behaviours and accountability
- Monitoring and MI

Ethics Values and Integrity:

- Foundational concepts of ethics, values and integrity
- Behavioural Economics and its relevance in financial services
- What it means to be ethical in Financial Services and how the right ethical climate supports good decision making
- How ethical behaviours can improve customer outcomes
- The role of morality and values in creating the right behaviours
- What happens when things go wrong
- What obligations do businesses have to customers
- How to effectively challenge and escalate
- Good and Bad Behaviours

Culture:

- Indicators of a sound risk culture
- Regulator expectations and reports
- Roadmap for achieving desired culture
- Governance arrangements around the design, monitoring, and analysis of culture MI
- How culture can be assessed in organisations/culture audits
- Understanding the importance of culture in ensuring good customer outcomes
- Understanding the role of mind-set and sense-making on behaviours and how this is being applied in supervision of culture and behaviours
- Understanding the role of group dynamics
- Understanding the impact of biases when making compliance decisions.

Curriculum

You study one module:

1. Consumer Protection Risk, Culture and Ethical Behaviours

This module carries 5 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services from UCD.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/consumer-protection-risk-ethics for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services are as follows:

- Five passes in the Leaving Certificate including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are over 23 years of age, with at least one year's experience working in financial services.

Professional body membership

You must be a current member, or become a member of IOB, if you are not already an ACOI member.

How to enrol

1. For further information on this programme, including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/consumer-protection-risk-ethics
2. Before enrolling check the closing dates on page 121

Contact us

Aisling O'Sullivan
Programme Manager

E: education@iob.ie

Professional Certificate in Digital Financial Services and Data Analytics

Who is this programme for?

This programme is aimed at students working in operations and service support roles in banking who wish to advance their studies in the area of digital transformation.

The programme seeks to develop an understanding of the impact and relations between process, technology and data. This will enable students to identify their role in the interaction of these elements and provide a foundation for students to begin to analyse data in order to identify improvements in the processes supporting digital financial services.

With increased digitisation in many industries, and in particular with its disruptive potential in financial services, understanding the impact of digital on customers, products and channels has never been more important. Digital changes are already generating a wealth of useful data. With the power of data to enhance customer services and processes, understanding data and being able to use data will be a basic requirement in any job in the future.

How you will benefit

At the end of the programme you will be able to:

- Describe the relationship between business processes, digital technology and data, especially as it relates to operations and customers
- Describe the key digital technologies in financial services, business, processes and customer service provision
- Explain the critical risks and vulnerabilities which must be managed in financial services digital systems
- Outline or sketch out the features/design of a service system from the customer facing elements through processing and ongoing customer relationship management
- Explain the important role of service standards in customer service provision and how complaints handling is a critical part of recovering the service experience
- Describe the different kinds of data and how data relates to information, business intelligence for decision-making and the difference between using data for analysis and using data for predictive modelling
- Apply basic statistical and data visualisation techniques and identify how they can be used to challenge assumptions behind the information for decision-making
- Collect, organise and use data to identify process improvements for increased operational or organisational efficiency and/or enhanced customer service
- Develop concise informative reports which respond to well defined questions or problems.

Curriculum

You study three modules:

1. Digital Financial Services
2. Introduction to Data Analytics for Financial Services
3. *Applications of Data Analytics in Digital Financial Services

Each module carries 5 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Digital Financial Services and Data Analytics from UCD.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and assessment

This programme is delivered online, please visit iob.ie/programme/digital-services-data-analytics for details on the assessment methods.

*Please note that access to a laptop/computer on which you can install software is recommended for this module.

Entry requirements

The minimum entry requirements to the Professional Certificate in Digital Financial Services and Data Analytics are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet.

For more information see iob.ie/info/supports-and-scholarships

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme, including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/digital-services-data-analytics
2. Before enrolling check the closing dates on page 121

Contact us

Laura Finnegan
Programme Manager

E: education@iob.ie



Fintech, techfin, AI, deep learning, Big Data, open banking... the current wave of digitization in financial services brings with it a proliferation of new terminology. Our aim, with this programme, is to bring students beyond the headlines to gain a real, working understanding of the principles, techniques and technologies underlying these ongoing developments. You will gain a comprehensive understanding of the new digital financial services ecosystem and, through practical studies in data analytics, will become an empowered contributor to digital transformation and to the creation of digital products and services for your financial services company”.

John Curry

Module co-ordinator on the Professional Certificate in Digital Financial Services and Data Analytics

Professional Diploma in Banking, Operations and Digital

Who is this programme for?

This programme has been developed for financial services personnel working in operations and service support roles who wish to advance their studies in the area of digital financial services, responsible and sustainable finance, consumer protection the key areas in financial services. This programme also considers the increased risk of financial crime and cyber security, in an ever changing environment.

How you will benefit

The programme aims to provide students with a learning environment that supports their understanding of key concepts and that challenges them to consider how these concepts apply not only in their own role, but across all areas of financial services. The programme is delivered online, using a blend of recorded elearning and virtual workshops. The objective is to provide students with a range of practical skills and competencies that they can apply to their role while also introducing students to new concepts and theories to broaden their perspectives and problem solving potential.

On completing the Professional Diploma in Banking Operations and Digital, graduates will be able to:

- Describe the relationship between business processes, digital technology and data management, in the context of financial services operations noting key stakeholder perspectives and future developments: Clients/Customers, Central Bank of Ireland, Financial Services Ombudsman, Data Protection Commissioner, etc
- Compare and interpret the different kinds and forms of data and how data relates to business intelligence for decision-making and / or predictive modelling
- Ascertain the benefits and risks (credit, fraud, and conduct/CPRA), advantages and disadvantages for financial services providers of using digital channels and technology to deliver products and services of digital technology

- Collect, organise and use data to identify process improvements for operational, regulatory (CPRA, AML, etc) or organisational efficiency and enhanced customer service
- Prepare and present concise reports in response to well-defined questions or problems
- Communicate effectively (orally and in writing) to key stakeholders (employers, peers, clients, regulators, law enforce agencies) the critical people, process, technology and customer aspects of effective banking operations
- Develop and apply contemporary professional practice to contribute to a personal philosophy of life-long learning and continuous self-improvement
- Identify and pursue appropriate learning opportunities (academic and non-academic) to enhance their professional career ambitions and individual and team-based capabilities.

Curriculum

You must choose to study six modules from the following:

1. **AML, Cyber Security and Financial Crime**
2. **Applications of Data Analytics in Digital Financial Services**
3. **Consumer Protection Risk, Culture and Ethical Behaviours**
4. **Digital Financial Services**
5. **Introduction to Data Analytics for Financial Services**
6. **Introduction to Principles of Credit**
7. **Introduction to Retail Banking Regulation (NI)**
8. **Responsible and Sustainable Finance**

Each module carries 5 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Banking, Operations and Digital from UCD.

This is a level 7 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/digital-banking-operations for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Banking, Operations and Digital are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to enrol

1. For further information on this programme including learning outcomes, fees, exam dates and to enrol online, visit iob.ie/programme/digital-banking-operations
2. Before enrolling check the closing dates on page 121

Contact us

Sinéad O'Reilly
Programme Manager

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University Qualifications (Level 8)

Professional Banker

Professional Diploma in
Financial Services

Bachelor of
Financial Services

Professional Diploma in
SME Credit

25

Professional Certificate in
Lending to Professionals, Self-
Employed and Micro SMEs

15

APA

Professional Certificate
in Personal Debt Management
and Personal Insolvency

10

Professional Diploma in
Corporate Banking Credit

20

Professional Diploma in
Digital Product Management
in Financial Services

20

Professional Diploma in
Banking Risk Management
Practices

25

Professional Certificate in
Banking in a Digital Age

15

Professional Certificate in
Conduct Risk, Culture and
Operational Risk Management

15

Professional Certificate in Banking in a Digital Age

Who is this programme for?

This programme is highly relevant for senior and middle management in banks and financial services firms who have responsibility for business strategy, product and service development, product management and marketing, data management, business intelligence, customer service and distribution channels.

It is also relevant to senior and middle management who have responsibility for information technology and staff in banks and financial services firms who are involved in the delivery of products and services and in working with customers through omni-channels.

How you will benefit

On successful completion of this programme, you will be able to:

- Discuss the range of digital technologies associated with emerging customer preferences in financial services and the opportunities to deliver customer value and improve performance
- Understand the role of digital systems in banking strategy and competitiveness, building on existing core strengths
- Understand the key management issues relating to the delivery of a compelling customer experience and developing closer customer relations in the new digital age
- Apply lessons learned from other industries to financial services organisations
- Critically reflect upon your own professional role and contribution to your organisation, in the context of the application of digital technologies and systems
- Explain what is meant by customer experience management from a services perspective and demonstrate an understanding of the customer relationship cycle
- Demonstrate an understanding of changing customer expectations and behaviours in the digital age
- Understand the loyalty ladder, customer portfolio management and other key elements of building customer trust and loyalty
- Discuss the ethical conduct underpinning interactions with customers in a digital environment
- Consider what the future might hold in terms of further technological developments and in creating new value propositions for customers.

Curriculum

You study two modules:

1. **Banking in a Digital Age** (10 ECTS)
2. **Customer Experience Management** (5 ECTS)

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Banking in a Digital Age from UCD.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/banking-digital-age for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Banking in a Digital Age are as follows:

- 3 years' experience (full-time) in a relevant banking role and have completed the Professional Diploma in Financial Advice or equivalent 30 ECTS level 7 programme

or

- Have an Honours degree (min. 2.2 L8 NFQ)

or

- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. Individuals in a relevant banking role with responsibility for decision making.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/banking-digital-age
2. Before applying check the closing dates on page 121

Contact us

Laura Finnegan
Programme Manager

E: education@iob.ie



I returned to education to develop a broader knowledge of the financial services industry. I also wanted to ensure that I could be versatile and understand the changing needs of the sector. I found this programme helped me to gain a greater understanding of the impact digital has played in revolutionising the banking industry.”

Catherine Foran
Underwriting Manager Bank of Ireland

Professional Certificate in Conduct Risk, Culture and Operational Risk Management

Who is this programme for?

The programme is designed for branch and business centre staff and risk and compliance professionals who are working in the financial services industry. The programme was designed in conjunction with conduct risk, risk culture and operational risk professionals working in banking.

This certificate is the benchmark conduct risk management and operational risk management qualification for the banking industry in Ireland. It is designed to provide a deep and practical understanding of the key conduct risks and operational risks facing financial services professionals in Ireland today and the tools to identify, measure and mitigate those risks to improve business performance.

The programme is a progression for individuals who have completed the Professional Diploma in Financial Advice who are designated Qualified Financial Advisers (QFA) and also individuals who have completed the Professional Certificate or Diploma in Compliance.

How you will benefit

This specialist programme will provide you with:

- Global best practice tools for the identification, assessment, measurement and management of conduct risks and operational risks
- A deep and practical understanding of the requirements and responsibilities of conduct risk and operational risk management
- A thorough understanding of key practical and relevant operational risks facing banking professionals in Ireland today including financial crime prevention/AML/CFT/KYC, external and internal fraud, information security, IT resilience, cybercrime, outsourcing, business continuity planning, data quality, data protection, impact on capital and other practical areas
- Knowledge and skills to capture, report and investigate operational risk events and conduct risk events
- An understanding of how to produce meaningful Risk MI including Key Risk Indicator (KRI) data and trend analysis, and how to implement operational risk appetite and conduct risk appetite
- An understanding of how to manage a conduct risk assessment programme and apply it in your own workplace
- An advanced ability to blend theory and practice in operational and conduct risk management to improve business performance
- Enhanced business judgement, critical analysis and problem solving skills.

Curriculum

You study two modules:

1. **Operational Risk Management Practices** (10 ECTS)
2. **Banking Risk Management Framework, Culture and Conduct Risk** (5 ECTS)

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Conduct Risk, Culture and Operational Risk Management from UCD.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/conduct-risk for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Conduct Risk, Culture and Operational Risk Management are as follows:

- 3 years' experience (full-time) in a relevant banking role and have completed the Professional Diploma in Financial Advice or equivalent 30 ECTS level 7 programme
- or
- Have an Honours degree (min. 2.2 L8 NFQ)
- or
- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. Individuals employed in a risk role with responsibility for decision-making.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/conduct-risk
2. Before applying check the closing dates on page 121

Contact us

Aisling O'Sullivan
Programme Manager

E: education@iob.ie



The Professional Certificate in Conduct Risk was a natural fit given my role in Second Line of Defence Assurance.

