

2021—2022

# Prospectus

International Financial Services



A recognised  
college of UCD

# Contents

- 03 | Welcome
- 04 | The future of learning
- 09 | IOB membership
- 10 | Corporate membership
- 11 | Your team
- 12 | Funding available through IFS Skillnet and our partners
- 13 | Accredited Funds Professional
- 14 | Pathways to programmes you may be interested in

DETAILED PROGRAMME INFORMATION

Short Programmes

- 16 | Skills Certificate for a Future Career in the Irish Funds Industry
- 17 | Regulatory Reporting in ROI (Regulatory Reporting Professional)
- 18 | Digital Banking Revolution

University Qualifications (Level 7)

- 19 | Professional Certificate in International Investment Fund Services (Accredited Funds Professional)
- 20 | Professional Certificate in Complex Financial Instruments in International Financial Services
- 21 | Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services
- 22 | Professional Certificate in Digital Financial Services and Data Analytics
- 23 | Professional Certificate in Compliance
- 24 | Professional Diploma in Compliance (LCOI)
- 25 | Professional Certificate in Responsible and Sustainable Finance
- 26 | Professional Certificate in FinTech
- 27 | Professional Certificate in Digital Risk, AML and Financial Crime Prevention

University Qualifications (Level 8)

- 28 | Professional Diploma in Digital Product Management in Financial Services

University Postgraduate Qualifications (Level 9)

- 29 | Pathway to MSc in Financial Services
- 30 | Professional Certificate for Designated Persons in a Fund Management Company
- 31 | Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services
- 32 | Professional Diploma in Banking (Chartered Banker)
- 33 | Professional Diploma in Strategic Management in Financial Services
- 34 | Professional Diploma in Advanced Banking Risk Management
- 35 | Professional Diploma in Applied Alternative Investments
- 36 | Professional Diploma in Advanced Operational Risk Management in Financial Services
- 37 | Graduate Diploma in Digital and Data Strategy in Financial Services
- 38 | MSc in Compliance (FCOI)
- 39 | Professional Diploma in Data and Analytics in Financial Services

- 40 | Professional Diploma in Digital Transformation in Financial Services
- 41 | Professional Certificate in Data Protection (CDPO)
- 42 | Professional Certificate in Financial Crime Prevention (CFCPP)

Executive Education

- 43 | Certified Investment Fund Director (CIFD)

OPERATIONAL INFORMATION

- 44 | Membership and Professional Designations - your badge of excellence
- 45 | Study Supports - How we can help you get the best from your programme
- 46 | Terms and Conditions

# Welcome

At IOB, we believe in lifelong learning. Whether you are taking your first step in further education or seeking out new paths to explore, we look forward to supporting you on your journey.

Welcome to our 2021-22 International Financial Services programme prospectus. We hope this guide is a useful resource for you in finding the perfect programme(s) to assist in your professional development.

Located at the heart of Dublin's docklands district – a recognised hub for global banking, fintech, funds and technology leaders – IOB supports over 33,000 members working in financial services. As a recognised college of UCD, IOB is a centre of excellence in specialist education for financial services. Our programmes are designed with academic rigour and informed by industry expertise.

At a time of great change within financial services, ensuring you have the expertise and skills to succeed within the sector is so important. With advancing technology, regulation and customer expectations, education needs to keep pace with a sector in transformation. In response to the changing needs of our members, IOB has enhanced its programmes and learning platforms to enable members to upskill and uncover their potential with greater flexibility than ever before.

This year we launched IOB Learn – a personalised, lifelong learning and career ecosystem. With a mobile-first design and intuitive interface, it is a first in Irish education. Powered by artificial intelligence diagnostics, IOB Learn provides career, thought leadership and learning content tailored to your interests and needs.

The best way to upskill and stay relevant within an industry in transformation is an 'always on' approach to learning. At IOB, we consider ourselves to be your partner in professional development. Education should not feel like a transaction, but a conversation – and the longer the dialogue, the greater the impact. When you start a programme of study with IOB, you are also joining a network – a committed and connected group of financial services professionals.

We look forward to welcoming you to the IOB community, where you will be enabled and empowered to realise your potential and achieve your goals.

Good luck with your studies!



**Mary O'Dea**  
Chief Executive, IOB



# The future of learning

For 125 years we have been looking to tomorrow. Because the world we will wake up in tomorrow will be a different place.

And we are ready.



