Prospectus

2023—2024

iob

A recognised college of UCD

Your lifelong partner, helping you to advance your career and realise your potential.

iob

A recognised college of UCD

Contents

Introduction

04 | Welcome
05 | New programmes in 2023/2024
06 | IOB member benefits
07 | Exclusive learning platform
08 | Lifelong learning
09 | What our Graduates say
10 | Celebrating 125 years of learning

Operational Information

72 | About IOB
73 | Programmes and Designations
74 | Professional Designations
77 | The Professional Education Framework
78 | Terms and Conditions
79 | Key Dates 2023/2024

Contents

Detailed Programme Information

Short Courses

12 | Short Courses - An overview
13 | Regulatory Reporting in ROI (Regulatory Reporting Professional)
14 | Digital Banking Revolution
15 | Inside out Leadership: A next generation programme for women leaders

University Qualifications (Level 7)

16 | Accredited Programmes - An overview
18 | Professional Diploma in Financial Advice (QFA)
19 | Professional Certificate in Financial Advice (APA)
20 | Professional Certificate in Consumer Credit (APA)
21 | Professional Certificate in Stockbroking (APA)
22 | Professional Certificate in Pensions and Retirement Advice (RPP)
23 | Professional Certificate in International Investment Fund Services (AFP)
24 | Professional Certificate in Complex Financial Instruments in International Financial Services
25 | Professional Certificate in Compliance
26 | Professional Diploma in Compliance (LCI)
27 | Professional Certificate in Fintech
28 | Professional Certificate in Digital Risk, AML and Financial Crime Prevention
29 | Professional Certificate in Digital Financial Services and Data Analytics
30 | Professional Diploma in Banking Operations and Digital
31 | Professional Certificate in Responsible and Sustainable Finance
32 | Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services

University Qualifications (Level 8)

34 | Professional Certificate in Customer Experience Management in Financial Services
35 | Professional Diploma in Digital Financial Services Management and Fintech
36 | Professional Diploma in Sustainable Finance for Compliance Professionals (CSFCP)
37 | Professional Certificate in Conduct Risk, Culture and Operational Risk Management
38 | Professional Certificate in Personal Debt Management and Personal Insolvency (APA)
39 | Professional Diploma in Corporate Banking Credit
40 | Professional Diploma in SME Credit
41 | Professional Diploma in Financial Services (Professional Banker)
42 | Bachelor of Financial Services (Professional Banker)

University Postgraduate Qualifications (Level 9)

45 | Graduate Diploma in Financial Planning
46 | Professional Diploma in Financial Planning
47 | Professional Certificate in Asset Management (AMP)
48 | Professional Certificate in Retirement Planning
49 | Pathway to MSc in Financial Services
50 | Professional Diploma in Strategic Management in Financial Services
51 | Professional Diploma in Banking (Chartered Banker)
52 | Graduate Diploma in Digital and Data Strategy in Financial Services
53 | Professional Diploma in Data and Analytics in Financial Services
54 | Professional Diploma in Digital Transformation in Financial Services
55 | Graduate Diploma in Sustainable Transformational Leadership
56 | Professional Diploma in ESG and Sustainable Finance Leadership in Financial Services
57 | Professional Diploma in Sustainable Finance Reporting and Disclosures
58 | MSc in Compliance (FCI)
59 | Professional Certificate in Data Protection (CDPO)
60 | Professional Certificate in Financial Crime Prevention (CFCP)
61 | Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services
62 | Graduate Diploma in Investment Fund Services Management
63 | Professional Certificate for Designated Persons in a Fund Management Company (AFP)
64 | Professional Diploma in Applied Alternative Investments
65 | Professional Certificate in Capital Markets, Investments and Funds
66 | Professional Diploma in Advanced Banking Risk Management
67 | Professional Diploma in Advanced Operational Risk Management in Financial Services

Executive Education

69 | Certified Bank Director (CBD)
70 | Certified Investment Fund Director (CIFD)

Welcome

Welcome to IOB. I am delighted that you are considering taking the next step on your learning journey with us.

IOB is home to ideas, innovation and collaboration. Here you will find industry and academic experts at the forefront of change in financial services.

IOB is a professional network of over 33,200 financial services professionals. We learn together to deliver financial services to the highest possible standards for customers, clients and society.

IOB has a long and proud history of supporting financial services professionals to gain the skills, knowledge and expertise required to succeed in this dynamic industry.

This year IOB is celebrating its 125th anniversary. Throughout its history, IOB has continuously adapted as the financial landscape evolved. We now offer over 40 UCD accredited education programmes and this year we are excited to introduce new qualifications in sustainable finance reporting and leadership, financial planning, customer experience and Fintech.

As you begin this exciting next phase of your education, remember that the IOB team is here to support you. We look forward to welcoming you to this great community, where you will gain the knowledge and skills to make an immediate and lasting impact on your career.

Good luck with your studies!

Mary O'Dea
Chief Executive, IOB

New programmes in 2023/2024

IOB is delighted to introduce seven new programmes accredited by UCD.

ESG

Graduate Diploma in Sustainable Transformational Leadership

Professional Diploma in ESG and Sustainable Finance Leadership in Financial Services

Professional Diploma in Sustainable Finance Reporting and Disclosures

Digital and Innovation

Professional Certificate in Customer Experience Management in Financial Services

Professional Diploma in Digital Financial Services Management and Fintech

Funds

Graduate Diploma in Investment Fund Services Management

Wealth and Financial Advice

Professional Diploma in Financial Planning

When you study with us, you become more than a student.

As an IOB member you can enjoy access to:

Community

Connect with Ireland's largest professional membership community with over 33,200 members.

Events

Access over 100 online and in-person quality events each year featuring industry leaders and experts.

IOB Learn

With hundreds of webinars, videos and resources on our innovative learning platform for members, it's easy to stay up to date with an industry in transformation.

Career support

Achieve your career goals with access to recruitment experts and practical career content and resources.

IOB Learn

Your personalised learning platform and mobile app

Access exclusive content

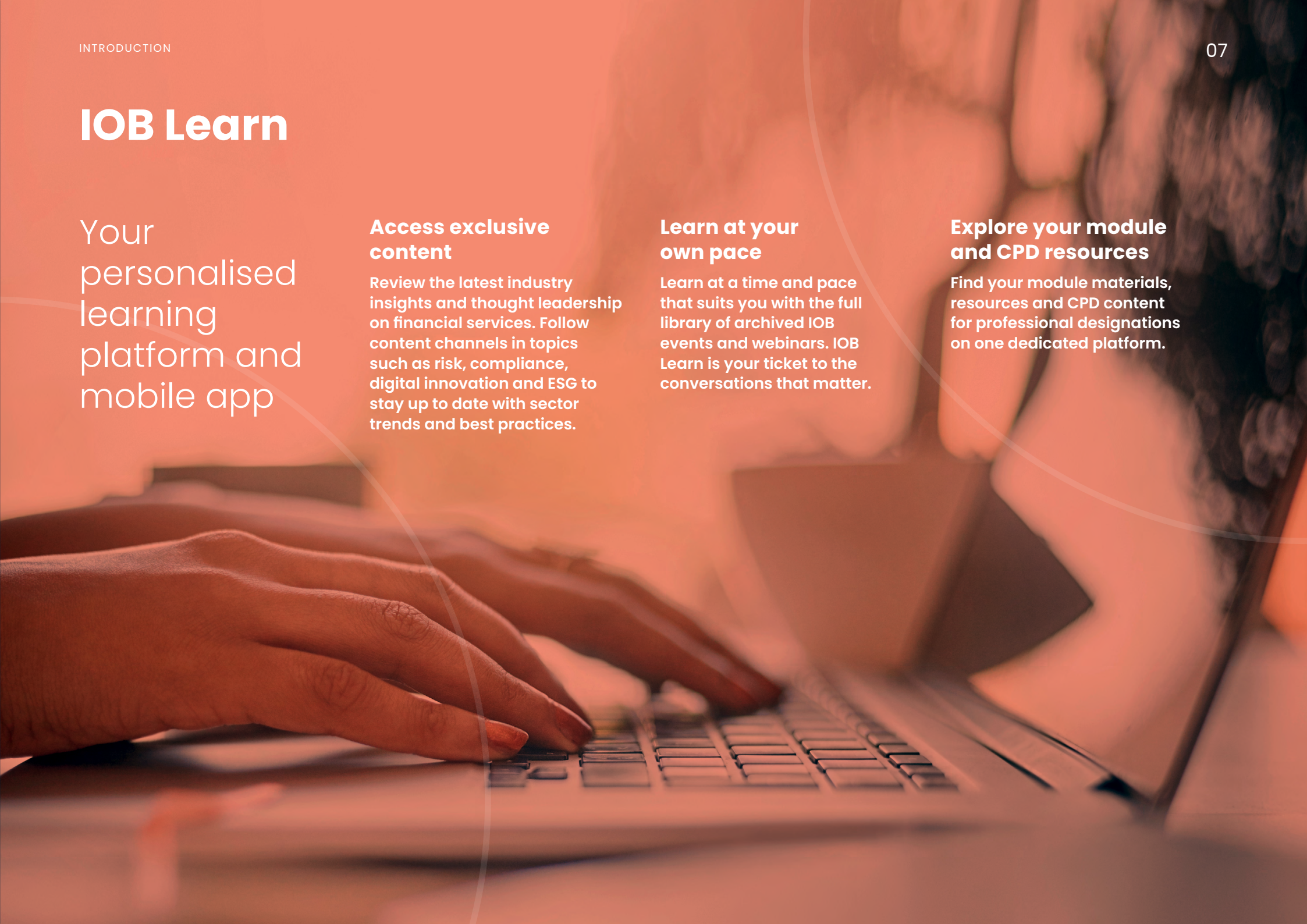
Review the latest industry insights and thought leadership on financial services. Follow content channels in topics such as risk, compliance, digital innovation and ESG to stay up to date with sector trends and best practices.