The completion of this certificate has enhanced my understanding of challenges across the Three Lines of Defence and allowed me engage with colleagues more effectively in discussing and managing these risks.

I would strongly recommend this programme to anyone who wants to broaden their understanding of Risk (Operational Risk, Risk Appetite frameworks, Risk Culture & Conduct Risk) and develop their understanding of the Regulatory focus on these risks."

Paul Cahill
Ulster Bank

Professional Diploma in Digital Product Management in Financial Services

Who is this programme for?

The Professional Diploma in Digital Product Management is designed to deepen your holistic knowledge about digital product management. The design, delivery and continuous development of digital products has evolved and there is a need for a large number of front office and back office staff, involved in digital products, to develop a broad knowledge base that spans from proposition to compliance.

This programme will enable you to work through a complex matrix of decision points when designing and delivering a digital product, bearing in mind ever-changing environmental demands, cultural shifts and the drive for further digital products. The programme sets out to enable you to understand the role of customer outcomes and agile project management techniques in financial services products.

This programme is relevant for all of you who interact with a financial product. It will be particularly relevant to those who have completed the Professional Diploma in Financial Advice, leading to the QFA designation.

How you will benefit

On successful completion of the programme you will be able to:

- Explain the theory and practice underpinning digital product management with special reference to Agile Project Management
- Sketch the digital infrastructure within your organisation and recommend how it might be enhanced to achieve an improved experience for customers
- Display the collaborative skills needed for the design, delivery and management of a digital product in a financial services firm
- Critically evaluate the design and operations of digital products offered by financial services providers
- Communicate clearly to relevant stakeholders (internal or external), the key features of and efficiencies of digital product management
- Evaluate your personal skills with a view to progressing your personal and professional career ambitions.

Curriculum

You study two modules:

1. **Digital Product Strategy** (10 ECTS)
2. **Digital Product Execution** (10 ECTS)

Learning themes and topics

Module 1 – Digital Product Strategy

- New product dilemmas
- Digital product touchpoints
- Software development and delivery
- Product and portfolio management
- Product journey design
- Risk management considerations
- Distance selling, compliance and regulation
- Culture, behaviour and outcomes
- Cyber security and financial services
- Open banking and ecosystems

Module 2 – Digital Product Execution

- Goals, targets and KPIs
- KPI framework
- Channel consumption
- Traffic management and demand generation
- Web analytics
- Web development
- API product management
- Cookies and consent
- Risk and compliance
- Culture and performance

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Digital Product Management in Financial Services from UCD.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/digital-product-management for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Digital Product Management in Financial Services are as follows:

- 3 years' experience in a retail banking, international banking, or funds company and completed a 30 ECTS Special Purpose Award (SPA) or awards (at level 7)

or

- Have an Honours degree (min. 2.2 L8 NFQ) and experience in retail banking/financial services

or

- Exceptionally, students without a third level qualification but with extensive and demonstrable relevant financial services experience may also be admitted to the programme on a case-by-case basis.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/digital-product-management
2. Before applying check the closing dates on page 121

Contact us

Laura Finnegan
Programme Manager

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Professional Diploma in Banking Risk Management Practices

Who is this programme for?

The Professional Diploma in Banking Risk Management Practices is a risk management programme specifically designed for risk professionals (including compliance professionals) who are working in the banking industry.

The programme was designed in conjunction with risk management and compliance professionals working in banking and will equip participants with the necessary technical risk skills and risk knowledge as well as providing participants with a benchmark qualification that is recognised in the banking industry.

The programme is relevant to people who are risk professionals and people who wish to develop a career in risk management including:

- Holders of the Professional Certificate or Diploma in Compliance
- Banking and financial institutions' central functions risk and compliance professionals including: Compliance, Operational Risk, Internal Audit, Credit Review, Legal, Finance, Technology, Change Management
- Financial institutions' frontline staff who wish to gain a deeper understanding of Banking Risk Management practices.

How you will benefit

This specialist programme will provide you with:

- A thorough understanding of the key practical and relevant operational risks facing banking professionals in Ireland today including inter alia: financial crime prevention/AML/CFT, KYC, external and internal fraud, information security, IT resilience, cybercrime, outsourcing, business continuity planning, data quality, data protection, impact on capital and other practical areas
- A deep and practical understanding of the requirements and responsibilities of operational risk and conduct risk management
- An understanding of regulatory capital and economic capital and the regulatory capital requirements for a bank
- An understanding of liquidity risk management and the role of asset and liability management
- An understanding of the core principles relevant for effective credit risk management
- An understanding of the risk-based pricing for credit products
- Global best practice tools for the identification, assessment, measurement and management of operational risks and conduct risks
- Knowledge and skills to capture, report and investigate operational risk events and conduct risk events, how to produce meaningful risk MI including Key Risk Indicator (KRI) data and trend analysis
- Enhanced business judgement, critical analysis and problem solving skills.

Curriculum

You study four modules:

1. **Operational Risk Management** (10 ECTS)
2. **Banking Risk Management Framework, Culture and Conduct Risk** (5 ECTS)
3. **Introduction to Economic and Regulatory Capital Requirements Credit Risk and Pricing** (5 ECTS)
4. **Portfolio and Front Line Pricing for Risk, Funding and Liquidity Risk** (5 ECTS)

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Banking Risk Management Practices from UCD.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/banking-risk-management for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Banking Risk Management Practices are as follows:

- 3 years' experience (full-time) in a relevant banking role and have completed the Professional Diploma in Financial Advice or equivalent 30 ECTS level 7 programme
- or
- Have an Honours degree (min. 2.2 L8 NFQ)
- or
- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. Individuals employed in a risk role with responsibility for decision-making.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/banking-risk-management
2. Before applying check the closing dates on page 121

Contact us

Aisling O'Sullivan
Programme Manager

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Professional Certificate in Personal Debt Management and Personal Insolvency (APA)

Who is this programme for?

This programme is designed to meet the needs of staff who are required to meet the Central Bank of Ireland's Minimum Competency Code in relation to Debt Management Services.

It is also relevant to:

- Front office retail banking staff who are involved with mortgage pre-arrears, arrears and collections
- Back office staff including underwriters, mortgage restructure solutions specialists and other mortgage support staff involved with mortgage pre-arrears, arrears and collections
- Staff working in firms which provide specialist mortgage arrears and collections support to mortgage lenders (Outsourcing/Insourcing)
- Accountants, lawyers, Personal Insolvency Practitioners and other professionals who are involved with mortgage pre-arrears, arrears and collections
- Regulatory staff
- Compliance staff
- Credit review staff
- Internal audit staff
- Credit policy staff.

How you will benefit

- The Professional Certificate in Personal Debt Management and Personal Insolvency is a specialist education programme that offers a unique, independent, university-level qualification
- It provides staff with the necessary knowledge and skills which are required to engage directly with indebted customers including mortgage customers who are experiencing financial difficulties and to develop a range of robust financial solutions
- It satisfies the Central Bank of Ireland's Minimum Competency Code in relation to debt management services
- It supports professional staff who work with mortgage pre-arrears, arrears and collections.

Minimum Competency Code

This programme, and attaching APA designation, satisfies the Central Bank of Ireland's Minimum Competency Code for those working in either debt management firms or those who require new competencies to enable them to provide debt management services to consumers.

Holders of the certificate are invited to apply for the APA (Personal Debt Management) designation. Continued use of the designation is subject to meeting annual CPD requirements.

Curriculum

You study one module:

1. **Personal Debt Management and Personal Insolvency**

This module carries 10 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Certificate in Personal Debt Management and Personal Insolvency from UCD and will be invited to the relevant designation.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/personal-debt-management-insolvency for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Personal Debt Management and Personal Insolvency are as follows:

- 3 years' experience (full-time) in a relevant banking role and have completed the Professional Diploma in Financial Advice or equivalent 30 ECTS level 7 programme
- or
- Have an Honours degree (min. 2.2 L8 NFQ)
- or
- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. Individuals employed in a credit role with responsibility for credit decisions in financial services.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/personal-debt-management-insolvency
2. Before applying check the closing dates on page 121

Contact us

Aisling O'Sullivan
Programme Manager

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I would definitely recommend this programme to anyone who works within a credit control environment – either consumer or commercial.

It would also be useful to give a general understanding to financial advisors within the branch network.”

Natasha Bartlett
Bank of Ireland

Professional Diploma in Corporate Banking Credit

Who is this programme for?

The Professional Diploma in Corporate Banking Credit is a specialist programme for people working or seeking to work in corporate banking and who provide services to large, privately owned and publically quoted companies including property lending to property developers and investors.

The programme was designed in conjunction with corporate banking professionals working in Irish corporate banking and is the benchmark qualification for corporate banking in Ireland.

This programme is designed to meet the needs of:

- Graduates of the Professional Diploma in SME Credit who are moving into corporate banking roles
- Corporate banking relationship managers and their lending portfolio support staff
- Corporate banking staff who are working in property-based corporate lending
- Corporate and SME Credit underwriters
- Loan administration and credit policy officers
- Credit review staff who are responsible for ensuring that lending and credit delivery standards are complied with
- Internal audit staff who assess whether the credit management standards are fit for purpose and are being complied with
- Credit portfolio managers who are responsible for identifying and managing excessive credit concentrations in the loan book, forecasting loan losses and estimating impairment provisions
- Accountants, lawyers and other professionals who provide corporate banking advisory services.

How you will benefit

This specialist programme will enable participants to:

- Understand the components of the credit risk management framework
- Understand the regulation of published financial accounts
- Credit assess the credit worthiness of corporate borrowers both trading and property borrowers
- Assess corporate strategy, industry, economic and management team risk
- Conduct corporate financial statement analysis
- Calculate and analyse repayment capacity
- Evaluate the commercial viability and sustainability of a corporate borrower business plan
- Structure corporate lending transactions to meet the needs of the corporate borrower and complies with credit policies
- Describe a structured approach to analyse property credit risk
- Understand the key components of credit risk relating to property transactions
- Understand the key market indicators which highlight early warning signals in property transactions
- Explain covenants and conditions precedent
- Explain the key components of term sheets
- Understand the different types of debt instruments which can be used when structuring a corporate lending transaction
- Understand the role of external credit agencies
- Understand ethics in Banking
- Describe and explain the different interest rate risk hedging, currency risk hedging and international trade products and services which can be offered to corporate customers.

Curriculum

You study three modules:

1. Principles of Corporate Credit Risk (5 ECTS)
2. Corporate Credit Risk Assessment (10 ECTS)
3. Corporate Banking Risk Management Products (5 ECTS)

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Corporate Banking Credit from UCD.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/corporate-banking-credit for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Corporate Banking Credit are as follows:

- 3 years' experience (full-time) in a relevant banking role and have completed the Professional Diploma in Financial Advice or equivalent 30 ECTS level 7 programme
- or
- Have an Honours degree (min. 2.2 L8 NFQ)
- or
- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. Individuals employed in a credit role with responsibility for credit decisions in financial services.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/corporate-banking-credit
2. Before applying check the closing dates on page 121

Contact us

Susan Freeney
Programme Manager

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Professional Diploma in SME Credit

Who is this programme for?

This programme is designed to provide students with core credit analytical skills while enabling them to specialise in trading, property, agri and distressed credit. It is a specialist education programme that offers a unique, independent, university level qualification.

It is designed to meet the needs of:

- SME relationship managers and their lending portfolio support staff
- SME Property specialists
- SME Agri specialists
- Credit underwriters
- Loan administration and credit policy officers
- Accountants, lawyers and other professionals who provide SME advisory services
- Credit review staff who are responsible for ensuring that lending and credit delivery standards are complied with
- Internal audit staff who assess whether the credit management standards are fit for purpose and are being complied with
- Credit portfolio managers who are responsible for identifying and managing excessive credit concentrations in the loan book, forecasting loan losses and estimating provisions
- Marketing staff who design and promote credit products
- Financial control staff with responsibility for budget setting, capital allocation, financial performance evaluation and financial/regulatory reporting.

How you will benefit

The programme will equip participants with an analytical framework for identifying and conducting the credit risk assessment of:

- Viable and sustainable trading, property, and agri SME businesses focusing on the principal SME exposure sectors of the banks
- Fundamentally viable trading SME businesses burdened with an overhang of property-related debt that is non-core to the business.

It will also:

- Introduce the structuring options which are specific to the case studies
- Enhance the skills of relationship managers and credit analysts in managing credit risks to help mitigate potential loan losses
- Support the banks' strategic plans for addressing their SME distressed businesses.