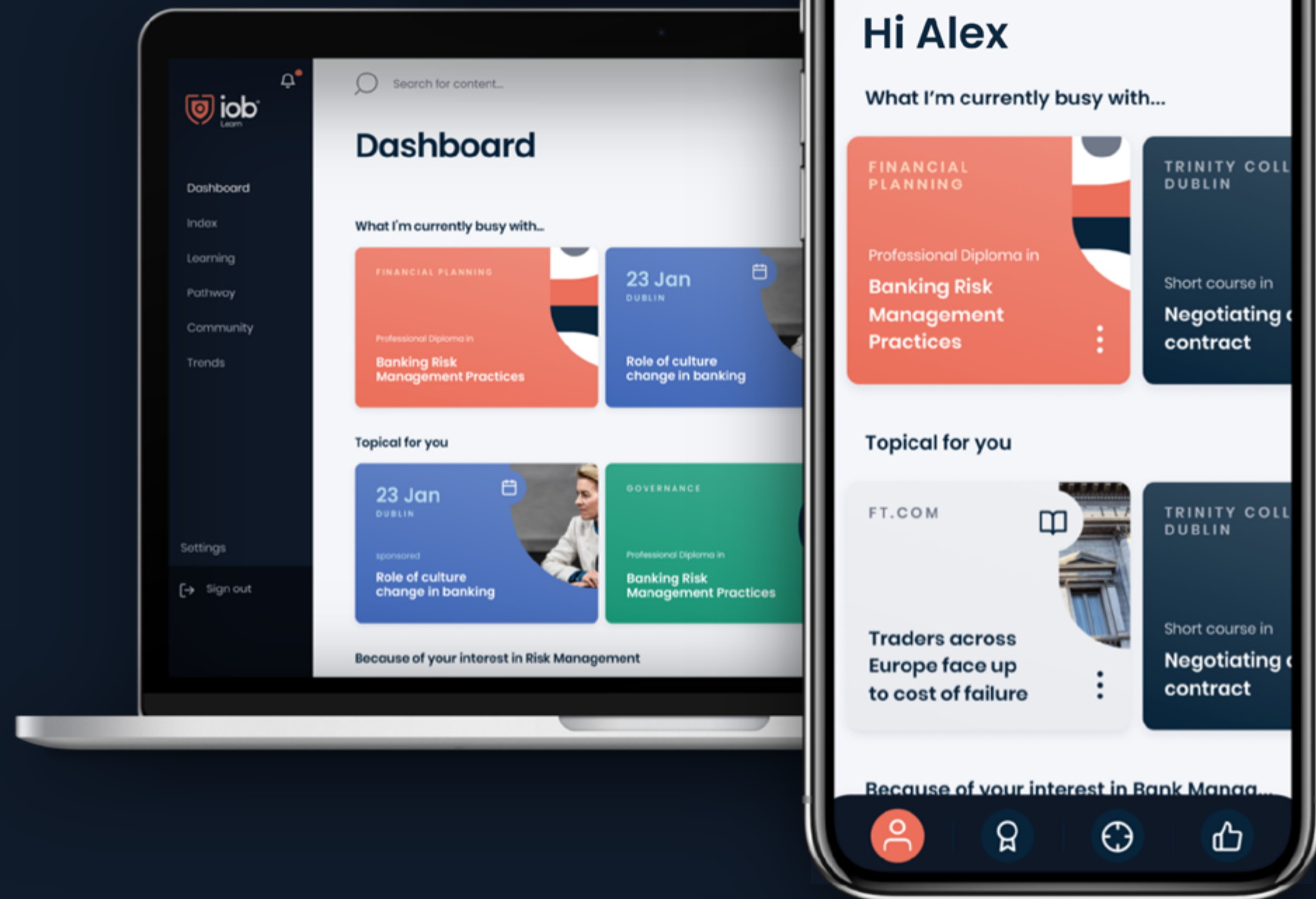
# A new era

In 2021 IOB launched 3 innovations that set a new benchmark.

IOB Learn

IOB App

EdQ



# IOB Learn

Our new learning experience platform, IOB Learn, is a digitally enabled, intuitive, personalised, lifelong learning and career ecosystem. For everyone working in financial services, including investment funds and international financial services.

- 01 Empowers you to discover and explore your talent and potential
- 02 Helps you define a learning path to advance your career
- 03 Benefit from accurate AI powered diagnostics and recommendations
- 04 Find a community of financial services professionals, just like you.


How would you best describe your conflict resolution skills?

I want to improve

I'm happy as I am

I don't know

Skip this question



**MASTER PROFILE**  
Awarded for updating your index three months in a row

TED.COM

**TED** RADIO HOUR

Ted Radio - Episode 12: Banking on Mars

LEVEL 8


Professional Diploma in  
Programme name

FINANCIAL PLANNING

23 Jan  
DUBLIN

Role of culture change in banking

Education



iob


**Professional Diploma in Financial Advice (QFA)**

JAN 2018 - NOV 2019

100  
Grade

7  
Level

Verified



Università Federico II di Napoli

**MBA in Financial Administration and Banking**

JAN 2018 - NOV 2019

95  
Grade

+

YOUTUBE.COM

New Approaches To Combating Economic Crime

14 ITEMS

Industry disruptors 2020





# The IOB App

From discovering curated content, following your learning pathways, to logging CPD on-the-go, IOB App opens a new world of possibility in staying connected and up to date with IOB.

- 01 Access learning material from your phone
- 02 Create and follow your learning pathway
- 03 Log CPD hours on-the-go
- 04 Browse relevant events, articles, and more.



# EdQ by IOB

A new dynamic education credentialing ecosystem that tracks and certifies qualifications, continuing professional development and lifelong learning, supporting career profile recognition across a wide reach of financial services.

- 01 A world-first education platform for Financial Services
- 02 Based on blockchain technology
- 03 Provides secure, real-time access, and validated learning credentials, including educational qualifications and professional designations.



# Membership

# IOB membership

Learn more about the value and benefits of becoming a member of IOB.



### Your standout educator

IOB is a recognised college of UCD, which is Ireland's largest university and ranked within the top 1% of higher education institutions in the world. A leading provider of applied education in financial services, we offer more than 40 university accredited qualifications, taught by academics and leading industry experts.

- Access to IOB's full suite of accredited learning, taught by academics and leading industry experts.
- Access via IOB to Government Funding for education programmes, e.g. Springboard, IFS Skillnet.
- Graduation Ceremony for level 8 and 9 graduands.



### We get you qualified

We offer 14 professional designations, including all the essential regulatory required designations to qualify you for roles in financial services. Free accreditation of your training for CPD hours on IOB CPD schemes.



### We keep you qualified

Lifelong learning is essential to sustain a career and your professional designation(s). As Ireland's largest provider of continuing professional development (CPD), we keep you qualified. Included in your membership subscription at no additional cost is access to a minimum of four continuing professional development events in addition to our suite of eCPD modules.