Learn at your own pace

Learn at a time and pace that suits you with the full library of archived IOB events and webinars. IOB Learn is your ticket to the conversations that matter.

Explore your module and CPD resources

Find your module materials, resources and CPD content for professional designations on one dedicated platform.



Lifelong learning

IOB has the largest continuing professional development community in Ireland with over 23,000 registered members, committed to lifelong learning.

Why are professional designations important?

Your badge of excellence

An endorsement of your academic qualifications, knowledge and experience.

Stay up to date with industry change

Our dedicated events and content for designates helps you keep updated.

Regulatory Compliance

Meet the expectations of customers and regulatory requirements.

International recognition

Several of our designations are leading international designations with world-wide reputation.

What our Graduates say

"For me, IOB continues to evolve and change and keep up to date with the changing environment, so that we are better able to look forward to the future."

Claire Meally
Bachlelor of Financial Services

"IOB has a huge array of courses. I would encourage anybody at any stage of their career, whether you are client facing or back office, there are so many opportunities for you to learn and develop your skills."

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

"You can see your own transformation. I developed my thought process on thinking of ways to solve problems for customers. I really, really enjoyed it. It has given me the confidence to go on and apply for roles within my organisation."

Paddy Dandy
Professional Diploma in Digital Transformation in Financial Services

Celebrating 125 years of learning

This year IOB is celebrating its 125th anniversary. In May 1898, a small group of financial services professionals met in Dublin to form a new institute to help all those working in the profession to further their knowledge and network with their peers.

Even in those early days, financial services professionals shared a belief that education could be a powerful way to share knowledge and improve standards within the profession.

All this year we will be marking this big milestone with our community of over 33,200 members as we celebrate 125 years of learning, knowledge sharing and improving standards for customers, clients and society.

1898 | 2023

Together we are shaping the future of financial services.

Short Courses – An overview

The IOB suite of short courses introduce a range of emerging topic areas in Banking, Financial Services and Funds. They are open to all regardless of previous education, and delivered online, therefore they can be accessed from anywhere and taken at your own pace.

These courses cover the full spectrum of emerging opportunity across the industry, including; Digital, Funds, Leadership, Retail and Risk. Each course will provide you with a grounding in a specific topic area. In doing so, it will allow you to explore your interest and enable a realistic evaluation of possible career opportunities.

Each course will provide the opportunity to connect with faculty and network with peers. It will enable you to develop transferrable skills and advance your career. On completion, you will have the confidence to progress to the next level via the IOB full suite of UCD accredited programmes, should you wish to do so.

If you have an interest in an emerging topic, an IOB short course is the ideal 'taster' to get started!

Short Courses

Regulatory Reporting in ROI

Regulatory Reporting Professional

Digital Banking Revolution

Inside out Leadership:
A next generation programme for women leaders

Regulatory Reporting in ROI (Regulatory Reporting Professional)

Modules: 6
Delivery: Online
Awarding body: IOB
Designation: Regulatory Reporting Professional

IFS Skillnet

Who is this course for?

This course is designed to provide you 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 you with regulatory reporting skills to ensure compliance with the regulatory demands for more detailed and robust regulatory reporting.

The course 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 course you 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. **Statistical Reporting**
4. **Liquidity Returns**
5. **FinRep Returns**
6. **Other Regulatory Returns**

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

Award/Designation

When you successfully complete this course, you 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 course is delivered online. Please visit iob.ie/programme/regulatory-reporting-in-roi for details on the assessment methods.

Entry requirements

There are no specific entry requirements for this course.

IFS Skillnet

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

Professional body membership

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

How to enrol

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

Contact us

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Programme Manager
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Digital Banking Revolution

Modules: 6
Delivery: Online
Awarding body: IOB

Who is this course for?

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.

This engaging online course has been created to allow you to navigate the complex digital landscape and is designed for everyone who works in banking and financial services.

The purpose of this course is to describe the digital transformation that is underway and provide an appreciation of banking in this new reality. The course 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.

How you will benefit

On completion of this course 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
- 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 course, you will be awarded a digital certificate from IOB.

Delivery and Assessment

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

Duration

Minimum three hours.

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

Entry requirements

There are no specific entry requirements for this course.

Professional body membership

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

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

Contact us

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Programme Manager
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Inside out Leadership: A next generation programme for women leaders

Modules: 6
Delivery: Blended
Awarding body: IOB

Who is this course for?

IOB is delighted to partner with WomanUp to bring you this unique leadership programme that is specifically designed for women working in the financial services sector, to give you the skills and confidence to succeed in this rapidly changing, ever evolving word.

The programme is designed for women at key inflection points in their careers and who face unique challenges in progressing to more senior roles compared with their male colleagues. It guides them to lead from within by overcoming inhibitors, identifying their strengths and taking control of their career journeys, while also enhancing their leadership skills and technical knowledge.

The programme involves

- Six highly interactive modules
- Pre and post-module resources and tasks designed to deepen knowledge and understanding
- A report and analysis of each participant's leadership attributes and styles, i.e. using Life Styles Inventory (LSI) tool which has helped millions of people understand and change their thinking and behavioural styles to increase their effectiveness
- 1-1 coaching with an Executive Coach designed to support participants in interpreting their LSI reports, identifying blockages and behavioural changes while also embedding the programme learnings
- Self-guided reflective exercises and processes to capture the learnings and articulate visually where participants want to take their career.

How you will benefit

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

- Establish a clear plan to progress your career while reconciling work and personal responsibilities
- Develop heightened self-awareness of your default behaviours and the changes you need to make to have more impact and lead authentically
- Understand the barriers that prevent you from progressing to more senior roles
- Discuss the key finance and risk considerations that are pertinent to the financial services sector now, and in the future
- Develop the key future leadership skills needed in financial services including Digital, Data and Sustainability
- Analyse the key strategic considerations facing financial services including the competitor landscape, threats and opportunities
- Have greater insight and knowledge on key technical areas required to lead within the financial services sector
- Create new networks through the programme that will help both your professional and personal development.

Curriculum

You study six modules:

1. **Looking Inwards: Changing Behaviours and Enhancing Leadership Impact**
2. **Sustainability, Data and Digital**
3. **Looking Outwards: Developing your Personal Brand and Networks**
4. **Finance and Risk**
5. **Culture and Strategy**
6. **Looking Forward, becoming more Strategic, Visionary and Resilient**

Award

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

Delivery and Assessment

This programme is delivered on a part-time basis over a 20 week period.

Entry requirements

The programme is designed for women at key inflection points in their careers and who face unique challenges in progressing to more senior roles compared with their male colleagues.

Professional body membership

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

Express an interest

For further information, including module content, fees, closing dates and to express an interest online, visit iob.ie/programme/inside-out-women-leaders

Contact us

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Accredited Programmes – An overview

IOB is a recognised college of University College Dublin (UCD). All IOB educational programmes at Levels 7, 8 and 9 are accredited by UCD and result in a Professional Certificate, Diploma, Degree, Postgraduate Diploma or Master's qualification awarded by UCD. All programmes, via UCD, are on the National Framework of Qualifications (NFQ) and so are nationally and internationally recognised.

Programmes on the NFQ are classified by level. The level gives the standard of the programme learnings: Level 7 - Ordinary Degree; Level 8 - Honours Degree and Level 9 - Master's Degree standard. Moving up the levels requires more advanced learning from the student – from knowledge acquisition at Level 7; through analysis at Level 8; to critical evaluation at Level 9.