Curriculum

You study three modules. Two modules are pre-requisites, meaning they must be studied in advance of the specialist module:

Pre-requisite modules:

1. Principles of Credit Risk (5 ECTS)
2. SME Credit Risk Assessment (10 ECTS)

Specialist modules (Choose 1):

SME Property Credit Assessment and Financing
SME Agri Credit Assessment and Financing
SME Financing and Distressed Credit Analysis

The specialist modules carry 10 ECTS each.

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in SME Credit from UCD.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/sme-credit for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in SME Credit are as follows:

- 3 years' experience (full-time) in a relevant banking role and have completed the Professional Diploma in Financial Advice or equivalent 30 ECTS level 7 programme
- or
- Have an Honours degree (min. 2.2 L8 NFQ)
- or
- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. Individuals employed in a credit role with responsibility for credit decisions in financial services.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/sme-credit
2. Before applying check the closing dates on page 121

Contact us

Susan Freaney
Programme Manager

E: education@iob.ie



I am working with Ulster Bank Business Banking and SME Credit is a key component of my role. The programme offered me the opportunity to develop and enhance my skill set in this area.

The course was very practical and related very well to my day-to-day role."

Catherine Calnan
Ulster Bank

Professional Certificate in Lending to Professionals, Self-Employed and Micro SMEs

Who is this programme for?

This programme is designed to equip lenders with the key credit skills to meet the personal lending market credit needs, particularly PDH mortgage lending to individual, professional and self employed borrowers and to also meet their business lending needs. It will also equip lenders to meet the lending needs of the micro SME sector who typically borrow less than €500,000.

It is designed to meet the needs of:

- All staff working in retail branch banking who wish to move into lending, either personal or small business. Previous lending experience is not essential
- SME relationship managers and their lending portfolio support staff
- Credit underwriters working in the frontline or in a credit department setting
- Loan administration and credit policy officers
- Credit review staff who are responsible for ensuring that lending and credit delivery standards are complied with
- Internal audit staff who assess whether the credit management standards are fit for purpose and are being complied with
- Financial Control staff and Marketing staff who design and promote personal credit products.

How you will benefit

The programme is a specialist education programme that offers a unique, independent, university-level qualification.

At the end of the programme, you will be equipped with the specialist key skills and knowledge to understand:

- Mortgage credit underwriting with a focus on credit assessing mortgage applications and other personal lending applications from individual personal borrowers, self-employed borrowers and professionals e.g. Accountants, Doctors, Engineers etc

- The key issues that require particular emphasis when considering personal lending to self-employed borrowers
- The key issues that require particular emphasis when considering Buy to let mortgage lending
- Credit scoring and consumer credit
- The key canons of lending
- Credit risk and how lenders seek to manage credit risk
- The importance and characteristics of the Micro SME segment in Ireland ie business lending up to circa €500,000
- How lenders should assess the financial accounts of the different types of SME businesses
- Cash flow and the difference between cash and profit
- Assessing business plans and projections
- Personal and Business security
- Customer Interviewing and negotiation techniques
- Relationship management techniques for developing strong customer relationships
- Key pointers when writing a credit report
- Early identification of distressed lending situations
- Overtrading issues.

Curriculum

You study two modules:

1. **Principles of Personal Credit Assessment** (5 ECTS)
2. **Personal and Micro SME Credit Application, Negotiation, Documentation and Financing Alternatives** (10 ECTS)

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Lending to Professionals, Self Employed and Micro SMEs from UCD.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/professional-lending for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Lending to Professionals, Self-Employed and Micro SMEs are as follows:

- 3 years' experience (full-time) in a relevant banking role and have completed the Professional Diploma in Financial Advice or equivalent 30 ECTS level 7 programme
- or
- Have an Honours degree (min. 2.2 L8 NFQ)
- or
- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. Individuals employed in a credit role with responsibility for credit decisions in financial services.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/professional-lending
2. Before applying check the closing dates on page 121

Contact us

Susan Freaney
Programme Manager

E: education@iob.ie

Professional Diploma in Financial Services (Professional Banker)

Who is this programme for?

The Professional Diploma in Financial Services programme is aimed at everyone working in banking, including those who work in or aspire to work in roles with management responsibilities. It broadens and deepens your knowledge of the practice of banking, customer relationship management and, particularly, credit risk management.

How you will benefit

This highly practical and applicable programme offers you a blend of academic knowledge and professional skills.

Specifically, it will:

- Broaden and deepen your technical understanding of the main activities in banking and associated risks
- Develop a highly marketable and transferable skill set, including decision-making, problem solving, communication and analytic skills
- Enhance your critical awareness and understanding of the contemporary issues in financial services.

Professional designation

Members who complete the Professional Diploma in Financial Services, will be invited to the Professional Banker designation and must meet CPD requirements.

The Professional Banker designation is a fundamental acquirement for those seeking to develop and advance a career in banking, including management roles.

Curriculum

You study three modules:

1. **Principles and Practice of Banking** (10 ECTS)
2. **Principles of Credit Risk** (5 ECTS)
3. **Customer Experience Management** (5 ECTS)

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Financial Services from UCD and will be invited to the relevant designation.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/prof-diploma-financial-services for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Financial Services are as follows:

- 3 years' experience in a retail banking role, have completed a 30 ECTS Special Purpose Award/s at Level 7 NFQ (e.g. Professional Diploma in Financial Advice) and have completed one of IOB's Specialist Purpose Awards (min 10 ECTS) at Level 8 from IOB's suite of specialist programmes
- or
- Have an Honours degree (min. 2.2 L8 NFQ) with at least 3 years' experience in a banking role, and have completed one of IOB's Special Purpose Awards (min 10 ECTS) at Level 8 from IOB's suite of specialist programmes.

Continuing Professional Development

Once you hold the Professional Banker designation you will be required to complete 6 CPD hours annually. IOB will provide all of the required CPD content.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/prof-diploma-financial-services
2. Before applying check the closing dates on page 121

Contact us

Sinéad O'Reilly
Programme Manager

E: education@iob.ie



I chose this programme, as with the ever-evolving world of banking, I wanted to put myself in a position that I could better adapt to any changes that will occur in the future. I found everything very beneficial, primarily the SME modules as they are core to the role I presently undertake. However, the Banking in a Digital Age module, coupled with Customer Experience Management, really does allow you look into the future and see what the customers of the next generation need and how we will meet their needs."

Ciaran Farrell
Territory Manager
Permanenttsb

Bachelor of Financial Services

(Professional Banker)

Who is this programme for?

The Bachelor of Financial Services (BFS) degree programme addresses the educational needs of those who wish to develop management and senior management careers in financial services. The BFS provides those who work in banking with an ideal opportunity to acquire a level 8 university degree, which is recognised and supported by the financial services industry.

While providing a broad business foundation, this programme also examines contemporary issues of importance to the financial services industry. A key feature of this programme is that it merges academic knowledge with relevant professional skills and has been developed by both industry and academic subject leaders. The BFS is designed with those working full-time in mind, and is flexible so that candidates can continue to pursue their career goals while studying.

How you will benefit

Upon successful completion of the BFS degree graduates are expected to be able to:

- Broaden and deepen their technical understanding of the main activities in banking and associated risks
- Develop a highly marketable and transferable skill set, including decision-making, problem solving, communication and analytic skills
- Enhance your critical awareness and understanding of the contemporary issues in financial services
- Apply concepts and techniques to evaluate complex business problems to aid decision-making
- Develop and critically evaluate strategy and the sustainability of business models in banking and financial services
- Integrate learning into professional practice to take responsibility for personal and professional development.

Professional designation

Members who complete Stage 2, will be invited to the Professional Banker designation and must meet the requirements of the Professional Banker CPD scheme.

The Professional Banker designation is fundamental for those seeking to develop and advance a career in banking, including management roles.

Curriculum

The BFS has three stages. Students must complete 60 ECTS (academic credits) at each stage to achieve the award of Bachelor of Financial Services. Students must complete each stage before progressing onto the next stage.

Stage 1

Stage 1 consists of 12 x 5 ECTS modules. Students are required to complete 6 core modules and 6 optional modules as follows:

STAGE 1 – 60 ECTS	
CORE (all 5 ECTS) Complete 6 modules	OPTION 9 X 5 ECTS modules Complete any 6 modules
Regulation	Compliance & the Regulatory Structure
Investment	Conduct of Business Rules
Loans	Legal & Regulatory Aspects of Compliance
Life Assurance	Compliance Management
Pensions	Combatting AML and Financial Crime
Financial Planning	Consumer Protection Risk, Culture & Ethical Behaviours
	Digital Financial Services
	Introduction to Data Analytics for Financial Services
	Application of Data Analytics in Financial Services

Stage 2 and Stage 3

Stages 2 and 3 comprise a mix of core and optional modules. For details on the modules in Stages 2 and 3, please contact the Programme Manager.

Award

When you successfully complete this programme, you will be awarded a Bachelor of Financial Services from UCD.

This is a level 8 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/bachelor-financial-services for details on the assessment methods.

Entry requirements

The minimum entry requirements to Stage 1 are as follows:

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics
- IOB will also consider applications to Stage 1 on a mature candidate basis from applicants who are 23 years of age before the date of their application for admission to the programme.

Progression to Stage 2 requires that students have:

- Completed Stage 1
- Or
- Completed the University Diploma in Financial Services
- Or
- Completed the Joint Financial Services Diploma (subject to matriculation, which involves an NUI fee of €150)
- Or
- Applicants with an ordinary degree in business (or equivalent) will be considered for direct entry to Stage 2.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/bachelor-financial-services
2. Before applying check the closing dates on page 121

Further information

Please note the BFS programme will be changing from the 2021–2022 academic year

If you are applying for Stage 2 for the first time in 2020–2021, please contact the Programme Manager to discuss which modules you should take in 2020–2021.

Caoimhe Tynan
Programme Manager

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University Postgraduate Qualifications (Level 9)

Pathway to MSc in Financial Services 90	CFP Graduate Diploma in Financial Planning 60
CDPO Professional Certificate in Data Protection 10	CFCPP Professional Certificate in Financial Crime Prevention 10
Professional Diploma in Digital Transformation in Financial Services 30	SIA Professional Certificate in Asset Management 10
FCOI MSc in Compliance 90	Professional Diploma in Data and Analytics in Financial Services 30
Professional Diploma in Advanced Operational Risk Management in Financial Services 30	Graduate Diploma in Digital and Data Strategy in Financial Services 60
Professional Diploma in Advanced Banking Risk Management 30	Professional Diploma in Applied Alternative Investments 30
Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services 30	Professional Diploma in Strategic Management in Financial Services 30
Professional Diploma in Banking 30	Chartered Banker

Pathway to MSc in Financial Services

NEW

LEVEL

9

Who is this programme for?

The Pathway to the MSc in Financial Services is a flexible new way for you to master critical skills that are aligned to your career plans and that prepare you for tackling complex financial services management challenges.

If you're an experienced professional who wants to deepen expertise in your chosen career while enhancing your strategic mindset, then this flexible MSc Pathway offers you the very best learning experience and a world-class qualification.

The Pathway is a progression route which allows you to achieve your MSc in Financial Services as a series of 'bite-sized' Professional Diploma awards. With lectures delivered online, students can study from anywhere in Ireland.

The programme is ideal for financial services professionals who are in leadership positions, or who aspire to leadership roles.

The Pathway to MSc in Financial Services aims to develop expertise in your chosen areas of interest (e.g. Digital, Data, Culture, Risk Management, Retail Banking or Investment Funds) while fostering a strategic perspective to enable you to assess strategic alternatives, identify new growth opportunities, and solve complex problems in financial services.

The curriculum develops industry specific knowledge and research insights and utilises students' practical experience to promote peer learning. An important aspect of the programme is the integration of technical skills and a focus on strategic challenges facing financial institutions to identify opportunities and threats arising in the global marketplace. Students will critically evaluate the implications of operating in a dynamic business environment and the challenges they face in developing and executing strategies to provide value added products, services and solutions as firms seek to create compelling value propositions to support sustainable competitive advantage.

How you will benefit

On completing the MSc in Financial Services graduates will be able to:

- Utilise in-depth technical and theoretical knowledge necessary to manage in the evolving financial services landscape

- Critically appraise the forces shaping financial services (including regulation, technology, competition, risk, customer/client expectations)
- Assimilate a range of theoretical and empirical evidence to analyse complex problems and develop and evaluate innovative solutions and strategic alternatives
- Formulate strategy and policy for the financial services firm cognisant of the impact it may have on wider society and the need to recommend courses of action in an ethical and sustainable manner
- Critically evaluate the trade-offs between an institution's risk appetite, related internal control framework, operating model and its profitability
- Communicate clearly to stakeholders, using appropriate media and reporting standards, contemporary issues, decisions and developments in retail banking and financial services.