### IOB Learn

An exciting new learning experience platform, and an IOB app personalised to your professional development needs. IOB Learn will give you access to a new suite of micro learning and curated learning content across a number of channels.



### Your essential career partner

Through IOB Learn we empower you to explore your talent and potential. We fuel your personal growth and career trajectory.



### Your professional community

Membership of your industry's professional body, the largest professional membership community in Ireland, brings you into a community of like-minded people. Professionals from across financial services working in a similar specialism as you, dealing with similar challenges to those that you face. Through in-person events, digital events and forums you can hear key note speakers and share experiences, exchange knowledge, network, expanding your contacts and personal profile.

- Invitations to in-person and virtual events and networking opportunities.
- Access to breakfast briefings / lunch and learns.
- Access to the latest insights, thought leadership, emerging issues and trends.

# Corporate membership

Learn more about the value and benefits of becoming a corporate member of IOB.



**Strategy and Governance**

IOB Council (board of directors) and Council committees are responsible for the effective, prudent and ethical oversight of IOB, setting its strategic aims and direction. Corporate members are entitled to either appoint or elect persons to Council.

Active engagement, participation and leadership in IOB Council and Council Committees is a commitment to setting and maintaining high professional and ethical standards, and enhancing the technical expertise of the financial services industry.



**Talent development**

An organisation’s greatest resource is its people. IOB’s wide range of applied education and lifelong learning programmes develop your talented staff.



**Future skills**

Financial services continues to change rapidly. IOB helps build transferable skills for the individual and a more flexible workforce for your organisation.



**Regulatory compliance**

Where relevant, our education qualifications, professional designations and CPD schemes meet the Central Bank of Ireland’s Minimum Competency Code and Fitness and Probity requirements. Our new EdQ credentialing platform supports you in meeting your regulatory responsibilities.



**Professional standing**

IOB offers a range of professional designations which are a recognition of educational achievement and professional standing. They are a badge of excellence and an endorsement of academic qualifications, professional knowledge and experience. Several of the designations are recognised worldwide.



**Independent assurance**

IOB is an independent stamp of assurance that supports organisations in engaging, motivating and empowering their employees to learn and perform.



**Corporate community**

Build your network with a community of peers – learn from other leading organisations, share your knowledge and expertise.



# Your team

## Who we are

IOB offers relevant, university accredited and portable qualifications to help your career. Our programmes are developed in conjunction with the industry. Contact us with any questions you may have as you choose your programme or throughout your studies with us.



IOB was founded in 1898.



When graduating from an accredited programme, you will receive your academic award from University College Dublin (UCD).



There are now over 33,600 members of IOB.



In the academic year 2020–2021, in excess of 700 students from International Financial Services studied with us.



60 Irish Funds member firms have had employees take a qualification with IOB.



Our faculty include academics and industry experts.



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## 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.

# Funding available through IFS Skillnet



### Membership benefits

Companies operating within the international financial services sector, or providing services to the sector, can join IFS Skillnet in order for their employees to participate in training and education which is jointly funded by the companies and IFS Skillnet. Grant funding of up to 30% is available to eligible companies.

### About IFS Skillnet

The IFS Skillnet is co-funded by Skillnet Ireland and member companies. The IFS Skillnet programme is dedicated to providing training and networking opportunities for the international financial services sector. The Network aims to support the sector in maintaining Ireland’s position as a top international financial services centre through investment in the specialist skills and expertise of its workforce. The Network is led by a steering group which includes member companies and the leading financial services industry associations.

### Network activity

The IFS Skillnet was established in mid-2009. Since then we have delivered over 2,000 courses to 15,000 plus participants from 430 companies operating in the international financial services sector in Ireland.

Courses available include, Digital Financial Services, Regulatory Reporting, International Funds, Business Analysis, Project Management and a wide range of management and leadership skills.

### Benefits for employers

- Avail of a comprehensive range of specialist courses designed for the international financial services sector
- Opportunity to significantly reduce training costs through the availability of grant funding
- Provides the opportunity to work with education and training providers to update and amend course content in line with market developments
- Ensure your employees acquire the latest skills to maintain your organisation’s competitiveness
- Opportunity to network and collaborate with other member companies.

### How to get involved

- Sign up for free at: [www.ifsskillnet.ie](http://www.ifsskillnet.ie)
- Telephone: +353 (0)1 605 1546
- Email: [info@ifsskillnet.ie](mailto:info@ifsskillnet.ie)
- Tweet us: [@ifsskillnet](https://twitter.com/ifsskillnet)
- LinkedIn: [@ifsskillnet](https://www.linkedin.com/company/ifsskillnet)

For further information you can contact

**Claire Madigan**  
Network Executive

IFS Skillnet  
84-86 Lower Baggot Street  
Dublin 2

W: [www.ifsskillnet.ie](http://www.ifsskillnet.ie)

### Our Partners

Our programmes are offered in partnership with:



Our programmes are closely aligned to the needs of the international investment fund community through our work with Irish Funds.



The Association of Compliance Officers in Ireland.



IFS Skillnet

### Designed for you

Our part-time programmes are designed for those who are working and studying. You study with us online from any location that suits you.



Globally, our programmes have run in;

- Bangalore
- Gdansk
- Krakow
- Belgium
- Manila
- Pune
- Warsaw
- Wroclaw

IFS Skillnet is co-funded by Skillnet Ireland and network companies. Skillnet Ireland is funded from the National Training Fund through the Department of Further and Higher Education, Research, Innovation and Science.