At each level awards can also vary, depending on the amount of study and student input required. Student input is measured by European Credit Transfer System (ECTS) credits – standard units of student learning. Awards are classified by the total number of ECTS credits into award types as follows:

- Professional Certificate programmes comprise from 5 ECTS credits up to 20 ECTS credits
- Professional Diploma programmes comprise from 20 ECTS credits to 30 ECTS credits
- Postgraduate Diploma programmes comprise 60 ECTS credits
- Master's Degree programmes comprise 90 ECTS credits

The following sections of the prospectus give both the award level and award type for each programme. This information will allow you to access the degree of challenge and the amount of input required of each programme.

University Qualifications (Level 7)

Professional Diploma in Financial Advice QFA	Professional Certificate in Financial Advice APA	Professional Certificate in Consumer Credit APA	Professional Certificate in Stockbroking APA
Professional Certificate in Pensions and Retirement Advice RPP	Professional Certificate in International Investment Fund Services AFP	Professional Certificate in Complex Financial Instruments in International Financial Services	Professional Certificate in Compliance
Professional Diploma in Compliance LCI	Professional Certificate in Fintech	Professional Certificate in Digital Risk, AML and Financial Crime Prevention	Professional Certificate in Digital Financial Services and Data Analytics
Professional Diploma in Banking Operations and Digital	Professional Certificate in Responsible and Sustainable Finance	Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Financial Services	

Professional Diploma in Financial Advice (QFA)

NFQ: Level 7
Academic credits: 30 ECTS
Modules: 6
Delivery: Online
Awarding body: UCD
Designation: QFA

"IOB has provided me with the specialist learning opportunities I've needed to take leaps forward in my career and move into new areas. The Professional Diploma in Financial Advice qualification is a must for anyone looking to further their career in the financial services industry. The learning platform IOB Learn, provides students will ample material to help with their studies and upskill in a way that suits individual learners."

James Butler
AIB

Who is this programme for?

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

How you will benefit

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

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

Minimum Competency Code

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

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

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

Curriculum

You study six modules:

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

Each module carries 5 ECTS (academic credits).

Award/Designation

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

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

Delivery and Assessment

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

Entry requirements

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

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

To enrol for the Financial Planning module, candidates must have enrolled for, passed or be exempt from the first five modules: Regulation, Life Assurance, Loans, Investment and Pensions.

Professional body membership

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

How to enrol

For further information, including module content, fees, exam dates, closing dates and to enrol online, visit iob.ie/programme/financial-advice-qfa

Contact us

Ann Hodgins
Programme Manager

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Professional Certificate in Financial Advice (APA)

NFQ: Level 7
Academic credits: 10 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD
Designation: APA

"IOB has played a huge role in progressing my career in the financial services sector. The team were very supportive and IOB Learn had many resources to help with my studies. Having completed the Professional Certificate in Financial Advice and attaining APA designations along the way, I now look forward to completing the Professional Diploma in Financial Advice and becoming a QFA."

Laura McPhillips
Bank of Ireland

Who is this programme for?

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

How you will benefit

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

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

Minimum Competency Code

Holders of the Professional Certificate in Financial Advice are invited to apply for the Accredited Product Adviser (APA) designation (appropriate to the product module they have successfully completed as per page 74), thereby meeting the Central Bank of Ireland's Minimum Competency Code for those who wish to arrange, advise on, or undertake specified functions for one or more of the following five categories of retail financial products:

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

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

Curriculum

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

1. **Core (Module 1)**
- **Regulation**

2. **Options (Module 2)**
- **Investment**
- **Life Assurance**
- **Loans**
- **Pensions**

Each module carries 5 ECTS (academic credits).

Award/Designation

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

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

Delivery and Assessment

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

Entry requirements

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

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

Professional body membership

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

How to enrol

For further information, including module content, fees, exam dates, closing dates and to enrol online, visit iob.ie/programme/financial-advice-apa

Contact us

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Professional Certificate in Consumer Credit (APA)

NFQ: Level 7
Academic credits: 5 ECTS
Module: 1
Delivery: Online
Awarding body: UCD
Designation: APA

Who is this programme for?

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

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

How you will benefit

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

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

Minimum Competency Code

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

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

Curriculum

You study one module:

1. **Consumer Credit**

This module carries 5 ECTS (academic credits).

Award

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

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

Delivery and Assessment

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

Entry requirements

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

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

Professional body membership

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

How to enrol

For further information, including module content, fees, exam dates, closing dates and to enrol online, visit iob.ie/programme/consumer-credit-apa

Contact us

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Professional Certificate in Stockbroking (APA)

NFQ: Level 7
Academic credits: 10 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD
Designation: APA

Who is this programme for?

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

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

How you will benefit

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

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

Minimum Competency Code

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

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

Registered Stockbroker

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

Curriculum

You study two modules:

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

Each module carries 5 ECTS (academic credits).

Award/Designation

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

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

Delivery and Assessment

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

Entry requirements

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

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

Professional body membership

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

How to enrol

For further information, including module content, fees, exam dates, closing dates and to enrol online, visit iob.ie/programme/stockbroking-apa

Contact us

Conor Burke
Programme Manager
E: education@iob.ie

Professional Certificate in Pensions and Retirement Advice (RPP)

NFQ: Level 7
Academic credits: 10 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD
Designation: RPP

Who is this programme for?

This programme is for anyone interested in developing and building on their previous knowledge and skills in relation to retirement advice. The programme is designed to equip you with the knowledge and communication tools needed to effectively design, develop and communicate retirement advice options to clients. It will afford an opportunity to financial advisors in other areas to extend their knowledge and expertise to cover pensions and retirement advice.

How you will benefit

The Professional Certificate in Pensions and Retirement Advice is a programme designed to enhance your knowledge in the area of pensions provision and retirement advice. The variety and changing nature of product offerings (personal occupational, funded, hybrid), along with regulatory and tax requirements requires advisors to demonstrate effective communication skills (oral and written) to inform and advise clients taking into account their personal and professional situation and needs.

Professional designation

This Retirement Planning Professional (RPP) professional designation is awarded by IOB on successful completion of the Professional Certificate in Pensions and Retirement Advice. This award and designation will certify holders as having attained a standard of skill and competency at a level above the Minimum Competency Code (MCC) in the APA (Pensions).

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

Curriculum

You study two modules:

1. **Retirement Provision**
2. **Retirement Advice and Analysis**

Each module carries 5 ECTS (academic credits).

Award/Designation

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

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

Delivery and Assessment

This programme is delivered online. Please visit iob.ie/programme/pensions-retirement for details on the assessment methods.

Entry requirements

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

- Five passes in the Leaving Certificate, including English and Mathematics
- Five O Level or GCSE passes, including English Language and Mathematics

  and
- APA in Pensions

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 on this programme, including module content, fees, exam dates, closing dates and to enrol online, visit iob.ie/programme/pensions-retirement

Contact us

Mary O'Dwyer
Programme Manager
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Professional Certificate in International Investment Fund Services (AFP)

NFQ: Level 7
Academic credits: 15 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD
Designation: Accredited Funds Professional

"The programme has expanded my knowledge of investment funds and improved my confidence to effectively carry out my work. Overall, it was a wonderful learning experience."

Rea Esponilla
Northern Trust

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 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, including the importance of ESG and Sustainable investing in the funds industry and the increasing emergence of Digital Assets. 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, Exchange Traded Funds and their ever growing significance in the industry. The third module, Depositary Functions and Transfer Agency, examines the operation and the roles and responsibilities of the depositary 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 Functions and Transfer Agency**
3. **Fund Accounting and Valuation for International Investment Funds**

Each module carries 5 ECTS (academic credits).

Award/Designation

Upon successful completion of this programme, you will be awarded a Professional Certificate in International Investment Fund Services from UCD and will be invited to the Accredited Funds Professional designation.

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

Delivery and Assessment

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

Entry requirements

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

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

IFS Skillnet

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

This programme qualifies for Springboard+ funding

Free or up to 90% funding may be available for eligible applicants. For further information see iob.ie/areas/free-ucd-programmes

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

Contact us

William Lawless
Programme Manager
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Professional Certificate in Complex Financial Instruments in International Financial Services

NFQ: Level 7
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD

"This programme is up to date with what is currently happening in the market and was invaluable in terms of deepening my understanding of various types of derivatives such as futures, options and swaps. I can highly recommend this programme to anyone working in the funds industry."

Mairead Kennedy
Northern Trust

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 for details on the assessment methods.

Entry requirements

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

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

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

IFS Skillnet

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

Professional body membership

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

How to enrol

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

Contact us

William Lawless
Programme Manager
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Professional Certificate in Compliance

NFQ: Level 7
Academic credits: 10 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD

"This programme provided me with a solid grounding of what compliance is and it gave me the confidence to change my career and start working in compliance as a Compliance Specialist. I also went on to complete the Professional Diploma in Compliance which gave me a good understanding of what was expected in my new role. I would highly recommend both programmes."