Duration

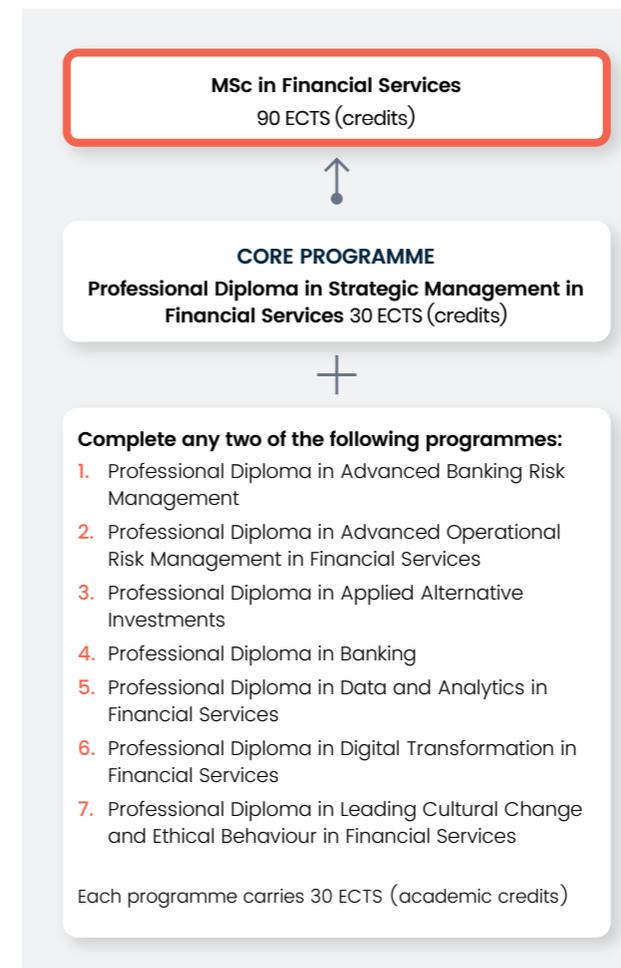
The Pathway allows students the opportunity to plan their learning and choose programmes specifically to meet their career and/or professional needs.

To attain the MSc in Financial Services award, students need to complete two separate Professional Diploma awards of their choice plus the core Professional Diploma in Strategic Management in Financial Services. All three Professional Diplomas are at level 9 on the National Framework of Qualifications.

Students complete individual Professional Diplomas on a stand alone basis, but need to complete all three Diplomas within seven years to be eligible for the MSc in Financial Services award.

This gives students flexibility to engage with a programme as their career and personal circumstances change.

Programme Structure



Award

When you successfully complete this programme, you will be awarded a MSc in Financial Services from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Entry requirements

Those interested in embarking on the Pathway to MSc in Financial Services apply in the first instance for one of the constituent Professional Diploma programmes within the Pathways framework.

The entry requirements to these constituent Professional Diplomas in most cases are:

- An Honours degree (min 2.2 LB NFQ)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role (to be considered on a case by case basis).

Continuing Professional Development

If you hold an IOB designation or a designation managed by IOB, CPD hours may be awarded on successful completion of this programme.

Professional body membership

You must be a current member of IOB, or become a member, to apply for this programme.

How to apply

1. For further information on this programme including learning outcomes, fees and to apply online, visit iob.ie/programme/msc-financial-services
2. Before applying check the closing dates on page 121

Contact us

Aisling Kellegher
Programme Manager

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Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services

Who is this programme for?

The Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services is aimed at senior managers in financial services working across a range of roles and functions.

Director General of the CBI, Derville Rowland, highlighted the fundamental role of culture in ensuring appropriate consumer protections: "The Central Bank's mission is to safeguard stability and to protect consumers. One of the ways we do that is through the regulation of the behaviour of firms and the people who work in them. Trust and confidence in financial services and the system of regulation is vital. Our vision for a financial services system underpinned by a strong culture of compliance, with firms and the people working in those firms acting in the best interests of their customers..."

Research on behalf of the Dutch Central Bank shows that the behaviours and culture of a financial institution also influences its financial performance, with institutions with effective cultures outperforming those with less effective cultures.

The programme aims to develop participants' critical awareness in the areas of culture, behaviour, and ethics; to equip graduates with decision making, reflective and analytical skills to enable them to implement an effective culture that considers the intended and unintended consequences of decisions and policies for the consumer, shareholders, and society.

Graduates will assimilate an understanding of ethical principles, corporate culture, values, group dynamics, cognitive bias and change management giving them a foundation to create corporate responses to commercial challenges in the context of customer focused culture as mandated by the Central Bank's consumer protection risk framework.

The programme has been designed in consultation with the Association of Compliance Officers in Ireland (ACOI) and other leading experts in the areas of Consumer Protection Risk Culture, Ethics and Behaviours.

How you will benefit

On completing this programme graduates will be able to:

- Explain the theory and practice underpinning culture, ethics, leadership, behavioural change, supervision in the context of financial services sector and institutions
- Outline the implications of ethical theories and behaviour and evaluate the intended and unintended consequences of proposed resolutions to ethical dilemmas and decisions affecting customers, shareholders and the public good
- Ascertain an institution's cultural behaviour, applying pertinent tools, models or frameworks
- Assess the impact of group dynamics and behaviours on board or team decision-making
- Evaluate existing policies and practices taking account of the commercial, consumer protection and societal imperatives in the context of delivering cultural change
- Appraise usefulness of moral rules, codes, standards or principals in leading and delivering cultural change
- Communicate to internal and external stakeholders how cultural and ethical behavioural change can be addressed and facilitated to deliver outcomes in the best interest of the company, customers and society
- Engage in self-reflection on ethical and cultural decision-making, in their role as leaders of cultural change.

Curriculum

You study three modules:

1. **Ethical Practice in Financial Services**
2. **Decision Making, Group Dynamics and Behaviour**
3. **Leading and Implementing Cultural Change**

Each module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Progression

This award is on the Pathway to MSc in Financial Services. Those wishing to continue their studies and achieve the MSc (90 ECTS credits) are required to complete two further Professional Diplomas (30 ECTS each). Further details at iob.ie/programme/msc-financial-services

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/leading-cultural-change for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services are as follows:

- An Honours degree (min. 2.2 L8 NFQ)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

Professional body membership

You must be a current member of the Association of Compliance Officers in Ireland or IOB to apply for this programme.

How to apply

1. For further information on this programme including learning outcomes, fees and to apply online, visit iob.ie/programme/leading-cultural-change
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Adam Burns
Programme Manager

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Professional Diploma in Banking (Chartered Banker)

Who is this programme for?

The Professional Diploma in Banking was introduced specifically to support the development of individuals in leadership positions, or who aspire to leadership roles, in banking and financial services.

The programme exposes students to contemporary issues in bank governance within the context of banking risk and capital management. It brings together the latest thinking and concepts in governance and risk and the technical knowledge required to assess and manage the bank's assets and liabilities. Graduates will therefore have a robust conceptual understanding of bank management and the technical skills to implement that understanding in running the bank's business.

How you will benefit

This programme will support your personal and professional development whilst giving you a deep, integrated understanding of banking. It will:

- Broaden your knowledge and understanding of the requirements for responsible banking, and the management of banks in the interests of a wide range of stakeholders
- Enhance your business judgement, critical analysis and problem solving skills
- Develop your thinking on key business challenges and ethical dilemmas faced by management when striving to improve business performance
- Provide you with the opportunity to develop comprehensive knowledge and expertise across a broad curriculum relevant to financial institutions
- Develop a holistic professional skill set to ensure commercial sustainability and the maintenance of the trust of customers and wider stakeholders.

Professional designation

This programme satisfies the educational requirement for the prestigious and internationally recognised Chartered Banker designation. Chartered Banker is the gold standard for professionals working in the financial services sector. Chartered Bankers are highly qualified professionals, well equipped for a management career or leadership role.

Students who successfully complete this programme will be invited to apply for the Chartered Banker designation. However, to be eligible for the Chartered Banker designation, these students will also have to satisfy the requirement of a minimum of three years' experience in banking or financial services.

Curriculum

You study three modules:

1. Risk Management in Financial Institutions
2. Bank Governance and Regulation
3. Bank Capital and Asset Liability Management

Each module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Banking from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Progression

This award is on the Pathway to MSc in Financial Services. Those wishing to continue their studies and achieve the MSc (90 ECTS credits) are required to complete two further Professional Diplomas (30 ECTS each). Further details at iob.ie/programme/msc-financial-services

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/professional-diploma-banking for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Banking are as follows:

- Individuals (non-degree holders) admitted to this programme will have at least 6 years' minimum experience in a banking or financial services firm and have completed the Professional Diploma in Financial Services (level 8, 30 ECTS) or equivalent programmes comprising 30 ECTS at level 8 and a 30 ECTS Special Purpose Award/s at level 7.
- or
- Admission will also be granted to individuals with an Honours degree (min. 2.2 L8 NFQ)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

Continuing Professional Development

Once you hold the Chartered Banker designation you will be required to complete 6 CPD hours annually to maintain the designation.

We provide all of the required CPD content with a combination of online courses and face-to-face events.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/professional-diploma-banking
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Caoimhe Tynan
Programme Manager

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Professional Diploma in Strategic Management in Financial Services

NEW

LEVEL

9

Who is this programme for?

The Professional Diploma in Strategic Management in Financial Services is ideal for financial services professionals who are in management and leadership positions, or who aspire to senior management and leadership roles.

The Professional Diploma in Strategic Management in Financial Services will focus on the theory and practice underpinning strategy design, development and implementation. It will also ascertain and analyse the key drivers that shape and contribute to a firm's superior performance (competitive advantage) in the marketplace.

The aim of the Professional Diploma in Strategic Management in Financial Services is to provide graduates with a specific skillset to build on their prior learning, augment their technical knowledge and competencies and up-skill/re-skill them to deal with the key changes and challenges facing their organisations and sector. The programme will provide a strategic lens through which students can integrate their technical knowhow in the provision of organisation-wide solutions, solve complex problems and formulate and implement strategy and change in a dynamic business environment.

How you will benefit

On completing the Professional Diploma in Strategic Management in Financial Services, graduates will be able to:

- Explain current theory and practice underpinning strategy, strategy formulation, innovation, strategic-decision making and strategic implementation
- Analyse and assess the financial services market environment using appropriate models and frameworks
- Select and apply appropriate tools to diagnose the environmental opportunities and threats faced by a financial services organisation and evaluate the strategic alternatives available to deliver customer and client value
- Formulate performance measures for strategic implementation and create and implement a change management programme to support strategic implementation
- Engage with colleagues and demonstrate personal initiative and leadership in developing and implementing organisational strategy
- Communicate clearly (using appropriate media) to pertinent stakeholder's, current strategic management issues for financial services players
- Pursue appropriate learning opportunities (academic and non-academic) to enhance their strategic decision capabilities.

Curriculum

You study three modules as follows:

1. **Strategy and Innovation in Financial Services**
2. **Strategic Decision Making**
3. **Strategy Implementation and Change Management**

Each module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Strategic Management in Financial Services from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Progression

This award is on the Pathway to MSc in Financial Services. Those wishing to continue their studies and achieve the MSc (90 ECTS credits) are required to complete two further Professional Diplomas (30 ECTS each). Further details at iob.ie/programme/msc-financial-services

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/strategic-management for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Strategic Management in Financial Services are as follows:

- An Honours degree (min. 2.2 L8 NFQ)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

Professional body membership

You must be a current member of IOB, or become a member, to apply for this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, and to apply online, visit iob.ie/programme/strategic-management
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

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Programme Manager

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Professional Diploma in Advanced Banking Risk Management

Who is this programme for?

The Professional Diploma in Advanced Banking Risk Management is a specialist risk management programme specifically designed for senior risk professionals who are working in senior risk management or related roles in banking, financial institutions or providing risk management advisory services to banks.

This programme has been designed in conjunction with senior risk management and compliance professionals in banking. It covers a broad technical curriculum encompassing the key conceptual foundations of banking risk management and it will enable participants to think strategically in order to manage the key risks in accordance with the bank's competitive advantages and risk appetite.