An Roinn Breisoideachais agus Ardoideachais,  
Taighde, Nuálaíochta agus Eolaíochta  
Department of Further and Higher Education,  
Research, Innovation and Science





# Be recognised as an Accredited Funds Professional

The Accredited Funds Professional is a designation developed by IOB in conjunction with Irish Funds. This title is an industry badge of excellence that exemplifies your funds expertise, client focus and professional standing, supported by lifelong learning.

As an employer in the funds industry, your talented people hold a title that is an external validation of their professional competence and commitment to lifelong learning.

Employees working in Ireland's investment funds sector can now demonstrate and maintain competence and professionalism in the international investment funds sector through the new Accredited Funds Professional designation. Those with the Accredited Funds Professional designation will send a clear signal to all stakeholders that lifelong learning and professionalism is valued by themselves and by their employer.

Launched in 2020 The Accredited Funds Professional designation was developed by IOB, the leading provider of applied education to the financial services industry in conjunction with Irish Funds, the representative body for the international investment fund community in Ireland. The designation is an externally validated badge of excellence and an endorsement of academic qualifications, professional knowledge and experience and fulfils an objective set out in Ireland for Finance 2025.

Pat Lardner, Chief Executive of Irish Funds said "The investment funds industry directly employs over 16,000 people from all parts of Ireland and our growth over 30 years has been enabled by the expertise and professionalism of our people. This designation will better prepare us for the future and further underlines Ireland's credentials as a global funds centre which serves investors from 90 countries."

Accredited Funds Professional creates an industry standard for recognising consistency and professionalism in the funds industry. Support for the designation will distinguish Ireland's investment funds industry amongst its global peers and differentiate Ireland as a leading fund services jurisdiction and sustain Ireland's world ranking for its people talent.

Holders of the Accredited Funds Professional designation are required to complete 10 hours of Continuing Professional Development (CPD) annually and IOB commits to providing a suite of eCPD material on topical and important issues relevant to the funds industry.

At this time, some new material available on IOB Learn includes:

- Tax Landscape for Funds;
- Fund Distribution;
- Organisational Effectiveness for Fund Management Companies;
- Regulatory Insights Sessions;
- Legal and Regulatory Update;
- A comparison between key Fund Jurisdictions;
- The MIFD II Product Governance rules.

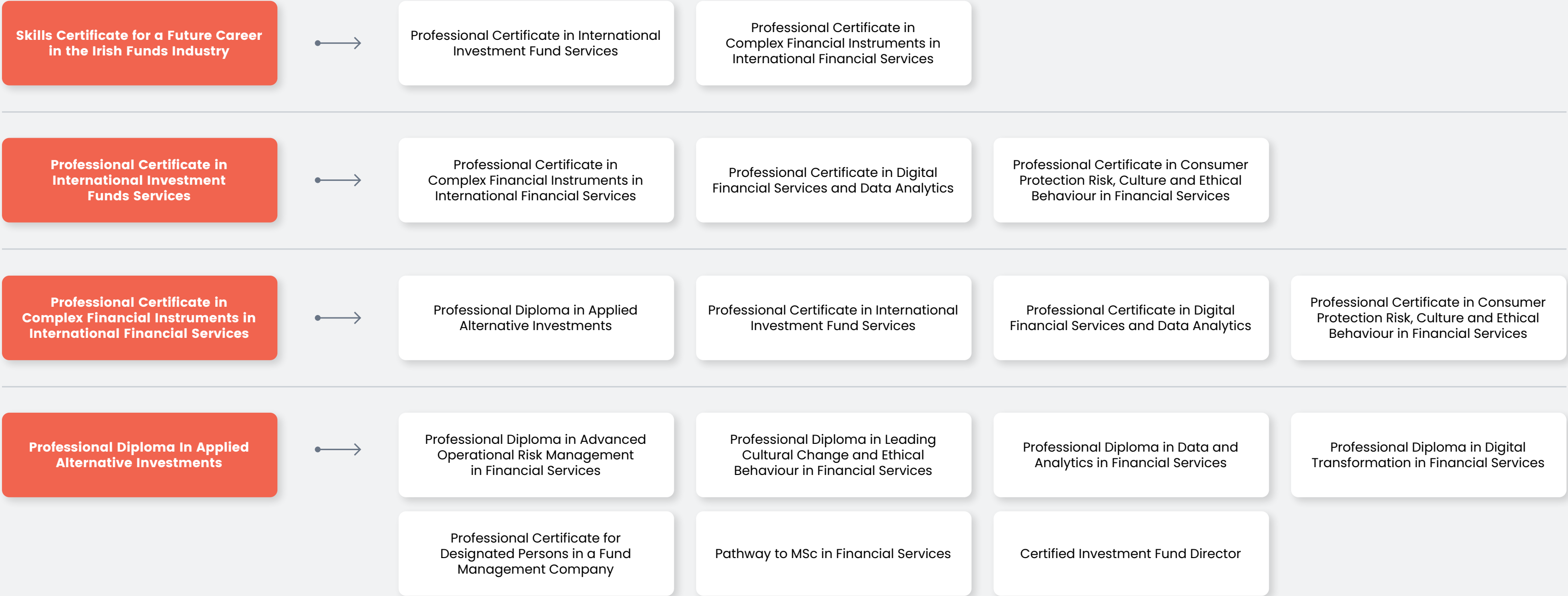
All Irish Funds events are accredited for CPD hours towards the Accredited Funds Professional designation.



# Pathways to programmes you may be interested in

If you have completed:

You may also be interested in:





# Detailed programme information

# Skills Certificate for a Future Career in the Irish Funds Industry

## 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 €5.4 trillion<sup>1</sup> at the end of 2020. As noted in *Ireland for Finance*<sup>2</sup>, 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.



## 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

There are no specific entry requirements for this programme.



## IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet. For more information see [iob.ie/info/supports-and-scholarships](https://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

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

## Contact us

**William Lawless**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

“This programme would be beneficial to anyone hoping to make a career in the funds industry and to anybody working in funds looking for a refresher course.”

**Eoghan Briody**

3rd year Accounting and Finance student

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

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

# Regulatory Reporting in ROI

## (Regulatory Reporting Professional)

### 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](https://iob.ie/programme/regulatory-reporting-in-roi) for details on the assessment methods.



### Entry requirements

There are no specific entry requirements for this programme.

### IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet. For more information see [iob.ie/info/supports-and-scholarships](https://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

For further information, including module content, fees, closing dates and to enrol online, visit [iob.ie/programme/regulatory-reporting-in-roi](https://iob.ie/programme/regulatory-reporting-in-roi)

### Contact us

Aisling O'Sullivan  
Programme Manager

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# 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 in the digital age
3. Conduct of business obligations in digital financial services
4. Security and trust
5. The digital financial services ecosystem
6. What's next – future developments

## 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](https://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

There are no specific entry requirements for this programme.

## 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 in digital financial services (30 minutes)
- Security and trust (30 minutes)

## How to enrol

For further information, including module content, fees and to enrol online, visit [iob.ie/programme/digital-banking-revolution](https://iob.ie/programme/digital-banking-revolution)

## Contact us

Sinéad O'Reilly  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

# 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 depositary 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. Depositary and Transfer Agency
3. Fund Accounting and Valuation for International Investment Funds

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](http://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](http://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

For further information, including module content, fees, closing dates and to enrol online, visit [iob.ie/programme/investment-fund-services-cert](http://iob.ie/programme/investment-fund-services-cert)

## Contact us

**William Lawless**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

“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 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 10 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](http://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](http://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

For further information, including module content, fees, exam dates, closing dates and to enrol online, visit [iob.ie/programme/complex-financial-instruments](http://iob.ie/programme/complex-financial-instruments)

## Contact us

**William Lawless**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)



# 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](https://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

For further information, including module content, fees, exam dates, closing dates and to enrol online, visit [iob.ie/programme/consumer-protection-risk-ethics](https://iob.ie/programme/consumer-protection-risk-ethics)

## Contact us

**Aisling O'Sullivan**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

**“** I found the course to be very relevant in today's climate, and empowers an individual to consider the culture and behaviour of their own company and how they can influence change.”

**Orla Smith**  
Mortgage Manager  
Finplan

# 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](https://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](https://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

For further information, including module content, fees, exam dates, closing dates and to enrol online, visit [iob.ie/programme/digital-services-data-analytics](https://iob.ie/programme/digital-services-data-analytics)

### Contact us

Lorraine Duane  
Programme Manager

E: [education@iob.ie](mailto: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 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 your 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 your 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](https://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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/compliance-cert](https://iob.ie/programme/compliance-cert)

## Contact us

**Mary O'Dwyer**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

# 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 your 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](http://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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/compliance-diploma](http://iob.ie/programme/compliance-diploma)

## Contact us

**Mary O'Dwyer**  
Programme Manager

E: [education@iob.ie](mailto: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 Responsible and Sustainable Finance

## 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 10 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](https://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

For further information, including module content, fees, closing dates and to enrol online, visit [iob.ie/programme/sustainable-finance](https://iob.ie/programme/sustainable-finance)

## Contact us

**Sinéad O'Reilly**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

**“** *I wanted to enhance my knowledge and formalise this by way of a qualification, sustainability is in its infancy and is only going to become more prevalent. I would recommend this programme to anyone who has an interest in sustainability who works in the industry. Lectures were well planned, detailed, with guest speakers and opportunities to ask questions. This was my first course with IOB and I would definitely return as an online or class based student in the future”.*

**Antonia Butler**  
Credit Risk Manager

# Professional Certificate in FinTech

NEW

LEVEL

7

## Who is this programme for?

IOB is delighted to launch its new accredited programme The Professional Certificate in FinTech. Increased digitalisation is happening throughout the financial services sector. The aim of this programme is to provide students with an understanding of risk and compliance in the context of increasing use of financial technology (FinTech). The programme has been developed by industry practitioners and experts for industry.

There is particular focus on developing the specialist knowledge and skills to identify and manage anti money laundering, an escalating worldwide problem. Anti-money laundering (AML) is a critical responsibility of the financial services sector; it effects the stability of the financial system and is essential to safeguarding national and global interests.

The programme will introduce participants to the FinTech industry, the different types of digital risk that arise and how the application of technology has disrupted the traditional delivery of financial services. Participants will learn about the breadth of regulation applicable to FinTech. It will provide an overview of a range of key innovative technologies employed in the FinTech sector including: blockchain, RegTech and cryptocurrencies. It will focus on developing the specialist knowledge and skills that will equip students to identify and manage against financial crime as well as the policies, procedures and internal controls intended to prevent its occurrence in a digital enabled environment. Students will work through some case studies to get a better understanding of the practical application of risk and compliance management in the context of a FinTech environment.

## Who should attend

This programme is designed for those who work in, or aspire to work in, a risk and compliance function using or going to use FinTech in their business including those in an advisory, supervisory or oversight role of a compliance and risk function and those developing services for, and providing services to, the sector.

The programme is particularly useful to those who work or aspire to work in a professional capacity in the Anti Money Laundering (AML) function, and to those in an advisory or supervisory AML role in their business using or going to use FinTech and digital technologies in the management of their operations.

This programme supports career advancement and is suitable to a wide range of professionals looking to upskill on the impact of FinTech on compliance and risk management in the financial services sector.