Lorna Vaughan
Canada Life Reinsurance

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:

- Describe the legal and regulatory environment that applies to the financial services industry in Ireland
- Describe the role of compliance within a financial services organisation
- Outline the regulations in relation to data protection, marketing and financial crime
- Discuss the regulatory rules that apply to the provision of investment services by retail intermediaries and investment firms
- Explain the impact of regulatory and conduct of business rules from the point of view of the firm, of the customer and of the wider sector
- Analyse the importance of ethics and their role in the compliance function.

The programme is offered in partnership with the Compliance Institute.

Curriculum

You study two modules:

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

Each module carries 5 ECTS (academic credits).

Award

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

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

Delivery and Assessment

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

Entry requirements

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

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

Professional body membership

You must be a current member of the Compliance Institute, 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

Contact us

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Professional Diploma in Compliance (LCI)

NFQ: Level 7
Academic credits: 10 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD
Designation: LCI

Compliance Institute
BETTER BUSINESS ETHICS

iob

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:

- Describe the role of the compliance function within a financial services organisation
- Explain the domestic and international legal and regulatory environment that applies to the Irish financial services sector
- Assess the authorisation, supervision and prudential requirements for different financial entities
- Explain the impact of regulatory and conduct of business rules from the point of view of the firm, of the customer and of the wider sector
- Discuss the importance of compliance practice, planning and monitoring as part of the assurance and governance in an organisation
- Evaluate the importance of ethics and ethical behaviour in the operation of financial services.

The programme is offered in partnership with the Compliance Institute.

Minimum Competency Code

The Professional Diploma in Compliance and attaching LCI (Licentiate of Compliance Institute) 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 LCI designation. Continued use of the designation is subject to meeting annual CPD requirements.

Curriculum

You study two modules:

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

Each module carries 5 ECTS (academic credits).

Award/Designation

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

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

Delivery and Assessment

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

Entry requirements

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

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

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

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

Professional Designation

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

LCI 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 Compliance Institute, 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

Contact us

Mary O'Dwyer
Programme Manager
E: education@iob.ie

Professional Certificate in Fintech

NFQ: Level 7
Academic credits: 10 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD

Who is this programme for?

Increased digitalisation is happening throughout the financial services sector. The aim of this programme is to provide you 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 you 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. You 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 you 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. You 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.

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, you will understand the Fintech industry and how the application of technology has disrupted the traditional delivery of financial services. You 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, you 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. Please visit iob.ie/programme/fintech-certificate for details on the assesment methods.

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

Contact us

Mikeala White
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Professional Certificate in Digital Risk, AML and Financial Crime Prevention

NFQ: Level 7
Academic credits: 10 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD

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 Management**

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 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 enrol

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

Contact us

Mary O'Dwyer
Programme Manager
E: education@iob.ie

Professional Certificate in Digital Financial Services and Data Analytics

NFQ: Level 7
Academic credits: 15 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

IFS Skillnet

Who is this programme for?

This programme is aimed at those 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 you to identify your role in the interaction of these elements and provide a foundation for you 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 in the following order:

1. **Digital Financial Services**
2. **Introduction to Data Analytics for Financial Services**
3. ***Applied Data Analytics**

Each module carries 5 ECTS (academic credits).

Award

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

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

Delivery and Assessment

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

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

Entry requirements

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

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

IFS Skillnet

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

Professional body membership

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

How to enrol

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

Contact us

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Programme Manager
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Professional Diploma in Banking Operations and Digital

NFQ: Level 7
Academic credits: 30 ECTS
Modules: 5/6
Delivery: Online
Awarding body: UCD

"This programme has provided me with important skills and knowledge which I feel will be of great benefit to me on my career path. The support and guidance provided by IOB while I was completing this programme was first class."

George Moore
Danske Bank

Who is this programme for?

This programme has been developed for financial services personnel working in operations and service support roles who wish to advance their studies in the areas of digital transformation, responsible and sustainable finance and financial crime prevention.

How you will benefit

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

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

- Describe the relationship between business processes, digital technology and data management, in the context of financial services operations noting key stakeholder perspectives: Clients/Customers, Central Bank of Ireland, Financial Services Ombudsman, Data Protection Commissioner, etc
- Compare and interpret the different kinds and forms of data and how data relates to business intelligence for decision-making and / or predictive modelling
- Ascertain the benefits and risks (credit, fraud, and conduct/CPRA), advantages and disadvantages for financial services providers of using digital channels and technology to deliver products and services
- Collect, organise and use data to identify and implement process improvements for operational or organisational efficiency and enhanced customer service
- Prepare concise reports in response to well-defined questions or problems
- Communicate effectively (orally and in writing) to key stakeholders (employers, peers, clients, regulators, law enforcement agencies) the essence of effective banking operations.

Curriculum

You must choose to complete 30 ECTS from the following options:

1. **AML, Cyber Security and Financial Crime (5 ECTS)**
2. **Applied Data Analytics (5 ECTS)**
3. **Consumer Protection Risk, Culture and Ethical Behaviours (5 ECTS)**
4. **Digital Financial Services (5 ECTS)**
5. **Introduction to Data Analytics for Financial Services (5 ECTS)**
6. **Principles of Credit Assessment (5 ECTS)**
7. **Introduction to Retail Banking Regulation (UK) Products and Services (5 ECTS)**
8. **Responsible and Sustainable Finance (10 ECTS)**

Award

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

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

Delivery and Assessment

This programme is delivered online. Please visit iob.ie/programme/digital-banking-operations for details on the assesment methods.

Entry requirements

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

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

Professional body membership

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

How to enrol

For further information, including module content, fees, exam dates, closing dates and to enrol online, visit iob.ie/programme/digital-banking-operations

Contact us

Lorraine Duane
Programme Manager

E: education@iob.ie

Professional Certificate in Responsible and Sustainable Finance

NFQ: Level 7
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD

"It is critical to have a strong foundation in sustainable finance as legislation continues to focus on sustainable investing, and this programme, in my opinion, provides this knowledge base. The experienced lecturers and learning resources highlighted the significance of sustainable finance in the financial services industry."

Joseph Henkel
SEI Investments Global, Limited

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. You 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' organisational 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
- Critically reflect on your role and contribution to financial services firms and organisations' 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 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.

This programme qualifies for Springboard+ funding

Free or up to 90% funding may be available for eligible applicants. For further information see iob.ie/areas/free-ucd-programmes

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

Contact us

Lorraine Duane
Programme Manager
E: education@iob.ie

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

NFQ: Level 7
Academic credits: 5 ECTS
Module: 1
Delivery: Online
Awarding body: UCD

"I enjoyed the mix of webinar and self-learning whilst studying this programme. The content made me aware of various industry standards which will be beneficial to my current role. The weekly reminder emails kept me on track and the webinars were delivered in a clear, engaging and digestible format."

Joanne Dowling
AIB

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 your knowledge of the Consumer Protection Risk Assessment and how it relates to culture, ethics and behaviours and your personal responsibilities in sustaining an effective corporate culture.

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

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

How you will benefit

This programme will provide you with:

Consumer Protection Risk Assessment:

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

Ethics Values and Integrity:

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

Culture:

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

Curriculum

You study one module:

1. **Consumer Protection Risk, Culture and Ethical Behaviours**

This module carries 5 ECTS (academic credits).

Award

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

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

Delivery and Assessment

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

Entry requirements

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

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

Professional body membership

You must be a current member, or become a member of IOB, if you are not already a member of the Compliance Institute.

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

Contact us

Susan Freeney
Programme Manager
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University Qualifications (Level 8)

- Professional Certificate in Customer Experience Management in Financial Services
- Professional Diploma in Digital Financial Services Management and Fintech
- Professional Diploma in Sustainable Finance for Compliance Professionals — CSFCP
- Professional Certificate in Conduct Risk, Culture and Operational Risk Management
- Professional Certificate in Personal Debt Management and Personal Insolvency — APA
- Professional Diploma in Corporate Banking Credit
- Professional Diploma in SME Credit
- Professional Diploma in Financial Services — Professional Banker
- Bachelor of Financial Services — Professional Banker

NEW

Professional Certificate in Customer Experience Management in Financial Services

NFQ: Level 8
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD

Who is this programme for?

The Professional Certificate in Customer Experience Management in Financial Services is designed to deepen your knowledge and understanding of the role of the customer experience (CX) and how it can be managed to address deficiencies in the firm's business system or internal business operations before it really begins to impact on its competitiveness and strategy.

While the theory and practice of CXM is primarily relevant to all service firms, large and small, it is particularly pertinent for personnel employed in banks and financial services firms. You will be introduced to the key concepts underpinning CXM, and consider the role of other supporting services (CX data & feedback, digital technology, big data analytics (BDA) etc.) in enhancing a firms CXM system.