This programme is designed for:

- Banking and financial institutions' senior risk and compliance professionals who are members of the bank risk committees and related roles including, but not limited to, governance, risk, regulatory and liquidity committees
- Banking, financial and regulatory institutions' senior risk and compliance professionals who are working in risk and compliance roles including:
Compliance - Credit review - Capital and credit modelling - Conduct risk - Asset and liability management - Market risk - Operational risk - Internal audit - Legal - Finance - Technology - Change management
- Risk professionals working in the Central Bank of Ireland, National Treasury Management Agency, accountants, business consultants, lawyers and other professionals who provide risk management advisory services.

How you will benefit

This programme will support your professional development and provide you with:

- At the strategic level, an understanding of the sources and nature of the key risks inherent in the banking model and the inter-relationships between those risks, the bank's competitive advantage, capital requirements, regulatory requirements and customer imperatives
- An understanding of corporate and risk governance and its relevance within the overall business context including global best practice governance standards
- The current global best practice risk management approaches used by banks to identify, measure, mitigate and manage risks in an enterprise-wide risk context
- The technical risk skills and knowledge to critically evaluate and implement practical solutions to the key risk challenges facing banks' senior management teams
- An understanding of the regulatory imperatives that drive risk management in banking and an understanding of what regulators are seeking to achieve
- An internationally recognised university qualification at masters degree level.

Curriculum

You study four modules:

1. **Risk Governance, Culture, Business and Enterprise Risk Management** (10 ECTS)
2. **Regulatory and Economic Capital Management, Credit Risk and Pricing for Risk** (5 ECTS)
3. **Strategic Operational, Conduct and Reputational Risk Management** (10 ECTS)
4. **Asset and Liability Management (ALM), Liquidity and Market Risk** (5 ECTS)

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Advanced Banking Risk Management from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Progression

This award is on the Pathway to MSc in Financial Services. Those wishing to continue their studies and achieve the MSc (90 ECTS credits) are required to complete two further Professional Diplomas (30 ECTS each). Further details at iob.ie/programme/msc-financial-services

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/advanced-banking-risk-management for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Advanced Banking Risk Management are as follows:

- An Honours degree (min 2.2 L8 NFO)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet.

For more information see iob.ie/info/supports-and-scholarships

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/advanced-banking-risk-management
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Aisling O'Sullivan
Programme Manager

E: education@iob.ie

Professional Diploma in Applied Alternative Investments

Who is this programme for?

The Professional Diploma in Applied Alternative Investments is an opportunity for professionals working in the funds industry to develop their expertise in the growing alternative assets market.

Increasingly, alternative assets which include hedge funds, commodities, private equity, structured products and real asset investments such as infrastructure investments, are becoming mainstream investments which are predicted to grow significantly.

Given the breadth of alternative assets, the programme will appeal to professionals working in the funds industry who want to develop expertise in alternative investments.

How you will benefit

The overall aim of the programme is to develop your technical knowledge and skills in alternative investments. It will:

- Advance your knowledge and understanding of valuation issues relevant to alternative investments and alternative investment funds
- Progress your understanding of long-term trends in the demand for alternative investments
- Deepen your knowledge and expertise in the range of alternative investment strategies
- Introduce the relevance and importance of alternative investments to various types of investors
- Develop your knowledge of legal and regulatory issues affecting alternative investment funds.

Curriculum

You study three modules:

1. **Investment Valuation and Risk**
2. **Applied Alternative Investment Strategies**
3. **Legal and Regulatory Aspects of Alternative Investments**

Each module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Applied Alternative Investments from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Progression

This award is on the Pathway to MSc in Financial Services. Those wishing to continue their studies and achieve the MSc (90 ECTS credits) are required to complete two further Professional Diplomas (30 ECTS each). Further details at iob.ie/programme/msc-financial-services

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/applied-alternative-investments for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Applied Alternative Investments are as follows:

- An Honours degree (min. 2.2 L8 NFQ)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet.

For more information see iob.ie/info/supports-and-scholarships

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/applied-alternative-investments
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Liz Manley
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Professional Diploma in Advanced Operational Risk Management in Financial Services

LEVEL **9**University College Dublin
Ireland's Global University

Bank of Ireland



Deloitte.

Who is this programme for?

The Professional Diploma in Advanced Operational Risk Management in Financial Services has been designed in conjunction with operational risk management professionals working in financial services and leading academics in operational risk management.

It will equip participants with a deep, practical understanding of operational risk management frameworks and measurement methodologies in financial institutions. This qualification is the benchmark operational risk qualification recognised in the Irish financial services industry.

This programme is a practical operational risk management programme specifically designed for operational risk professionals. It covers a broad technical curriculum encompassing the key conceptual foundations of financial services risk management and it will enable participants to think strategically in order to manage the key risks in accordance with financial services competitive advantages and risk appetite.

The programme is relevant to all risk related roles in financial services and to those who wish to develop a career in risk management. It will also be of interest to holders of a Professional Certificate or Diploma in compliance.

Specific job titles may include:

- Heads of Operational Risk
- Enterprise Risk Managers
- Operational Risk Managers
- Financial controllers
- Technology Manager
- Operations Managers
- Internal Auditors
- Compliance Officers
- Legal Officers
- Consultants
- Regulators.

The programme would also be of interest to financial institutions' frontline staff who wish to gain a deeper understanding of banking risk management practices including retail, business banking and corporate banking staff.

How you will benefit

This specialist programme will provide you with:

- A deep and practical understanding of the requirements and responsibilities of operational risk management
- Global best practice tools for the identification, assessment, measurement and management of operational risks
- Insights into latest academic thinking in areas such as AI applications to operational risk management and emerging machine learning models
- A thorough understanding of the key practical and relevant operational risks facing banking professionals in Ireland today including inter alia: financial crime prevention/AML/CFT, KYC, external and internal fraud, information security, IT resilience, cybercrime, outsourcing, business continuity planning, data quality, data protection, impact on capital and other practical areas
- Knowledge and skills to capture, report and investigate operational risk events, how to produce meaningful risk MI including Key Risk Indicator (KRI) data and trend analysis, and how to implement operational risk appetite
- Tools to identify, measure and mitigate risks and thereby improve business performance
- Enhanced business judgement, critical analysis and problem-solving skills.

Curriculum

You study four modules:

1. **Risk Governance, Culture, Business and Enterprise Risk Management** (10 ECTS)
2. **Operational Risk and Capital Markets** (5 ECTS)
3. **Strategic Operational Risk, Conduct Risk and Reputational Risk Management** (10 ECTS)
4. **Alert Models and Operational Risk Management** (5 ECTS)

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Advanced Operational Risk Management in Financial Services from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Progression

This award is on the Pathway to MSc in Financial Services. Those wishing to continue their studies and achieve the MSc (90 ECTS credits) are required to complete two further Professional Diplomas (30 ECTS each). Further details at iob.ie/programme/msc-financial-services

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/advanced-operational-risk for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Advanced Operational Risk Management in Financial Services are as follows:

- An Honours degree (min. 2.2 LB NFQ)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/advanced-operational-risk
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

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Programme Manager

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Operational risks are the inevitable obstacles that every organisation has to continually manage with accurate, systematic and innovative processes. It is a very exciting area of human study in the increasing age of regulation, digitisation and artificial intelligence. As a financial data scientist I see very little opportunity to replace processing in the complex area of operational risk with machines. In this sense the area of risk management is likely the one with the best job security."

Andreas Hoepner
Professor of Operational Risk UCD

Graduate Diploma in Financial Planning (Certified Financial Planner™)

Who is this programme for?

The Graduate Diploma in Financial Planning is designed for those working in, or who would like to develop a career in, financial planning and wealth management and want to ensure that they have the requisite knowledge and skills at an international standard to support their career as a financial planning professional.

The programme is specifically designed to provide financial planners with the knowledge and understanding of the applicable regulatory requirements, the mechanisms and purpose of the main investment products and the ability to satisfy their individual clients' financial planning and investment portfolio needs.

The Graduate Diploma also seeks to deepen your technical knowledge of areas such as asset management and risk management and provide the tools to develop effective mutually beneficial client relationships.

How you will benefit

This programme will provide you with the knowledge and skills required for a career as professional financial planner. It will:

- Enhance your knowledge of the constituent disciplines underpinning financial planning including investments, pensions, taxation and estate planning
- Develop your analytical, problem solving and decision-making skills to produce comprehensive financial planning solutions
- Enable you to evaluate economic, financial and other relevant data to create integrated financial plans
- Promote a deep understanding of professional values and ethical issues in financial planning execution
- Prepare you for the Certified Financial Planner™ designation qualifying examination.

Gateway to the prestigious international designation - Certified Financial Planner™ professional

Certified Financial Planner (CFP®) certification is the world's most widely respected financial planning designation and it marks the Certified Financial Planner as being professional, competent and ethical to the highest global standards.

At the end of 2019, there were 188,104 CFP professionals in 27 countries around the globe, including all of the main developed and developing economies. Global numbers have increased by almost 15% over the last three years.

The first cohort of candidates in Ireland were CFP certified (with the Graduate Diploma in Financial Planning) in early June 2011. There are now 715 CFP professionals in Ireland.

The Graduate Diploma seeks to deepen your technical knowledge in areas such as asset management, tax, risk management and retirement planning. Each area provides the building blocks for the integrated personal financial planning module which provides the basis for developing client solutions and building long-term mutually beneficial relationships.

For further information on CFP certification, visit www.fpsb.ie.

Curriculum

You study six modules:

1. Financial and Data Analysis for Financial Planning
2. Tax and Estate Planning
3. Asset Management
4. Retirement Planning
5. Risk Management in Financial Planning
6. Integrated Personal Financial Planning

Each module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Graduate Diploma in Financial Planning from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Candidates who achieve a second class honours grade 2 award (or higher) in the Graduate Diploma in Financial Planning are eligible for the award MSc in Financial Services on successful completion of an additional three modules.

The MSc in Financial Services is accredited and awarded by UCD and is a level 9 qualification on the National Framework of Qualifications. See pages 80-81 for further details.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/financial-planning for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Graduate Diploma in Financial Planning are as follows:

- Relevant Honours degree (min. 2.2 L8 NFQ) in a business or a related discipline
- or
- Equivalent relevant professional qualification e.g. Qualified Financial Adviser (QFA), with three years' relevant work experience obtained in the banking or financial services industry, Chartered Tax Advisers (CTAs), accountants, solicitors and barristers

Candidates should also have a working knowledge of Microsoft Excel before starting on the programme.

Exemptions

Holders of the Chartered Tax Adviser (CTA) qualification qualify for an exemption from the Tax and Estate Planning module.

Designation

The programme acts as a gateway to the prestigious international designation Certified Financial Planner™ professional.

Financial Planning Standards Board Ireland (FPSB Ireland) requires that a candidate who wishes to become a Certified Financial Planner professional in the Republic of Ireland must:

- Hold the Qualified Financial Adviser (QFA¹) designation and the Graduate Diploma in Financial Planning
- Have successfully completed the certification exam of FPSB Ireland
- Have met the three year experience requirement in financial planning as set out by FPSB Ireland
- Accept continuing obligations for certification, and
- Commit to the ethics and standards required for CFP® professionals.

Professional body membership

You must be a member, or become a member, of LIA, IOB or the Irish Tax Institute to undertake this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/financial-planning
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Liz Manley
Programme Manager

E: education@iob.ie

¹ On completion of the Graduate Diploma in Financial Planning students obtain four exemptions from the Professional Diploma in Financial Advice (QFA), with only two modules to be completed, namely Loans and Regulation.

Graduate Diploma in Digital and Data Strategy in Financial Services

NEW

LEVEL

9

Who is this programme for?

Navigating the changing nature of financial services requires first-hand knowledge of digital and data strategy, culture and operations. This programme gives leaders, and aspiring leaders in financial services, the tools and mindset to successfully lead in a digital and data era.

Advancing technologies have already changed the face of financial services as we know it, this programme gives you the knowledge you need to navigate the technologies currently disrupting financial services, and the skills that will help you navigate a successful Digital Transformation within your organisation. It also teaches you to harness the vast power of data and analytics, giving you the understanding and frameworks you need to develop better products and experiences for your clients, and produce better outcomes for your organisation, and your career.

How you will benefit

The programme aims to give students a solid grounding in the theories and practice pertaining to devising and managing / transforming the organisation's digital and data strategy. On completing the Graduate Diploma in Digital and Data Strategy in Financial Services, learners will be able to:

- Describe and explain the essence of data and digital strategy (theory and practice) and how outcomes shape digital transformation in an organisation
- Analyse the impact of a data driven culture and design, implement and evaluate a digital strategy for a radical simplification programme in a financial services organisation
- Communicate the current financial services ecosystem to stakeholders and illustrate how digital strategy (or lack of it) impacts on financial services firms' corporate strategy
- Evaluate the procedures / new technologies within an organisation which assist and empower its personnel/ business units as they learn to use data and analytics in their everyday work
- Ascertain and respond to strategic challenges and opportunities of digital transformation for financial services organisations
- Assess their role within an organisation and their personal competencies and capabilities in advancing and progressing the role.