## How you will benefit

On successful completion of the Professional Certificate in FinTech programme, graduates will understand the FinTech industry and how the application of technology has disrupted the traditional delivery of financial services. Graduates will gain an understanding of the local and EU regulatory environment of regulated firms and the FinTech applications in use in financial services. In particular, graduates will identify the nature and types of financial crime and money laundering activities and the role of culture and the ethical considerations in managing AML operations in a FinTech environment.

## Curriculum

You study two modules:

1. Risk and compliance in a FinTech environment
2. AML and financial crime in a FinTech environment

Each module carries 5 ECTS (academic credits).

## Award

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

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

## Delivery and Assessment

This programme is delivered online, for details on the assessment methods please visit

[iob.ie/programme/FinTech-certificate](https://iob.ie/programme/FinTech-certificate)

## Entry requirements

The minimum entry requirements to the Professional Certificate in FinTech 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

For further information, including module content, fees, closing dates and to enrol online, visit [iob.ie/programme/FinTech-certificate](https://iob.ie/programme/FinTech-certificate)

## Contact us

Mary O'Dwyer  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

# Professional Certificate in Digital Risk, AML and Financial Crime Prevention

NEW

LEVEL

7

## Who is this programme for?

Digital technologies are dominating the operating model of financial services organisations worldwide, including how they conduct their business and distribute products and services. Customer experience has been at the heart of this transformation with financial services organisations seeking to enhance the communication channels they have with their customers, the products and services they offer and the loyalty they create with their customer base as new entrants continue to enter the market.

As companies embrace the latest digital technology to become increasingly competitive, digital risk is becoming the biggest facet of business risk. Industry research suggests that the COVID-19 pandemic has dramatically increased the scale and speed that firms have shifted to digital channels in both the customer facing area of the organisation and the operations element of the business. This rapid evolution of digital investment and operations has also increased the digital risk that exists. 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 Digital Risk, AML and Financial Crime Prevention addresses the main types of digital risk and 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 the programme you will be able to:

- Understand the different types of financial crime and money laundering activities perpetrated against financial services providers
- Analyse and assess the threats facing financial services organisations 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
- Understand how to develop a successful risk framework to manage digital risk
- Analyse the risks of financial crime to financial services providers and the resulting impact on internal controls, policies and procedures
- Communicate the nature of money laundering and financial crime and describe its manifestations in financial services
- Pursue appropriate learning opportunities (academic and non-academic) to enhance their decision-making capabilities.

## Curriculum

You study two modules:

1. AML, Cyber Security and Financial Crime
2. Digital Risk

Each module carries 5 ECTS (academic credits).

## Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Digital Risk, AML and Financial Crime Prevention 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-risk-aml-crime](https://iob.ie/programme/digital-risk-aml-crime) for details on the assessment methods.

## Entry requirements

The minimum entry requirements to the Professional Certificate in Digital Risk, AML and Financial Crime Prevention 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 apply

For further information on this programme, including learning outcomes, fees, closing dates and to enrol online, visit [iob.ie/programme/digital-risk-aml-crime](https://iob.ie/programme/digital-risk-aml-crime)

## Contact us

Sinéad O'Reilly  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)



# 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](https://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.

## IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet. For more information see [iob.ie/info/supports-and-scholarships](https://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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/digital-product-management](https://iob.ie/programme/digital-product-management)

## Contact us

**Sinéad O'Reilly**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

# Pathway to MSc in Financial Services

## 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

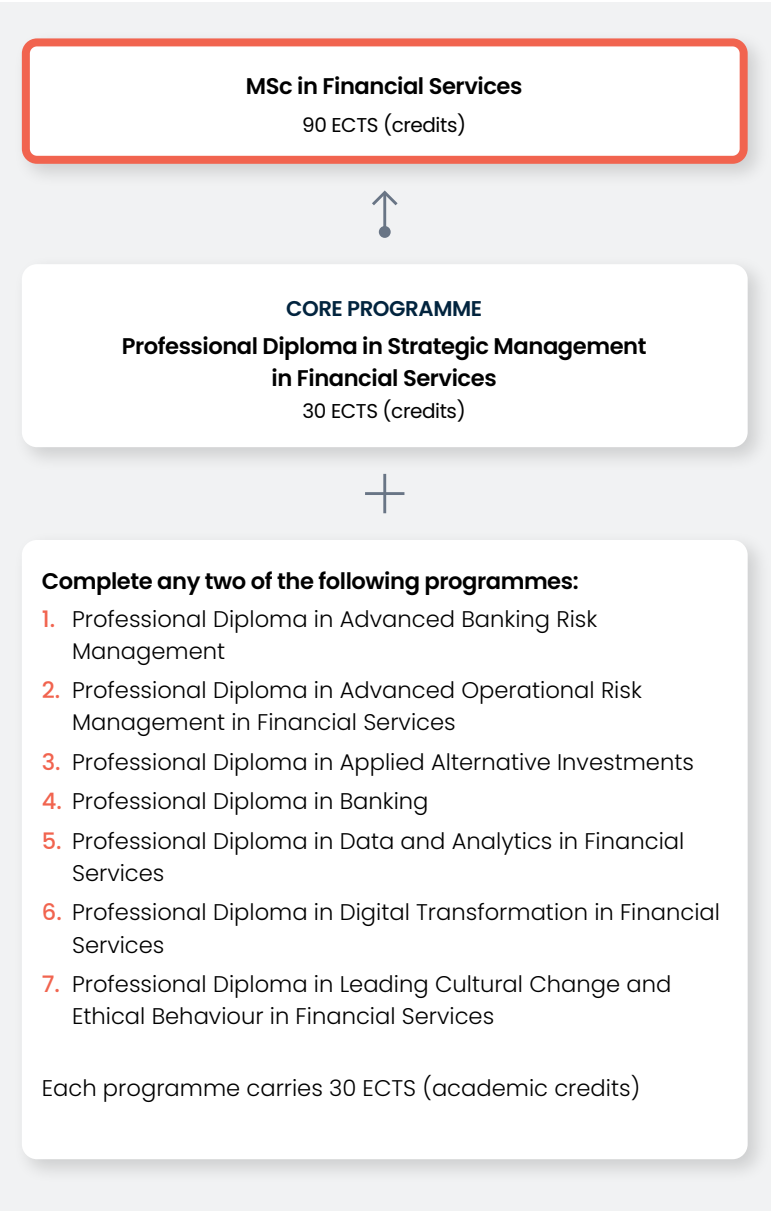
The Pathway allows students the opportunity to plan their learning and choose programmes specifically to meet their career and/or professional needs.