How you will benefit

On completing the Professional Certificate in Customer Experience Management in Financial Services you will be expected to be able to:

- Outline and explain the key concepts associated with Customer Experience Management (CXM) and the underpinning theory and practice
- Select and apply appropriate tools and techniques to review a customer experience and advise on how to promote a customer centric approach
- Evaluate customer diversity and expectations and advise management how to engage them and add value to the customer experience
- Appraise an experience of a given customer or customer group in an assigned situation, detail recommendations for the experience enhancement and present your findings orally to your peers and colleagues, using appropriate media.

Curriculum

You study one module:

1. **Customer Experience Management in Financial Services**

This module carries 10 ECTS (academic credits).

Award

Upon successful completion of the programme, you will be awarded a Professional Certificate in Customer Experience 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/customer-experience-management for details on the assessment methods.

Entry requirements

Individuals seeking admission to the Professional Certificate in Customer Experience Management in Financial Services will:

- Possess an honours degree (Second class honours grade 2 award or higher)
- Have at least 3 years' experience (full time) in a relevant banking role and have completed the Professional Diploma in Financial Advice or equivalent 30 ECTS level 7 programme
- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. Individuals in a relevant banking role with responsibility for decision-making.

Professional body membership

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

How to apply

For further information, including closing dates, fees and to apply online, visit iob.ie/programme/customer-experience-management

Contact us

Lorraine Duane
Programme Manager

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NEW

Professional Diploma in Digital Financial Services Management and Fintech

NFQ: Level 8
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

Who is this programme for?

The Professional Diploma in Digital Financial Services Management and Fintech addresses industry needs, focusing on customer experience, product management, and digital strategy. The integration of technology into financial services, known as Fintech, is crucial for banks and Fintech organisations. Digitalisation allows 24/7 access to financial services through various channels, meeting customer expectations for personalised products.

How you will benefit

On completing the Professional Diploma in Digital Financial Services Management and Fintech you will be expected to be able to:

- Describe and explain the key features of Digital Financial Services (DFS), DFS Management and Fintech, and the pertinent theory and practice underpinning DFS, DFSM, Fintech development and evolution in the marketplace /space
- Use and apply your knowledge and understanding in the context of Digital Financial Services / Management / Fintech
- Identify and analyse relevant data to formulate responses to well-defined concrete and abstract problems within the domain of digital financial services / Fintech, and to judge the validity of their conclusions bearing in mind the business context, setting and the data available
- Communicate effectively orally or in writing using appropriate media (reports, video, presentations) on key issues pertaining to DFSM to professionals and practitioners in the field.

Curriculum

You study three modules:

1. **Customer Experience Management in Financial Services**
2. **Financial Services and Fintech in a Digital Age**
3. **Digital Product Management**

Each module carries 10 ECTS (academic credits).

Award

Upon successful completion of the programme, you will be awarded a Professional Diploma in Digital Financial Services Management and Fintech 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-financial-services-management-fintech for details on the assessment methods.

Entry requirements

Individuals seeking admission to the Professional Diploma in Digital Financial Services Management and Fintech will have:

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

or

- An honours degree (min. H2.2, L8 NFQ)

or

- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. individuals employed in a credit role with responsibility from credit decisions in financial services.

Professional body membership

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

How to apply

For further information, including closing dates and to apply online, visit iob.ie/programme/digital-financial-services-management-fintech

Contact us

Lorraine Duane
Programme Manager
E: education@iob.ie

Professional Diploma in Sustainable Finance for Compliance Professionals

NFQ: Level 8
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD
Designation: CSFCP

Compliance Institute
BETTER BUSINESS ETHICS

Sustainable Finance Skillnet

Who is this programme for?

The aim of the Professional Diploma in Sustainable Finance for Compliance Professionals is to equip compliance professionals or those entering compliance roles with the critical knowledge and compliance skills to advise on and advance the sustainability agenda within the financial services industry.

The curriculum will support those in compliance roles in control and assurance functions, enabling them to lead authoritatively on the legal, regulatory, policy, monitoring and risk management activities, which will not only provide Board and Regulator assurance but also be a key input into organisation strategy with respect to sustainability.

How you will benefit

On completing the Professional Diploma in Sustainable Finance for Compliance Professionals, you will be able to:

- Explain to peers, customers, and other key stakeholders the relevance of sustainability to the economy, business and the financial sector, and the role of financial services within the sustainability agenda
- Identify the key current and emerging issues and drivers from a sustainable finance and regulatory perspective in particular the EU Taxonomy, SFDR, mandatory and voluntary sustainable finance and standards
- Explain to peers and the Board, corporate sustainability reporting and sustainable finance disclosure requirements
- Analyse the role of culture and ethics in a sustainable finance compliance framework and advocate for the sustainability agenda within your organisation
- Recognise the regulatory requirements on sustainability factors and risks relevant to the financial services sector and organisation in which you work and assess the impact on how the organisation manages sustainable finance compliance risk
- Establish compliance frameworks to translate the mandatory rules, regulations and policy into operational requirements and the tools to assess sustainable compliance risks and monitor and report on them
- Equip yourself with resources and market information to be alert for and stay up to date with sustainable finance developments.

Curriculum

You study three modules:

1. **Compliance for Sustainable Finance: Building the Foundation**
2. **Sustainable Finance Rules, Regulation and Policy**
3. **Compliance Toolkit for Sustainable Finance**

Each module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Sustainable Finance for Compliance Professionals from UCD.

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

Professional designation

Graduates who complete the Professional Diploma in Sustainable Finance for Compliance Professionals will be invited by Compliance Institute to apply for the professional designation Certified Sustainable Finance Compliance Professional - CSFCP.

Compliance Institute is recognised as the primary association for awarding designations in compliance and ethics, with Compliance Institute designations being the benchmark to demonstrate competence to work in compliance in financial services.

Delivery and Assessment

Modules will be delivered using a combination of online lectures and in person delivery. Please visit iob.ie/programme/sustainable-compliance-professionals for details on the assessment methods.

Entry requirements

Students seeking admission to the Professional Diploma in Sustainable Finance for Compliance Professionals should:

- Possess an honours degree (Second class honours grade 2 award or higher) and have experience in financial services or professional advisory

or

- Have at least 3 years' experience in financial services or professional advisory and completed a 30 ECTS Special Purpose Award (SPA) or awards (at level 7)

or

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

Professional body membership

You must be a current member of Compliance Institute or IOB to apply for this programme.
Note: You must be a member of Compliance Institute to attain and hold the designation

How to apply

For further information, including module content, fees, closing dates and to apply online visit iob.ie/programme/sustainable-compliance-professionals

Contact us

Lorraine Duane
Programme Manager
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Professional Certificate in Conduct Risk, Culture and Operational Risk Management

NFQ: Level 8
Academic credits: 15 ECTS
Modules: 2
Delivery: Online
Awarding body: UCD

PRMIA
Professional Risk Managers' International Association

"Financial services is evolving at a rapid pace. When I sought to advance my learning and further develop my skillset, I looked no further than IOB. This programme provided exemplary and relevant course content with a consistent level of support throughout. IOB is an excellent facilitator of lifelong learning and I wholeheartedly recommend it to all in the financial services sector."

Deirdre Considine
Permanent TSB

Who is this programme for?

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

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

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

How you will benefit

This specialist programme will provide you with the skills to:

- Apply global best practice tools for the identification, assessment, measurement, and management of operational risks and conduct risks
- Have a deep and practical understanding of the requirements and responsibilities of operational risk and conduct risk management
- Develop a thorough understanding of key practical and relevant operational risks facing financial services professionals in Ireland
- Have the knowledge to identify skills to investigate, and report on operational risk events and conduct risk events
- Be able to produce meaningful risk MI
- Develop an advanced ability to blend theory and practice in operational and conduct risk management to improve business performance.

Curriculum

You study two modules:

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

Award

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

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

Attain the PRMIA Global Operational Risk Manager certificate

Graduates are eligible to apply directly to PRMIA to be awarded the globally recognised PRMIA Operational Risk Manager certificate.

Delivery and Assessment

This programme is delivered online. Please visit iob.ie/programme/conduct-risk for details on the assesment methods.

Entry requirements

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

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

or

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

or

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

Professional body membership

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

How to apply

For further information, including module content, fees, exam dates, closing dates and to apply online, visit iob.ie/programme/conduct-risk

Contact us

Aisling O'Sullivan
Programme Manager
E: education@iob.ie

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

NFQ: Level 8
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD
Designation: APA

"I enrolled to the Professional Certificate in Personal Debt Management & Insolvency so I could further my career in banking. I've found the knowledge gained has been invaluable and I still refer back to the programme material from time to time."

Joesph Doherty
Link Asset Services

Who is this programme for?

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

The Professional Certificate in Personal Debt Management and Personal Insolvency is a specialist education programme that offers a unique, independent, university level qualification. It is relevant to:

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

How you will benefit

- The programme will provide you with the necessary knowledge and skills to develop a range of robust financial solutions to engage directly with indebted customers, including mortgage customers who are experiencing financial difficulties
- The programme also supports professional staff who work with mortgage prearrears, arrears and collections.