This programme qualifies for Human Capital Initiative – Pillar 1 funding

The Human Capital Initiative is funded from the National Training Fund (NTF).

Eligible applicants for the Graduate Diploma in Digital and Data Strategy in Financial Services under HCI 2020 are as follows:

1. Those in receipt of an eligible payment from the Department of Employment Affairs and Social Protection, and the formerly self-employed.
2. People not in receipt of a payment from the Department of Employment Affairs and Social Protection that have been out of the work environment for a number of years due to childcare or other caring obligations and have a previous history of employment but may require upskilling or reskilling to transition back to the workforce.
3. *People in employment who wish to upskill or reskill to meet specific emerging skills gaps to prepare them for future work.

*The Graduate Diploma in Digital and Data Strategy in Financial Services will be fully funded by HCI for applicants falling within category 1 and 2 above. For those in category 3, a contribution of 10% of programme fees will be sought, with 90% funded by HCI.

Students will be able to enter these courses directly from their undergraduate courses without requiring a year's break. For example, a student graduating in summer 2020 will be eligible for an HCI Pillar 1 course in autumn 2020. This cohort will be required to pay 10% of the cost of the course fee.

For further information contact www.springboardcourses.ie



Curriculum

This programme runs over one academic year, and students will complete two modules per trimester:

Autumn Trimester (October – January)

Strategy and Culture in a Digital Transformation Environment and
Strategy and Culture in a Data and Analytics Environment

Spring Trimester (February – May)

Digital Assets and Operating Model and
Talent and Assets Management

Summer Trimester (June – September)

Designing and Delivering Digital Transformation and
Using Data to Drive Business Outcomes

Each module carries 10 ECTS (academic credits)

Award/Designation

When you successfully complete this programme, you will be awarded a Graduate Diploma in Digital and Data Strategy in Financial Services from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online and is assessed through continuous assessment.

Entry requirements

The minimum entry requirements to the Graduate Diploma in Digital and Data Strategy in Financial Services are as follows:

- Relevant Honours degree (min. 2.2 L8 NFQ).

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme, including learning outcomes, fees and to apply online, visit iob.ie/programme/digital-data-strategy
2. Before applying check the closing dates on page 121

Contact us

Laura Finnegan
Programme Manager

E: education@iob.ie

MSc in Compliance (FCOI)

Who is this programme for?

The MSc in Compliance is designed to give Compliance and other assurance and control function professionals the knowledge and skills they need to implement effective compliance and enhance the overall internal governance structures of organisations.

This programme will provide participants with the multi-disciplinary skills to participate more effectively in leading compliance functions and to understand the practical application of compliance best practice.

It has been developed for those who work in assurance and control functions and will be of particular interest to Compliance managers and senior leaders together with those aspiring to these roles as part of their own career development.

How you will benefit

This programme will support your personal and professional development. It will:

- Provide you with the opportunity to develop comprehensive knowledge and expertise across a broad curriculum in compliance and regulatory risk
- Develop an in-depth understanding of the requirements and responsibilities of ensuring robust compliance within financial services firms, while maintaining the trust of customers and wider stakeholders
- Develop your thinking on key business challenges and ethical dilemmas faced by management when striving to improve business performance in regulated environments
- Advance your ability to blend theory and practice in complex and specific situations to improve business performance
- Enhance your business judgement, critical analysis and problem solving skills.

Professional designation

Members who complete the MSc in Compliance, will be invited to become Fellows of the ACOI and to use the designatory letters FCOI subject to CPD requirements.

Curriculum

You study eight modules:

1. **Ethics and Corporate Governance** (10 ECTS)
2. **Managing for Compliance** (10 ECTS)
3. **Financial / White-Collar Crime Prevention** (10 ECTS)
4. **Data Protection Policies and Procedures** (10 ECTS)
5. **International Financial Services Regulation** (10 ECTS)
6. **Designing an Internal Governance Framework** (10 ECTS)
7. **Research Methods and Methodology** (10 ECTS)
8. **Applied Project** (20 ECTS)

Award

When you successfully complete this programme, you will be awarded a MSc in Compliance from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Students who leave the programme on successful completion of the first six modules are eligible for the exit award Graduate Diploma in Compliance from UCD (postgraduate level 9).

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/compliance-msc for details on the assessment methods.

Entry requirements

The minimum entry requirements to the MSc in Compliance are as follows:

- An Honours degree (min. 2.2 L8 NFQ) in a relevant area in a business, legal or cognate discipline and at least 3 years' relevant work experience.
- or
- Applicants who do not hold a primary degree but have relevant work experience at a middle or senior management level are eligible to apply and will be considered on a case-by-case basis.

IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet.

For more information see iob.ie/info/supports-and-scholarships

Professional body membership

You must be a current member of the Association of Compliance Officers in Ireland, or become a member, to apply for this programme.

How to apply

1. For further information on this programme, including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/compliance-msc
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Adam Burns
Programme Manager

E: education@iob.ie



This programme allowed me to devote time to getting up-to-date with several different areas of compliance, gain insights from industry experts, conduct research in an area of particular interest through the applied project, and build relationships with a broader network of fellow practitioners”.

Aine Hickey

Head of Risk and Compliance
Intertrust Fund Services

Professional Diploma in Data and Analytics in Financial Services

Who is this programme for?

This programme is for leaders, and aspiring leaders in financial services who would like to leverage data to enhance market insights and client relationships and acquisition. Leaders who effectively and efficiently identify the business intelligence afforded by the data and analytics are most likely to succeed through strategic foresight and analytical considerations.

Rather than focusing on just data science this programme is for those with internal or client facing reporting functions who are interested in building a data and analytics strategy and mindset across a unit, function, or enterprise. Best practice in data and analytics will be covered, supported by data architecture and risk management considerations. On completing this course, you will be equipped to drive strategic business outcomes and take advantage of future developments in data and analytics.

How you will benefit

On successful completion of this programme, you will be able to:

- Describe and explain the challenges and opportunities provided by integrating data and advanced analytics in the provision and management of financial services
- Analyse the impact of a data driven culture and the business drivers in facilitating effective use of data and analytics tools and processes in financial services
- Identify the key features of an organisation which assists and empowers its personnel/business units as they learn to use data and analytics in their everyday work and evaluate the procedures/new technologies within it
- Examine current practice pertaining to data and analytics in a financial services enterprise or unit to ensure a competitive service
- Communicate clearly to pertinent stakeholders the impact of data and analytics on financial services and products design and delivery
- Critically reflect on their professional role and contribution to financial organisations in the context of the application of data and analytics technologies and systems in financial services (and related sectors) and the implications arising from such developments.

This programme qualifies for Springboard+ funding

Springboard+ is co-funded by the Government of Ireland and the European Social Fund as part of the ESF programme for employability, inclusion and learning 2014–2020.

Eligible applicants for the Professional Diploma in Data and Analytics in Financial Services under Springboard+ 2020 are as follows:

1. Those in receipt of an eligible payment from the Department of Employment Affairs and Social Protection, and the formerly self-employed.
2. People not in receipt of a payment from the Department of Employment Affairs and Social Protection that have been out of the work environment for a number of years due to childcare or other caring obligations and have a previous history of employment but may require upskilling or reskilling to transition back to the workforce.
3. *People in employment who wish to upskill or reskill to meet specific emerging skills gaps to prepare them for future work.

*The Professional Diploma in Data and Analytics in Financial Services will be fully funded by Springboard+ for applicants falling within category 1 and 2 above. For those in category 3, a contribution of 10% of programme fees will be sought, with 90% funded by Springboard+.

For further information contact www.springboardcourses.ie



Rialtas na hÉireann
Government of Ireland

HEA HIGHER EDUCATION AUTHORITY
AN tÚDARÁS um ARD-OIDEACHAS



Curriculum

You study three modules:

1. **Strategy and Culture in a Data and Analytics Environment**
2. **Talent and Assets Management**
3. **Driving Business Outcomes**

Each module carries 10 ECTS (academic credits).

Learning themes and topics

Module 1 – (Developing a Data and Analytics) Strategy and Culture

- A data and analytics environment
- Business value with descriptive and predictive analytics
- The added value of big data
- Demystifying artificial intelligence
- Data map, key business & tech trends
- Building a data and analytics strategy
- Opportunity mapping
- The data and analytics mindset

Module 2 – Talent and Assets Management

- Data strategy v data management
- Building a data and analytics team environment
- Meta data & data architecture
- Data quality management, master data management, document and content management
- Data management frameworks, Governance and metadata
- Risk mitigation, privacy, security, data governance maturity models, blockchain
- Data warehousing & business intelligence
- Future impact

Module 3 – Using data to drive business outcomes

- History & background of AI
- Introduction to RPA, machine learning and NLP
- AI algorithms in practice in financial services
- AI Bias
- AI Ethics
- Resourcing AI
- AI strategy and governance
- Future of quantum computing
- Future of work

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Data and Analytics in Financial Services from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Progression

This award is on the Pathway to MSc in Financial Services. Those wishing to continue their studies and achieve the MSc (90 ECTS credits) are required to complete two further Professional Diplomas (30 ECTS each). Further details at iob.ie/programme/msc-financial-services

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/data-analytics for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Data and Analytics in Financial Services are as follows:

- An Honours degree (min. 2.2 L8 NFAQ)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme, including learning outcomes, fees and to apply online, visit iob.ie/programme/data-analytics
2. Before applying check the closing dates on page 121

Contact us

Laura Finnegan
Programme Manager

E: education@iob.ie

Professional Diploma in Digital Transformation in Financial Services

Who is this programme for?

While financial services organisations have begun to embark on their digital transformation journeys, there are variances in the success of execution. Legacy systems, processes, and crucially, thought leadership, has significant impact on the success of transformation initiatives. Client expectations and business efficiencies are the two big drivers that are dominating the digital transformation agenda.

This programme is designed to give you the skills to succeed in the opportunistic environment that digital transformation presents, by enabling you to create a strategic transformation approach and to build a dynamic and agile culture in your team, unit or enterprise.

It is designed for business leaders and aspiring leaders to empower you with the skills to anticipate and respond to the changing market and to conceptualise, define and execute digital transformation. You will be equipped to build a transformation strategy including opportunity mapping and engaging internal and external stakeholders. You will understand the ecosystem and operating model of a digital organisation and develop the skills to help your organization to leverage the opportunities that exist.

How you will benefit

On successful completion of this programme, you will be able to:

- Explain the theory and practice underpinning Digital Transformation and the reasons why digital technology is changing business strategy
- Outline how the application of advanced analytics and cognitive technologies can drive operating efficiencies and enhance an organisation's value proposition
- Design a strategy for a radical simplification programme in a financial services organisation
- Ascertain and evaluate the strategic challenges and opportunities of Digital Transformation for financial services organisations (traditional and FinTechs)
- Communicate the current financial services ecosystem to specialist and non-specialists, along with illustrating how emerging technologies can impact and improve financial services organisations
- Critically reflect on your professional role and contribution to financial organisations in the context of Digital Transformation (DT) in financial services (and related sectors).

Curriculum

You study three modules:

1. **Strategy and Culture in a Digital Transformation Environment**
2. **Digital Assets and Operating Model**
3. **Designing and Delivering Digital Transformation**

Each module carries 10 ECTS (academic credits).

Learning themes and topics

Module 1 – (Digital Transformation) Strategy and Culture

- Go digital or go home
- Forces driving digital transformation
- Dispelling the myths
- Disruption and digital business models
- Domains: customer and platform
- Data, innovation and value proposition
- Engaging the 'c' suite
- Staying the course

Module 2 – Digital Assets and Operating Model

- The building blocks of a digital business
- Winners and losers – customer at the core
- Domains: digital, data, and efficiency
- Execution choices and the ambidextrous paradigm
- Hardware and software
- The hum aspect
- Managing digital risk

Module 3 – Designing and Delivering Digital Transformation

- Transformation programmes, tools and blueprints
- KPIs and dashboards
- Agile development
- Release management
- Change management and business readiness
- Value mapping and prioritization
- Benefit realisation

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Digital Transformation in Financial Services from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Progression

This award is on the Pathway to MSc in Financial Services. Those wishing to continue their studies and achieve the MSc (90 ECTS credits) are required to complete two further Professional Diplomas (30 ECTS each). Further details at iob.ie/programme/msc-financial-services

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/digital-transformation for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Digital Transformation in Financial Services are as follows:

- An Honours degree (min. 2.2 L8 NFQ)
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

How to apply

1. For further information on this programme, including learning outcomes, fees and to apply online, visit iob.ie/programme/digital-transformation
2. Before applying check the closing dates on page 121

Contact us

Sinéad O'Reilly
Programme Manager

E: education@iob.ie

Professional Certificate in Asset Management (SIA)

Who is this programme for?