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 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 (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 undertake this programme.

## How to apply

For further information on this programme, visit [iob.ie/programme/msc-financial-services](https://iob.ie/programme/msc-financial-services)

## Contact us

**Aisling Kellegher**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

# Professional Certificate for Designated Persons in a Fund Management Company



## Who is this programme for?

The Professional Certificate for Designated Persons in a Fund Management Company was introduced specifically to support the development of individuals in Designated Person roles, or those who aspire to these roles. It is also relevant to individuals who support Designated Persons and to other professionals in Fund Management Companies.

The Central Bank of Ireland requires that a Fund Management Company or self-managed fund (“Fund ManCo”), which delegates activities, must appoint a number of Designated Persons to carry out prescribed managerial functions. Designated Persons (DPs) are the individuals who are responsible for monitoring and overseeing the managerial function assigned to them. DP roles are Pre-Approval Controlled Functions (PCFs) under the Central Bank’s Fitness and Probity regime.

According to Central Bank guidance, Designated Persons (DPs) are a Fund ManCo’s line of management that lies between the board of directors and delegates. In that sense they can be regarded as the senior leadership team or an integral part of the Fund ManCos Senior Leadership Team.

There are six managerial functions and the related PCFs are as follows: Capital and Financial Management (PCF-39A); Operational Risk Management (PCF-39B); Fund Risk Management (PCF-39C); Investment Management (PCF-39D); Distribution (PCF-39E); and Regulatory Compliance (PCF-39F).

The Professional Certificate for Designated Persons in a Fund Management Company has been carefully designed to equip professionals in the funds industry with the necessary competence to fill DP roles and is the only accredited qualification at this level.

This certificate has been designed in consultation with our Funds Advisory Board, Irish Funds and a variety of industry experts.

## How you will benefit

The programme will support your personal and professional development in taking on senior roles in the fund management industry. It will:

- Enhance your knowledge and skills; and
- Equip you with the competencies necessary to take on a DP position, or to support a DP

The programme will achieve these objectives by:

- Ensuring that you have a full understanding of the legal and regulatory obligations including the Central Bank expectations in this area;
- Guide you on how you can develop a “DP mindset”;
- Provide you with a good understanding of the various conflicts that can arise from multiple sources and situations and how these can be addressed, with a strong focus on the practicalities of challenge in different situations and different DP roles;
- Equip you to engage successfully with boards and with the Central Bank.

## Curriculum

You study one module.

### 1. Designated Persons in a Fund Management Company

This module carries 10 ECTS (academic credits).

## Award

When you successfully complete this programme, you will be awarded a Professional Certificate for Designated Persons in a Fund Management Company from UCD.

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/fund-management-persons](https://iob.ie/programme/fund-management-persons) for details on the assessment methods.

## Entry requirements

The minimum entry requirements to the Professional Certificate for Designated Persons in a Fund Management Company are as follows:

- An Honours degree (min. 2.2 L8 NFQ) in business or in a relevant cognate discipline
- 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.

## Professional body membership

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

## How to apply

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/fund-management-persons](https://iob.ie/programme/fund-management-persons)

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

## Contact us

**Margaret D’Arcy**  
Programme Director

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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](http://iob.ie/programme/msc-financial-services)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/leading-cultural-change](http://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.

## IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet. For more information see [iob.ie/info/supports-and-scholarships](http://iob.ie/info/supports-and-scholarships)

## 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

For further information, including module content, fees, closing dates and to apply online, visit [iob.ie/programme/leading-cultural-change](http://iob.ie/programme/leading-cultural-change)

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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“*Embedding an effective culture with supporting ethical behaviours is the foundation of financial services excellence. The Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services, was captivating, thought provoking and tremendously enriching. I would thoroughly recommend this course to anyone with a curious mind who enjoys reflection and is interested in leadership*”.

**Melíosa O’Caoimh**  
Country Head, Ireland, Northern Trust

# Professional Diploma in Banking (Chartered Banker)

LEVEL **9**

## 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](https://iob.ie/programme/msc-financial-services)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/professional-diploma-banking](https://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 events.