Minimum Competency Code

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

Professional Designation

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

Curriculum

You study one module:

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

This module carries 10 ECTS (academic credits).

Award/Designation

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

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

Delivery and Assessment

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

Entry requirements

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

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

or

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

or

- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. individuals employed in a credit role with responsibility for credit decisions in financial services.

Professional body membership

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

How to apply

For further information, including module content, fees, exam dates, closing date and to apply online, visit iob.ie/programme/personal-debt-management-insolvency

Contact us

Susan Freeney
Programme Manager
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Professional Diploma in Corporate Banking Credit

NFQ: Level 8
Academic credits: 25 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

"Fascinating topics, knowledgeable faculty, real world examples and highly applicable; these are some of the many positive phrases which vault to my mind when I reflect on this impressive programme."

Parnell Watters
AIB

Who is this programme for?

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

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

This programme is designed to meet the needs of:

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

How you will benefit

This specialist programme will enable you to:

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

Curriculum

You study three modules:

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

Award

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

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

Delivery and Assessment

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

Entry requirements

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

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

or

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

or

- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. individuals employed in a credit role with responsibility for credit decisions in financial services.

Professional body membership

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

How to apply

For further information, including module content, fees, exam dates, closing dates and to apply online, visit iob.ie/programme/corporate-banking-credit

Contact us

Susan Freeney
Programme Manager
E: education@iob.ie

Professional Diploma in SME Credit

NFQ: Level 8
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

"Completing the Professional Diploma in SME Credit, has provided me with a platform to pursue a career in corporate and business credit and a base to continue my education with IOB. Being a busy working mum studying with IOB has allowed me to maintain a good work life balance."

Heather McNally
Danske Bank

Who is this programme for?

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

The programme is designed to meet the needs of:

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

How you will benefit

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

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

It will also:

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

Curriculum

You study three modules:

1. **Principles and Practices of Credit Risk Management**
2. **SME Credit Risk Assessment**
3. **SME Financing and Distressed Credit Analysis**

Each module carries 10 ECTS (academic credits).

Award

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

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

Delivery and Assessment

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

Entry requirements

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

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

or

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

or

- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. individuals employed in a credit role with responsibility for credit decisions in financial services.

Professional body membership

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

How to apply

For further information, including module content, fees, exam dates, closing dates and to apply online, visit iob.ie/programme/sme-credit

Contact us

Susan Freeney
Programme Manager
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Professional Diploma in Financial Services (Professional Banker)

NFQ: Level 8
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD
Designation: Professional Banker

"The Professional Diploma in Financial Services appealed to me as I wanted to progress my career opportunities and attain the Professional Banker designation. The Programme Manager and faculty were very supportive throughout my studies. I would recommend the programme to anyone who has credit experience and wants to develop their knowledge and skills in this area."

Chris Herlihy
Storfund

Who is this programme for?

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

How you will benefit

This highly practical and applicable programme offers you a blend of academic knowledge and professional skills. Specifically, it will:

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

Professional designation

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

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

Curriculum

You study three modules:

1. **Principles and Practice of Banking**
2. **Principles and Practices of Credit Risk Management**
3. **Customer Experience Management in Financial Services**

Each module carries 10 ECTS (academic credits).

Award/Designation

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

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

Delivery and Assessment

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

Entry requirements

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

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

or

- Have an honours degree (min. 2.2 L8 NFQ) with at least 3 years' experience in a banking role, and have completed one of IOB's Special Purpose Awards (min 10 ECTS) at Level 8 from IOB's suite of specialist programmes.

Continuing Professional Development

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

Professional body membership

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

How to apply

For further information, including module content, fees and to apply online, visit iob.ie/programme/prof-diploma-financial-services

Contact us

Lorraine Duane
Programme Manager
E: education@iob.ie

Bachelor of Financial Services (Professional Banker)

NFQ: Level 8
Academic credits: 180 ECTS
Delivery: Online
Awarding body: UCD
Designation: Professional Banker

Who is this programme for?

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

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

How you will benefit

Upon successful completion of the BFS degree you will be able to:

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

Professional designation

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

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

Award

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

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

Delivery and Assessment

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

Entry requirements

The minimum entry requirements to Stage 1 are as follows:

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

Progression to Stage 2 requires that students have:

- Completed Stage 1

or

- Completed the University Diploma in Financial Services

or

- Completed the Joint Financial Services Diploma (subject to matriculation, which involves an NUI fee of €150)

or

- Applicants with an ordinary degree in business (or equivalent) will be considered for direct entry to Stage 2.

Professional body membership

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

How to apply

For further information, including module content, fees, exam dates, closing dates and to apply online, visit iob.ie/programme/bachelor-financial-services

Contact us

Jane Foster
Programme Manager
E: education@iob.ie

Bachelor of Financial Services
(Professional Banker)

(continued)

Curriculum

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

Stage 1

Students are required to complete 6 core modules outlined in the table below, plus 5/6 of the optional modules below (ensuring you attain 30 ECTS credits).

Stage 1 - 60 ECTS		
CORE (all 5 ECTS) Complete all 6 modules	**OPTIONAL MODULES (all 5 ECTS)**	**OPTIONAL MODULES (all 5 ECTS except Responsible and Sustainable Finance)**
QFA Regulation	Stock Exchange Regulatory Environment	Digital Risk Management
QFA Loans	Stock Exchange Securities and Markets	AML and Financial Crime prevention
QFA Savings and Investment	PDC 1 – Compliance and the Regulatory Structure	Consumer Protection Risk, Culture and Ethical Behaviour
QFA Pensions	PDC 2 – Conduct of Business Rules	Digital Financial Services
QFA Life Assurance	PDC 3 – Legal and Regulatory Aspects of Compliance	Introduction to Data Analytics for Financial Services
QFA Financial Planning	PDC 4 – Compliance Management	Applications of Data Analytics in Financial Services
		Responsible and Sustainable Finance (10 ECTS)

Stage 2

Students are required to complete the 6 core modules outlined below.

Stage 2 - 60 ECTS (Each module is 10 ECTS credits)
CORE (60 ECTS) Complete all 6 modules
Principles and Practices of Credit Risk Management
Customer Experience Management in Financial Services
Business Economics
Finance & Investment Decisions
Business Management
Operational Risk Management Practices

Stage 3

Students are required to complete the 6 core modules outlined below.

Stage 3 - 60 ECTS (Each module is 10 ECTS credits)
CORE (60 ECTS) Complete all 6 modules
Digital Financial Services Management and Fintech
Principles and Practices of Banking
SME Credit Risk Assessment
Digital Product Management
SME Financing and Distressed Credit Analysis
Compliance for Sustainable Finance - Building the Foundation

University Postgraduate Qualifications (Level 9)

- Graduate Diploma in Financial Planning
- Professional Diploma in Financial Planning
- Professional Certificate in Asset Management — AMP
- Professional Certificate in Retirement Planning
- Pathway to MSc in Financial Services
- Professional Diploma in Strategic Management in Financial Services
- Professional Diploma in Banking — Chartered Banker
- Graduate Diploma in Digital and Data Strategy in Financial Services
- Professional Diploma in Data and Analytics in Financial Services
- Professional Diploma in Digital Transformation in Financial Services
- Graduate Diploma in Sustainable Transformational Leadership
- Professional Diploma in ESG and Sustainable Finance Leadership in Financial Services
- Professional Diploma in Sustainable Finance Reporting and Disclosures
- MSc in Compliance — FCI
- Professional Certificate in Data Protection — CDPO
- Professional Certificate in Financial Crime Prevention — CFCP
- Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services
- Graduate Diploma in Investment Fund Services Management
- Professional Certificate for Designated Persons in a Fund Management Company — AFP
- Professional Diploma in Applied Alternative Investments
- Professional Certificate in Capital Markets, Investments and Funds
- Professional Diploma in Advanced Banking Risk Management
- Professional Diploma in Advanced Operational Risk Management in Financial Services

Graduate Diploma in Financial Planning (Gateway to Certified Financial Planner™)

NFQ: Level 9
Academic credits: 60 ECTS
Modules: 6
Delivery: Online
Awarding body: UCD
Designation: *CFP®

Who is this programme for?

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

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

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

How you will benefit

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

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

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

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

At the end of 2022, there were 213,000 CFP® professionals in 27 countries around the globe, including all of the main developed and developing economies.

The first cohort of candidates in Ireland were awarded the CFP® designation following completion of the Graduate Diploma in Financial Planning in June 2011. There are now 940 CFP® professionals in Ireland.

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

Curriculum

You study six modules:

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

Each module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Graduate Diploma in Financial Planning from UCD. This is a level 9 qualification on the National Framework of Qualifications.