Post-financial crisis, financial services firms are exposed to significant conduct risk and it has become increasingly important that individuals in a client facing role understand the complex nature of the products they manage and/or advise on. Additionally, managers/advisors must have complete knowledge of the fundamental principles underpinning investment products to mitigate clients' risks.

The Professional Certificate in Asset Management has been designed in response to Banking and Insurance industry needs to upskill managers/advisors, above and beyond the minimum competency code requirements, in the area of investment advice.

How you will benefit

This programme has been designed for those satisfying the Minimum Competency Code (MCC) of the Financial Regulator who wish to progress their knowledge and skills in the specific area of investment and asset management to that of Certified Financial Planner (CFP®), the world's most widely respected financial planning designation. The programme integrates both theoretical and practical aspects of investment and asset management. It will provide a detailed examination of the theoretical and practical elements of investment assets, investment markets and market participants. It also provides the first stepping-stone to those considering taking the Graduate Diploma in Financial Planning and the full CFP® designation.

Professional designation

Members who complete the Professional Certificate in Asset Management will be invited to apply for the designation Specialist Investment Adviser (SIA).

Curriculum

You study one module:

1. Asset Management

This module carries 10 ECTS (academic credits).

Award/Designation

When you successfully complete this programme, you will be awarded a Professional Certificate in Asset Management from UCD and will be invited to the relevant designation.

This is a level 9 qualification on the National Framework of Qualifications.

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/asset-management for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Asset Management are as follows:

- Relevant Honours degree (min. 2.2 L8 NFQ)

or

- Equivalent relevant professional qualification e.g. Qualified Financial Adviser (QFA), with three years' relevant work experience obtained in the banking or financial services industry, Chartered Tax Advisers (CTAs), accountants, solicitors and barristers.

Designation

Graduates who successfully complete the programme and hold the QFA designation are eligible to apply for the Specialist Investment Adviser (SIA) designation.

Professional body membership

You must be a member, or become a member of IOB, the LIA or the Irish Tax Institute to undertake this programme.

How to apply

1. For further information on this programme, including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/asset-management
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Liz Manley
Programme Manager

E: education@iob.ie



I found the Asset Management module to be of great benefit in my role as a Private Banking Manager, helping me to construct and manage clients' portfolios on an ongoing basis in an effective and proficient manner. We learned how to effectively use a financial calculator and I find it an invaluable asset at client meetings.

I very much enjoyed the interaction between students and lecturers and the friendships that I built up with my fellow professionals during the 18 months."

Kieran O'Shea
Bank of Ireland

Professional Certificate in Data Protection (CDPO)

Who is this programme for?

There has been a significant increase in the complexity and volume of the regulation underpinning compliance in the area of data protection. As well as a thorough understanding of the regulatory and legislative framework, professional practice in the area of data protection requires judgements and decisions to be made for many scenarios.

The primary motivation underpinning the Professional Certificate in Data Protection is to provide a learning opportunity for compliance and related professions to develop the necessary skills to ensure that their organisations meet their current and future responsibilities in relation to data protection.

The programme has been designed in consultation with the office of the Data Protection Commissioner.

How you will benefit

This programme will support your personal and professional development. It will enable you to:

- Interpret contemporary legislation in the specific areas of data protection
- Use contemporary theories and practical evidence to design a data protection framework within your organisation
- Design, complete and report on major data protection projects which may be required to enhance your firm's positioning within the sector
- Justify the rationale behind recommendations in relation to data protection
- Maintain, develop and apply contemporary professional best practice and contribute to a personal ethos of life-long learning and self-improvement.

Professional designation

Members who complete the Professional Certificate in Data Protection, will be invited to apply for the designation CDPO – Certified Data Protection Officer and must meet CPD requirement.

Curriculum

You study one module:

1. **Data Protection Policies and Procedures**

This module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Data Protection from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

The Professional Certificate in Data Protection forms part of the MSc in Compliance. Further information is available on pages 98–99 or iob.ie/programme/compliance-msc

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/data-protection for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Data Protection are as follows:

- An Honours degree (min. 2.2) in a business, legal or IT discipline

or

- Those who do not hold a degree, but have exceptional professional experience in the area of data protection, are eligible to apply and will be considered on a case-by-case basis.

IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet.

For more information see iob.ie/info/supports-and-scholarships

Professional body membership

You must be a current member of the Association of Compliance Officers in Ireland, or become a member, to apply for this programme.

How to apply

1. For further information on this programme including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/data-protection
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Adam Burns
Programme Manager

E: education@iob.ie

Professional Certificate in Financial Crime Prevention (CFCPP)

Who is this programme for?

There has been a significant increase in the complexity and volume of regulation underpinning compliance in the area of financial crime prevention. Consequently, practitioners operating in this complex environment have to fulfill their fiduciary responsibilities of ensuring ethical and legal compliance within this regulatory environment while contributing to wider organisational objectives.

The role of the Head of Compliance with responsibility for Anti-Money Laundering and Counter Terrorist Financing legislation, often the Money Laundering Reporting Officer (MLRO) in a regulated firm, is a Pre-Approval Control Function under the Central Bank Fitness and Probity regime. MLROs within firms carry serious legal responsibilities and those who fill the roles must know and understand what these responsibilities are.

Relevant law and standards apply both at a domestic and international level and material breaches can result in personal accountability for MLROs as well as significant reputational damage and fines for financial services firms. The wider damage caused by financial or white-collar crime to individuals, communities and the public at large is immeasurable. Effective prevention of fraud and financial crime, combined with thorough investigation if and when it does arise, yields very positive outcomes.

The Professional Certificate in Financial Crime Prevention has been carefully designed to equip MLROs and others who specialise in this area with the necessary competence to fill this role and is the only accredited qualification at this level.

This certificate has been designed in consultation with the Garda Bureau of Fraud Investigation and the Suspicious Transactions Unit in the Office of the Revenue Commissioners.

How you will benefit

This programme will support your personal and professional development. It will enable you to:

- Interpret contemporary legislation in the specific areas of financial crime prevention
- Design, complete and report on major financial crime prevention projects, which may be required to enhance your firm's positioning within the sector
- Determine, on an ongoing basis, the performance of a financial crime prevention framework within your firm's framework
- Apply professional knowledge and skills to investigate a suspected financial crime
- Maintain, develop and apply contemporary professional best practice.

Professional designation

Members who complete the Professional Certificate in Financial Crime Prevention, will be invited to apply for the designation CFCPP – Certified Financial Crime Prevention Practitioner and must meet CPD requirement.

Curriculum

You study one module:

1. **Financial / White-Collar Crime Prevention**

This module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Financial Crime from UCD.

This is a level 9 qualification on the National Framework of Qualifications.

Those who successfully complete the Professional Certificate in Financial Crime Prevention, may wish to apply for the MSc in Compliance to progress their studies. Further information is available on pages 98–99 and from iob.ie/programme/compliance-msc

Delivery and Assessment

This programme is delivered online, please visit iob.ie/programme/financial-crime-prevention for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Financial Crime are as follows:

- An Honours degree (min. 2.2 L8 NFQ) in a business, IT or relevant cognate discipline
- or
- Those who do not hold a degree, but have exceptional professional experience in the areas of fraud, risk or compliance are eligible to apply and will be considered on a case-by-case basis.

IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet.

For more information see iob.ie/info/supports-and-scholarships

Professional body membership

You must be a current member of the Association of Compliance Officers in Ireland, or become a member, to apply for this programme.

How to apply

1. For further information on this programme, including learning outcomes, fees, exam dates and to apply online, visit iob.ie/programme/financial-crime-prevention
2. Before applying check the closing dates on page 121

If demand from applicants exceeds the number of available places, a waiting list will apply.

Contact us

Adam Burns
Programme Manager

E: education@iob.ie

Executive Education

Certified Bank Director

Certified Bank
Director programme

**Certified Investment
Fund Director**

Certified Investment Fund
Director programme

Certified Bank Director

Who is this programme for?

The Certified Bank Director (CBD) programme is targeted at executive and non-executive directors of the main and subsidiary boards of banks. It will be highly beneficial, not only to individuals new to the roles and responsibilities of being a bank director, but also to experienced bank directors operating in a significantly changed regulatory landscape. This programme is also targeted at senior managers aspiring to be bank executive directors and/or identified as potential future executive directors within their organisation.

The programme comprises 11 modules delivered over 10 days across two blocks of five days' duration each. A panel of subject area experts drawn from academia and industry lead each of the individual modules. The emphasis in the programme is on the application of key concepts to enhance the skills of participants and to create a learning forum where challenges can be explored and wisdom and insights dissected and shared.

Programme outcomes

On successful completion of the programme, participants will:

- Understand the essence of a bank, the banking system, the lessons from the banking crisis, and the likely future development of banking post-crisis
- Appreciate the implications of recent regulatory changes and the legal, regulatory and governance framework relevant to board directors
- Comprehend the unique risk profile of banking models, including the systematic and systemic implications of risk-related policies in the context of strategy and the relationship between risk appetite, profitability and stakeholder maximisation
- Appreciate the efficacy of the internal governance processes and the application of best practice
- Understand the behaviours required from well-functioning boards and the expectations and requirements of individual directors.

Curriculum

You study 11 modules as follows:

1. Introduction to Bank Governance
2. Global Prudential Regulation
3. Capital, Dynamic Balance Sheet Management and Stress Testing
4. Operational Risk and Enterprise Risk Management: Management and Oversight
5. IRRBB and Market Risk: Management and Oversight
6. Liquidity Risk: Management and Oversight
7. Credit Risk Management and Oversight
8. Fundamentals and Analysis of Bank Financial Statements
9. Conduct Risk (including wholesale conduct), Culture, Ethics and the Board
10. Bank Strategy
11. Bank Governance

Award

When you successfully complete this programme, you will earn the professional designation of Certified Bank Director from IOB.

Delivery and Assessment

Please visit iob.ie/cbd for details on delivery and assessment methods.

Entry requirements

The programme is for executive and non-executive directors of the main and subsidiary boards in banks. It is also relevant to senior banking executives and members of a bank's executive committee. Entry is assessed based on an application.

Designation

On successful completion, you will be invited to apply for the the CBD designation from IOB.

Continuing Professional Development (CPD)

CBDs are required to complete six hours of continuing professional development each year.



How to apply

As the number of places on the programme is restricted, early applications are encouraged. It is recommended that candidates speak to the Relationship Manager prior to submitting an application for the programme.

Contact us

For further information on the CBD programme visit iob.ie/cbd or you can contact:

Kate Walsh
Relationship Manager

E: kate.walsh@iob.ie



I thoroughly enjoyed the experience and found the main benefits to be the time to reflect on and debate past, current and future industry and regulatory material with academics, experienced bankers and other industry professionals which provided a huge range of insights. It also provided a unique opportunity to network with people who had a common aim to learn and improve. The structure and standard of the programme was excellent and underpinned the experience."

Jane Howard
CEO, Ulster Bank Ireland DAC

Certified Investment Fund Director

Who is this programme for?

The Certified Investment Fund Director (CIFD) Programme is designed for all investment fund directors, or those with extensive asset management or funds experience who aspire to become investment fund directors. It would also be a valuable programme for those operating in director/senior management positions within both fund promoter and service provider organisations, those responsible for the regulation of investment funds and institutional investor personnel responsible for the oversight of investment fund governance frameworks within their portfolio of investment funds.

The CIFD Programme is delivered through an intensive combination of class-based, online, and self-directed learning. This is a blended learning programme, where class-based learning is supported by additional reading, online webinars and individual learning outside the classroom.

This approach allows for time constrained professionals to manage their own learning journey whilst still benefiting from the interactive and peer learning that a classroom environment provides.

The Programme comprises 10 modules

Eight modules are delivered in the classroom and two are delivered online. The classroom-based modules are delivered over one block of five consecutive days' duration and are supplemented by assigned prereading material and, for some modules, short supporting webinars. The online modules are CAIA's Fundamentals of Alternative Investments online course and the Custody and Board Oversight module. Although these two modules are delivered online only, their content is weaved throughout the delivery of the classroom-based modules. Participants on the CIFD Programme are given login access to a programme participant page on the CIFDI website www.cifdi.org.