## Professional body membership

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

## How to apply

For further information, including module content, fees, closing dates and to apply online, visit [iob.ie/programme/professional-diploma-banking](https://iob.ie/programme/professional-diploma-banking)

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

## Contact us

**Caoimhe Tynan**  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)



# Professional Diploma in Strategic Management in Financial Services

## 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](https://iob.ie/programme/msc-financial-services)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/strategic-management](https://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

For further information, including module content, fees, closing dates and to apply online, visit [iob.ie/programme/strategic-management](https://iob.ie/programme/strategic-management)

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

## Contact us

Aisling Kellegher  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)

# 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](http://iob.ie/programme/msc-financial-services)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/advanced-banking-risk-management](http://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 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](http://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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/advanced-banking-risk-management](http://iob.ie/programme/advanced-banking-risk-management)

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](mailto: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](http://iob.ie/programme/msc-financial-services)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/applied-alternative-investments](http://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](http://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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/applied-alternative-investments](http://iob.ie/programme/applied-alternative-investments)

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](mailto:education@iob.ie)

# Professional Diploma in Advanced Operational Risk Management in Financial Services

## 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.



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LEVEL

9

## 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](http://iob.ie/programme/msc-financial-services)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/advanced-operational-risk](http://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 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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/advanced-operational-risk](http://iob.ie/programme/advanced-operational-risk)

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](mailto:education@iob.ie)

“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 Digital and Data Strategy in Financial Services

## 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.

## 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

For further information, including module content, fees, closing dates and to apply online, visit [iob.ie/programme/digital-data-strategy](https://iob.ie/programme/digital-data-strategy)

## Contact us

**Sinéad O'Reilly**  
Programme Manager

E: [education@iob.ie](mailto: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](https://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](https://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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/compliance-msc](https://iob.ie/programme/compliance-msc)

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](mailto:education@iob.ie)

“The MSc in Compliance provides a strong, structured, and supportive environment to develop a comprehensive knowledge across key topics in compliance and regulatory risk. Skilled lecturers and industry experts facilitate in-depth knowledge, enhance business judgement, and critical analysis. The knowledge and skills gained are directly applicable to working in the financial services industry”.

## Angela Santry

AIB  
Regulatory, Operational and Conduct Risk Assurance  
Group Risk Assurance

# 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.

## 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](https://iob.ie/programme/msc-financial-services)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/data-analytics](https://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 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

For further information, including module content, fees, closing dates and to apply online, visit [iob.ie/programme/data-analytics](https://iob.ie/programme/data-analytics)

## Contact us

**Sinéad O'Reilly**  
Programme Manager

**E:** [education@iob.ie](mailto: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](http://iob.ie/programme/msc-financial-services)

### Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/digital-transformation](http://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.

### IFS Skillnet

Part funding may be available for eligible applicants through IFS Skillnet. For more information see [iob.ie/info/supports-and-scholarships](http://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

For further information, including module content, fees, closing dates and to apply online, visit [iob.ie/programme/digital-transformation](http://iob.ie/programme/digital-transformation)

### Contact us

Sinéad O'Reilly  
Programme Manager

E: [education@iob.ie](mailto:education@iob.ie)



# 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 52–53 or [iob.ie/programme/compliance-msc](http://iob.ie/programme/compliance-msc)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/data-protection](http://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](http://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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/data-protection](http://iob.ie/programme/data-protection)

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](mailto: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 at [iob.ie/programme/compliance-msc](https://iob.ie/programme/compliance-msc)

## Delivery and Assessment

This programme is delivered online, please visit [iob.ie/programme/financial-crime-prevention](https://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](https://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

For further information, including module content, fees, exam dates, closing dates and to apply online, visit [iob.ie/programme/financial-crime-prevention](https://iob.ie/programme/financial-crime-prevention)

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](mailto:education@iob.ie)

# 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](http://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.

## Programme outcomes

On successful completion of this programme, participants will be equipped to:

- critically evaluate the investment fund governance models they are involved with as a director or asset manager and identify gaps in the objectives, framework and process;
- articulate the objectives of investment fund governance;
- implement an effective investment fund governance framework;
- maximise the effectiveness of fund board, fund promoter and service provider relationships from an investment fund governance perspective;
- understand the behaviours required from well-functioning boards and individual directors.

## 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 [iob.ie/programme/certified-investment-fund-director](http://iob.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 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 CIFD Programme and/or to arrange to speak to our Relationship Manager, please visit [www.cifdi.org](http://www.cifdi.org) or contact:

**Kate Walsh**  
Relationship Manager

E: [kwalsh@cifdi.org](mailto:kwalsh@cifdi.org)



# Membership and Professional Designations

## – your badge of excellence

### Membership and Professional standards

IOB’s mission is to make a defining contribution to the renewal of professional standards and standing of Irish banking and financial services to the ultimate benefit of customers and society. Professional members of IOB are committed to upholding the best standards of integrity, professionalism, propriety, objectivity and fairness.

We believe that education is the bedrock of any profession and the basis of professional standards.

### Professional Designations – 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 Accredited Funds Professional, 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 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 19)**

### 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 32)**

### 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 43)**

### 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 24)**

### 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 38)**

### 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 41)**

### Certified Financial Crime Prevention Practitioner (CFCPP)

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 ‘CFCPP’ – Certified Financial Crime Prevention Practitioner.

#### Route:

**Professional Certificate in Financial Crime Prevention (see page 42)**

# 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 IOB Learn 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.



### 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 IOB Learn 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 IOB Learn.



### 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.



### Email 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](mailto: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](https://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 module(s), which requires full payment for your module(s) at registration.
- 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](https://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. Students are not considered registered until your modules have been paid for in full. 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 to the programme again, where relevant. Students without an active module registration are required to follow leave of absence procedures available from [iob.ie/info/student-info#exams-and-regulations](https://iob.ie/info/student-info#exams-and-regulations).
- Programmes outlined in this prospectus are governed by UCD academic regulations and information on these regulations and related procedures is available from [iob.ie](https://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](mailto: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 at [iob.ie](https://iob.ie)

Exam dates are provided at time of registration and are subject to change. In the unlikely event of an exam date change, all registered students will be communicated with.

It is the students responsibility to ensure their mobile number and contact details are up to date using the Member Resources section in IOB Learn. We communicate with students through SMS, email and through the Correspondence section of IOB Learn. Students should regularly check IOB Learn for communications and information.



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