Candidates who achieve a second class honours grade 2 award (or higher) in the Graduate Diploma in Financial Planning are eligible for the award MSc in Financial Services on successful completion of the Professional Diploma in Strategic Management in Financial Services programme.

The MSc in Financial Services is accredited and awarded by UCD and is a level 9 qualification on the National Framework of Qualifications.

Delivery and Assessment

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

Entry requirements

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

- Relevant honours degree (min. 2.2 L8 NFQ) in a business or a related discipline

or

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

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

Exemptions

On successful completion of the Graduate Diploma in Financial Planning, holders qualify for four exemptions from the Professional Diploma in Financial Advice (QFA) - Life Assurance, Pensions, Investment and Financial Planning.

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

Designation

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

Financial Planning Standards Board Ireland (FPSB Ireland) require in addition to completing the Graduate Diploma in Financial Planning, a candidate who wishes to become a Certified Financial Planner™ professional in the Republic of Ireland must:

- Have successfully completed the certification exam set by FPSB Ireland
- Have met the three years experience requirement in financial planning as set out by FPSB Ireland
- Accept continuing obligations for certification, and
- Commit to the ethics and standards required for CFP® professionals.

Professional body membership

You must be a member, or become a member of IOB 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/financial-planning

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

Contact us

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NEW

Professional Diploma in Financial Planning

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

Who is this programme for?

The Professional Diploma in Financial Planning is designed for those working in, or who would like to develop a career in, financial planning and wealth management. It will be of interest to those involved in the following roles with three years relevant work experience:

- Customer facing, providing financial advice;
- Support roles to Financial Planners;
- Accountants;
- AITI and Charetered Tax Advisors;
- Solicitors and Barristers

How will you benefit?

On completing the Professional Diploma in Financial Planning, you will be expected to be able to

- Describe and explain the core concepts and the theory and practice associated with and underpinning the functions within financial planning e.g. data analysis, taxation and estate and retirement planning
- Use and apply your knowledge to advise clients' on specific financial planning goals, and make recommendations on their implementation
- Provide an adjudication on various approaches to financial planning and the appropriateness of specific strategies, bearing in mind the context and clients' background (financial, education, employment, health etc.) and circumstances
- Communicate clearly to colleagues, peers, clients and industry experts the fundamentals of the financial planning process
- Draw on your learning to identify possible areas of further study that would enhance your professional and personal career ambitions.

Curriculum

You study three modules:

1. **Financial and Data Analysis in Financial Planning**
2. **Asset Management**
3. **Retirement Planning**

Each module carries 10 ECTS (academic credits).

Award

Upon successful completion of this programme, you will be awarded a Professional Diploma in Financial Planning from UCD.

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

Progression

Candidates who successfully complete the Professional Diploma in Financial Planning are eligible to continue their studies in the following ways:

- Graduate Diploma in Financial Planning and / or
- The MSc in Financial Services.

Delivery and Assessment

This programme is delivered online. Please visit iob.ie/programme/pro-dip-financial-planning for details on the assessment methods.

Entry requirements

Individuals seeking admission to the Professional Diploma in Financial Planning must have:

- Relevant honours degree (second class honours, grade 2 award, minimum) in business or a related discipline

or

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

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

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, exam dates and to apply online, visit iob.ie/programme/pro-dip-financial-planning

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

Contact us

Edel Hayden
Programme Manager
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Professional Certificate in Asset Management (AMP)

NFQ: Level 9
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD
Designation: AMP

Who is this programme for?

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

The Professional Certificate in Asset Management has been designed in response to Banking and Insurance industry needs to upskill managers/advisors, above and beyond the Minimum Competency Code (MCC) requirements, in the area of investment advice.

How you will benefit

This programme has been designed for those satisfying the Minimum Competency Code (MCC) of the Financial Regulator who wish to progress their knowledge and skills in the specific area of investment and asset management to that of Certified Financial Planner (CFP®), the world's most widely respected financial planning designation.

- The programme integrates both theoretical and practical aspects of investment and asset management
- It will provide a detailed examination of the theoretical and practical elements of investment assets, investment markets and market participants
- It also provides a stepping-stone to those considering taking the Graduate Diploma in Financial Planning and the full CFP® designation.

Professional designation

The Asset Management Professional (AMP) designation is awarded by IOB on successful completion of the Professional Certificate in Asset Management. The AMP designation, underpinned by both UCD and IOB, is set to become the premier professional designation for those working in Asset Management administration in Ireland.

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

Curriculum

You study one module:

1. **Asset Management**

This module carries 10 ECTS (academic credits).

Award/Designation

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

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

Progression

This award is on the pathway to the Certified Financial Planner™ (CFP®) designation. Those wishing to continue their studies and achieve the Graduate Diploma in Financial Planning (60 ECTS credits) are required to complete five further modules (50 ECTS credits). Further details at iob.ie/programme/financial-planning

Delivery and Assessment

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

Entry requirements

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

- Relevant honours degree (min. 2.2 L8 NFQ)

or

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

Professional body membership

You must be a member, or become a member of IOB 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/asset-management

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

Contact us

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Programme Manager
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Professional Certificate in Retirement Planning

NFQ: Level 9
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD

Who is this programme for?

The Professional Certificate in Retirement Planning is designed to deepen your knowledge of the theory and practice of retirement planning along with enhancing your skills needed to provide retirement planning advice.

The Professional Certificate in Retirement Planning is designed to complement IOB current programme offerings in Asset, Investment and Wealth Management advice. It also provides graduates with a pathway to further study – the Graduate Diploma in Financial Planning.

How you will benefit

The Professional Certificate in Retirement Planning is designed to meet the needs of individuals within the financial services sector who are responsible for the provision of retirement planning advice.

Attention will be given to the increased complexity and variety of pension products available in Ireland and the regulatory requirements to be adhered to. Reference will also be made to the EU's reform of occupational pension legislation (IORP II) which emphasises governance and communication standards for occupational pension schemes.

Curriculum

You study one module:

1. **Retirement Planning**

This module carries 10 ECTS (academic credits).

Award

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

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

Progression

This award is on the pathway to the Certified Financial Planner™ (CFP®) designation. Those wishing to continue their studies and achieve the Graduate Diploma in Financial Planning (60 ECTS credits) are required to complete five further modules (50 ECTS credits). Further details at iob.ie/programme/financial-planning

Delivery and Assessment

The programme is delivered online. Please visit iob.ie/programme/retirement-planning for details on the assessment methods.

Entry requirements

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

- Honours degree (min. 2.2 L8 NFQ) in business or a related discipline

or

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

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/retirement-planning

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

Contact us

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Pathway to MSc in Financial Services

Who is this programme for?

The Pathway to the MSc in Financial Services is a flexible 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 your 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. You will critically evaluate the implications of operating in a dynamic business environment and the challenges you 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 you 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.

The routes to attaining the MSc in Financial Services award

There are two routes to attaining the MSc award. The first is to study the Graduate Diploma in Financial Planning or the Graduate Diploma in Digital and Data Strategy in Financial Services and then the Professional Diploma in Strategic Management in Financial Services.

The Graduate Diploma programmes are six module programmes that run over 18 months. You must receive 2.2 or higher in the Graduate Diploma programmes to receive the MSc award at the end of your study.

On the second route, you must complete two of a number of Professional Diplomas from our postgraduate offerings and then the Professional Diploma in Strategic Management in Financial Services.

You 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.

Programme Structure

MSc in Financial Services
30 ECTS Credits

↑

CORE PROGRAMME
Professional Diploma in Strategic Management in Financial Services
30 ECTS Credits

+

Complete any two of the following programmes:

1. **Professional Diploma in Advanced Banking Risk Management**
2. **Professional Diploma in Advanced Operational Risk Management in Financial Services**
3. **Professional Diploma in Applied Alternative Investments**
4. **Professional Diploma in Banking**
5. **Professional Diploma in Data and Analytics in Financial Services**
6. **Professional Diploma in Digital Transformation in Financial Services**
7. **Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services**

Each programme carries 30 ECTS (academic credits)

OR

Complete one of the following programmes:

1. **Graduate Diploma in Financial Planning**
2. **Graduate Diploma in Digital and Data Strategy in Financial Services**

Each programme carries 60 ECTS (credits)

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 or Graduate 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

Contact us

E: education@iob.ie

Professional Diploma in Strategic Management in Financial Services

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

"This programme has been invaluable in developing my knowledge of risk and culture in banking. The lecturers bring a wide range of professional experience and employ case studies and relevant industry resources to facilitate practical learnings."

Shirley Carr
PwC Ireland

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 you with a specific skillset to build on your prior learning, augment your technical knowledge and competencies and up-skill/re-skill them to deal with the key changes and challenges facing your organisation and sector. The programme will provide a strategic lens through which you can integrate your 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, you 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 your strategic decision capabilities.