Through this page, participants will have access to the webinars and a library of reading material recommended by programme faculty. Webinars with the Programme Director and CEO of the CIFD Institute are provided at the start of the programme and participants will be provided with a detailed programme

guide with a recommended timeline to follow as participants navigate through the programme. As participants, you will play an important role in the success of the programme. Outside the class room, engaging with the assigned reading and webinars is critical. We estimate that approximately 70 hours of online and self-directed learning is required for this purpose. Inside the class-room, over the five-day block, active participation and discussion is facilitated and encouraged by lecturers. Contextualising the programme material in the day-to-day experiences of participants within the classroom is an integral ingredient of the CIFD Programme.

Membership of a specialist institute

The rewards from completing the programme extend beyond participating in the Programme itself.

Certified Investment Fund Directors are eligible to become members of the CIFD Institute, a specialist institute whose sole objective is to raise professional standards in investment fund governance. These rewards, therefore, are derived, not only from an enhancement of your understanding of investment fund governance but also from (i) development of a strong network of investment fund director and industry contacts from the programme (ii) recognition within the investment fund industry as having embraced the highest standards in your profession (iii) being part of a community of investment fund professionals who recognise the value of governance education and share similar values and beliefs in relation to the objective of investor protection and (iv) access to a forum for ensuring your own continuing professional development.



Curriculum

You study 10 modules as follows:

1. (Online) Fundamentals of Alternative Investments
2. Investment Fund Governance I: Roles, Responsibilities and Best Practice
3. Fund Distribution and Board Oversight
4. Transfer Agency and Board Oversight
5. Portfolio Management and Board Oversight
6. Investment Fund Valuation and Board Oversight
7. Analysis of Fund Financial Statements
8. Investment Fund Regulation
9. Investment Fund Governance II: Board Meetings and Board Decision Making
10. (Online) Custody and Board Oversight

Award

When you successfully complete this programme, you will be awarded a Certified Investment Fund Director (CIFD).

Delivery and Assessment

Please visit

job.ie/programme/certified-investment-fund-director for details on delivery and assessment methods.

Designation

On successful completion, you will be invited to apply for the CIFD designation.

Continuing Professional Development (CPD)

CIFDs will have an obligation to develop and maintain the level of professional competence relevant to their position (Continuing Professional Development or CPD). The CIFD Institute offers Certified Investment Fund Directors a CPD programme as part of their membership to help them meet their annual CPD requirements.

The CIFD Institute is committed to the on-going professional development of those who complete the CIFD Programme and those who receive the professional designation of Certified Investment Fund Director.

The CIFD Institute CPD programme will assist you in keeping up to date with governance related issues which includes live seminars and the provision of reading material through our members forum and library. We believe our approach to CPD will contribute to continuing high standards of investment fund governance and will provide opportunities for participants within and across cohorts to network and share information.

How to apply

As the number of places on the programme is restricted, early applications are encouraged. It is recommended that candidates speak to the Relationship Manager prior to submitting an application for the programme.

Contact us

For further information on the CIFD Programme and/or to arrange to speak to our Relationship Manager, please visit www.cifdi.org or contact:

Kate Walsh
Relationship Manager

E: kwalsh@cifdi.org

Why should you study with us?

- 01** IOB is the established professional education body for banking and financial services.
- 02** Our programmes are relevant to your work. They are designed to help you to do your job better and enable you to develop and build your career in financial services.
- 03** Our programmes, where relevant, meet the Central Bank of Ireland's Minimum Competency Code.
- 04** Our programmes and CPD modules are designed for those who work (or aspire to work) in the financial services industry and all our programmes are part-time.
- 05** Our portfolio of programmes offer you a pathway through our professional certificate, diploma, degree, graduate diploma and master's awards.
- 06** We excel at eLearning and give you online access to key module documents such as textbooks, study guides and past/sample exam papers and live and pre-recorded webinars.
- 07** We provide flexible learning, as most modules are delivered online and part-time, so can be taken from anywhere in Ireland.
- 08** IOB is a recognised College of UCD.
- 09** We are not-for-profit and our prices are very competitive.
- 10** As a member of IOB, you are part of a community of professionals. We are committed to helping and supporting you.

Study Supports – How we can help you get the best from your programme

We are committed to providing a wide range of educational supports to help you with your studies. You should start using these at the beginning of the trimester to gain maximum benefit. Students who start studying earlier, perform better.



Learning supports available

The specific learning supports provided for each module on a programme vary depending on the nature of the module. You should check My Institute regularly during your studies for module news, study and lecture material and other resources.



Study Guide

All modules are accompanied by a Study Guide which contains key information about the module. This online document:

- introduces you to the module you are studying
- displays the syllabus and the learning outcomes
- describes the assessment requirements for the module, for the exam and/or continuous assessment.



Textbook

Most modules have a recommended textbook containing key content. Your module study guide will indicate what chapters should be read in preparation for the various workshops and/or will prompt you on a suggested schedule for studying this content.



eLearning

Many of our modules are accompanied by eLearning content. This content is available 24/7 and is a key support in studying and revising module material as it can be viewed as many times as required.



Chapter Weightings – Multiple Choice Question (MCQ) Modules

Study guides for modules with end of trimester MCQ exams include the exam chapter weightings. The exam chapter weighting is broadly proportionate to the weighting of questions in the exam paper, i.e. how many questions will appear from each chapter. This is intended to help you to prioritise your studies.



Online MCQ (Take a Test)

This tool allows students to take sample tests, either on a chapter-by-chapter or a full test basis. On completion of each test students are given a report which details which questions were answered incorrectly and the exact subsection reference in the textbook. During the end of chapter tests, if you answer any question incorrectly the correct answer is shown to you before moving on to the next question.



Live Webinars

A number of modules have interactive online live webinars with a lecturer working through module content. You can request specific areas to be covered and ask questions in advance. During the webinar itself, you will have the opportunity to interact with the lecturer online and they will review the questions received during the session.



Past and Sample Papers

Past or sample examination papers are made available in My Institute For modules with written exams, there are also past papers available to help you prepare for your exam. For modules assessed by MCQ's, there are sample questions and papers available as past exam questions are not published.



Student Discussion Forums

Some modules have forums allowing students to discuss module content, assignment progress and other module information. Further information will be available on My Institute.



Student Handbook

There are handbooks for programmes at all levels which contain key information about the programmes, assessment guidelines and regulations, and also information on the submission of online assignments.



E mail support

Each module is managed by a programme manager who will be in touch with you regularly throughout the trimester to help you progress through your module. Their emails will help you prepare for workshops, prompt you on important dates and generally keep you on track. You can also contact your Programme Manager anytime by emailing education@iob.ie.

Terms and Conditions

Programme admission

- Applicants to a programme are required to meet the entry criteria as stated in the programme overview of this prospectus before registration.
- You should apply for a programme through iob.ie and provide the information requested. If you are successful in your application, you will be enrolled to the programme. At that point, you will be able to register online for your modules.
- If you are applying to a programme, the verification of documentation relating to admissions criteria (for example transcripts, work references) may be required and so early application is strongly recommended.
- Applications from members who do NOT meet the standard admission requirements in particular often require extra time for verification and processing. A non standard application form along with a CV is normally required in these cases. It is the applicant's responsibility to submit full documentation in advance of the application.
- Level 7 programme entry requirements: The second level educational requirements for employment in financial institutions are normally acceptable for entry (unless there are specific entry requirements stated in the programme overview in this prospectus). These educational requirements are five passes in the Leaving Certificate including English and Mathematics or Five O Level or GCSE passes including English Language and Mathematics.
Mature applicants, who are over 23 years of age on the proposed year of entry, are exempt from these entry criteria. Applicants under 23 years of age on the proposed year of entry are required to send in a copy of their Leaving Certificate/GCSE results.
- Level 8 and 9 programme entry requirements: Level 8 and 9 entry requirements are specified under each programme. If prior learning in other institutions is being used as grounds for entry, programme enrolment is considered provisional until an original transcript is received. A transcript of results is a formal document from an institution listing the modules studied, credits involved, grades achieved and final category of award. Note, a parchment cannot be accepted as the equivalent.
- English Language requirements: All IOB programmes are delivered through English and students are expected to be proficient in English. This proficiency is typically evidenced by use in the daily working environment, through passing English as a subject in the Irish Leaving Certificate Examination/equivalent, by achieving the minimum standard in a recognised English language test or through other documented verifiable means. This minimum standard is an IELTS score of 6.5 (minimum 6.0 in each band in the academic version) or equivalent.

Enrolment

- Enrolment and membership: To enrol to an IOB programme you must become and remain a current member of IOB. The membership fee applies for the calendar year and new membership is payable on enrolment. It is then payable annually and falls due on 1 January each year.
- If registering for modules on the Professional Certificate or Diploma in Compliance, Professional Certificate in Financial Crime Prevention, Professional Certificate in Data Protection, MSc in Compliance, a yearly membership fee to the ACOI is applicable, payable directly to the ACOI and students are required to provide evidence of membership on enrolment to the programme.
- Information on how to apply to a programme and/or register to modules is available on iob.ie including closing dates for all programmes.
- All programme fees are payable in full in advance through the shopping cart using online payment or through an approved Employer Funding scheme. Where an employer does not approve funding or withdraws funding, students will be withdrawn from the module. All matters in relation to employer funding should be discussed directly with the employer.
- Students may withdraw from a module within 6 weeks of the start of each trimester. After this date, fees are not refundable. Students withdrawing from their first module will be required to apply again, where relevant. Students without an active module registration are required to follow leave of absence procedures available from iob.ie.
- Programmes outlined in this prospectus are governed by UCD academic regulations and information on these regulations and related procedures is available from iob.ie. This information relates to areas such as applying for recognised prior learning, recommended student workload, leave of absence requirements, applying for extenuating circumstances, provision of alternative exam accommodations and assessment regulations. Questions can also be sent to info@iob.ie.

All programmes are subject to minimum numbers and IOB reserves the right to cancel a programme if there are insufficient numbers. All dates are subject to change and in such cases amended dates will be published on iob.ie.

Key Dates 2020–2021



Autumn Trimester September 2020 – January 2021	Blended Level 7 and Level 8	Programmes leading to MCC*	Level 9 September Start	Level 9 October Start
Closing date for applications***	14/09/2020	06/11/2020	28/08/2020	14/09/2020
Registration closing date for continuing students	30/09/2020	06/11/2020	04/09/2020	30/09/2020
Trimester start date	05/10/2020	05/10/2020	07/09/2020-	05/10/2020
Re-registration closing date	27/11/2020	27/11/2020	06/11/2020 for Dec exams 27/11/2020 for Jan exams	27/11/2020
Exam Period**	04/01/2021 – 24/01/2021	04/01/2021 – 24/01/2021	05 and 12/12/2020 OR 04/01/2021 – 24/01/2021	04/01/2021 – 24/01/2021

Spring Trimester January 2021 – May 2021	Blended Level 7 and Level 8	Programmes leading to MCC*	Level 9
Closing date for applications	29/01/2021	12/03/2021	29/01/2021
Closing date for module registrations	05/02/2021	12/03/2021	05/02/2021
Trimester start date	08/02/2021	08/02/2021	08/02/2021
Re-registration closing date	09/04/2021	09/04/2021	09/04/2021
Exam Period**	03/05/2021 – 22/05/2021	03/05/2021 – 22/05/2021	03/05/2021 – 22/05/2021

Summer Trimester June 2021 – September 2021	Blended Level 7 and Level 8	Programmes leading to MCC*	Level 9****
Closing date for applications	28/05/2021	09/07/2021	
Closing date for module registrations	04/06/2021	09/07/2021	28/05/2021
Trimester start date	07/06/2021	07/06/2021	31/05/2021
Re-registration closing date	23/07/2021	23/07/2021	
Exam Period**	30/08/2021 – 19/09/2021	30/08/2021 – 19/09/2021	

* Professional Certificate/Diploma in Financial Advice (QFA), Compliance (PDC), Consumer Credit and Stockbroking
 ** Arrangements for exams can not yet be confirmed due to COVID-19. Updates will be provided via My Institute and on iob.ie
 *** Places may be available after this date depending on availability
 **** MSc in Financial Services dates available from iob.ie
 ~ Modules on Year 2 of GDFP start 31/08/2020
 Dates may change – check My Institute and iob.ie for up-to-date information

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college of UCD