Curriculum

You study three modules:

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

Each module carries 10 ECTS (academic credits).

Award

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

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

Progression

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

Delivery and Assessment

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

Entry requirements

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

- An honours degree (min. 2.2 L8 NFQ)

or

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

This programme qualifies for Springboard+ funding

Free or up to 90% funding may be available for eligible applicants. For further information see iob.ie/areas/free-ucd-programmes

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/strategic-management

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

Contact us

Edel Hayden
Programme Manager
E: education@iob.ie

Professional Diploma in Banking (Chartered Banker)

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD
Designation: Chartered Banker

Who is this programme for?

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

The programme exposes you 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.

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

Curriculum

You study three modules:

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

Each module carries 10 ECTS (academic credits).

Award

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

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

Progression

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

Delivery and Assessment

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

Entry requirements

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

- Individuals (non-degree holders) will have at least 6 years' minimum experience in a banking or financial services firm and hold the Professional Banker designation of IOB

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

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

Contact us

Jane Foster
Programme Manager
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Graduate Diploma in Digital and Data Strategy in Financial Services

NFQ: Level 9
Academic credits: 60 ECTS
Modules: 6
Delivery: Online
Awarding body: UCD

"The lecturers were seasoned professionals and had a lot of interesting experience. After I completed the programme I changed jobs and moved to a new sector. The programme gave me the extra knowledge necessary for my new role and the confidence in my own abilities."

Saoirse Murray
PwC Ireland

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 you 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, you 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 your role within an organisation and your personal competencies and capabilities in advancing and progressing the role.

Curriculum

This programme runs over one academic year, and you 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 Asset Management

Summer Trimester (June – September)

- Designing and Delivering Digital Transformation

and

- Driving 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.

Progression

This award is on the Pathway to MSc in Financial Services. Further details at iob.ie/programme/msc-financial-services

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:

- A relevant honours (min. 2.2 L8 NFQ).

This programme qualifies for Human Capital Initiative - Pillar 1 funding

Free or up to 90% funding may be available for eligible applicants. For further information see iob.ie/areas/free-ucd-programmes

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

Contact us

Lorraine Duane
Programme Manager
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Professional Diploma in Data and Analytics in Financial Services

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

"Furthering my education through IOB has been a great career decision. IOB's learning approach and educational material made my journey very straightforward and I was able to achieve great balance at home, in work and in study through the learning resources."

Shane Lenihan
Northern Trust

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 programme, 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 your 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 Asset Management**
3. **Driving Business Outcomes**

Each module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Data and Analytics in Financial Services from UCD. This is a level 9 qualification on the National Framework of Qualifications.

Progression

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

Delivery and Assessment

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

Entry requirements

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

- An honours degree (min. 2.2 L8 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.

This programme qualifies for Springboard+ funding

Free or up to 90% funding may be available for eligible applicants. For further information see iob.ie/areas/free-ucd-programmes

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

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

Contact us

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Programme Manager
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Professional Diploma in Digital Transformation in Financial Services

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

"This programme offers a great blend of experienced lecturers across the three modules. Attainment of this qualification has given me a comprehensive understanding of how to apply current digital transformation practices within my company."

John Leahy
Permanent TSB

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 organisation 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).

Award

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

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

Progression

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

Delivery and Assessment

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

Entry requirements

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

- An honours degree (min. 2.2 L8 NFQ)

or

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

IFS Skillnet

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

This programme qualifies for Springboard+ funding

Free or up to 90% funding may be available for eligible applicants. For further information see iob.ie/areas/free-ucd-programmes

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

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

Contact us

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Programme Manager
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NEW

Graduate Diploma in Sustainable Transformational Leadership

NFQ: Level 7
Academic credits: 60 ECTS
Modules: 6
Delivery: Online
Awarding body: UCD

SPRINGBOARD+ www.springboardcourses.ie
Springboard+ and HCI Pillar 1 are co-funded by the Government of Ireland and the European Union.
Rialtas na hÉireann Government of Ireland
HCI Human Capital Initiative
HEA HIGHER EDUCATION AUTHORITY

Who is this programme for?

The Graduate Diploma in Sustainable Transformational Leadership programme is designed to enhance the knowledge, skills, and competencies of financial services professionals in leadership for sustainability. In the financial services sector, there is a growing emphasis on sustainable investing and lending to meet global sustainability goals. Financial services leaders play a crucial role in accelerating the transition to a net-zero economy by communicating the relationships between environmental, social and governance (ESG) factors and financial performance, building consensus around sustainable investing, supporting policy measures, and fostering an ESG-focused culture of innovation.

The programme covers ESG strategy, digital transformation's impact on the financial services sector, risk management strategies, and organisational culture informed by sustainability principles. It aims to empower individuals to make a sustainable difference in their organisations, communities, and society as leaders.

How you will benefit

On completing the Graduate Diploma in Sustainable Transformational Leadership you will be expected to be able to:

- Outline and explain the theory and practice underpinning sustainable transformational leadership
- Draw on theory and practice (as appropriate) to develop a suitable ESG Business strategy for a financial services organisation (or part of)
- Ascertain and evaluate the strategic challenges and opportunities arising from digital transformation in financial services – (traditional and Fintech)
- Communicate the role of the financial services sector, and its products and services, in facilitating the global economy's transition to meet the relevant climate targets
- Critically reflect on your professional role and contribution to financial organisations in the context of ESG, Sustainable Finance and Digital Transformation in financial services.

Curriculum

You study six modules:

1. **ESG Strategy**
2. **Sustainable Finance Leadership**
3. **ESG Risk Management and Data for Leaders**
4. **Strategy and Culture in a Digital Transformation Environment**
5. **Digital Assets and Operating Model**
6. **Designing and Delivering Digital Transformation**

Each module carries 10 ECTS (academic credits).

Award

Upon successful completion of this programme, you will be awarded a Graduate Diploma in Sustainable Transformational Leadership 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/sustainable-transformational-leadership for details on the assessment methods.

Entry requirements

Individuals seeking admission to the Graduate Diploma in Sustainable Transformational Leadership must have:

- An honours degree (min. 2.2 L8 NFQ) in business or a related discipline

or

- An honours degree (H 2.2 L8 NFQ) in a non-relevant business discipline and 3 years' relevant work experience

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 experience.

This programme qualifies for Human Capital Initiative - Pillar 1 funding
Free or up to 90% funding may be available for eligible applicants. For further information see iob.ie/areas/free-ucd-programmes

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/sustainable-transformational-leadership

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

Contact us

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Programme Manager
E: education@iob.ie

NEW

Professional Diploma in ESG and Sustainable Finance Leadership in Financial Services

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

Who is this programme for?

The Professional Diploma in ESG and Sustainable Finance Leadership is designed to equip financial services professionals and aspiring leaders with the theory and practice underpinning ESG and Sustainable Finance Leadership and the capability to design, develop, implement an appropriate ESG business strategy.

The programme will consider ESG strategy, its aims, formulation, and successful implementation. Attention will also be given to sustainable leadership, the roles and responsibilities of such leaders and the principles and practices underpinning it.

The programme will also consider the evolution of risk management to include the sustainability risk space focusing on a range of approaches to measure and manage so called non financial risk (such as extreme climate change-induced catastrophes, data fraud and theft, and social ills) that can pose significant micro and macroeconomic threats.

How you will benefit

On completing the The Professional Diploma in ESG and Sustainable Finance Leadership will be expected to be able to:

- Outline and explain ESG fundamentals and how they impact the financial services sector, now and in the future
- Identify and ascertain the possible effect of the risks and opportunities that exist in the financial services sector, utilising an ESG lens approach
- Act as an advisor to a Sustainable Finance Leader on the aims of an ESG Business Strategy, its design, implementation, and evaluation in each context and setting, drawing on appropriate resources
- Clearly communicate the role of the financial services sector, and its products, in facilitating the global economy's transition to meet relevant climate targets
- Drawing on your learning, identify and pursue further opportunities for self-development as an ESG and Sustainable Finance leader.

Curriculum

You study three modules:

1. **ESG Strategy**
2. **Sustainable Finance Leadership**
3. **ESG Risk Management and Data for Leaders**

Each module carries 10 ECTS (academic credits).

Award

Upon successful completion of this programme, you will be awarded a Professional Diploma in ESG and Sustainable Finance Leadership 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. Please visit iob.ie/programme/esg-and-sustainable-finance-leadership for details on the assessment methods.

Entry requirements

Individuals seeking admission to the Professional Diploma in ESG and Sustainable Finance Leadership in Financial Services must have:

- An honours degree (second class honours grade 2 award or higher)

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 experience i.e. they have more than 5 years' experience in a management role (to 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, closing dates and to apply online, visit iob.ie/programme/esg-and-sustainable-finance-leadership

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

Contact us

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NEW

Professional Diploma in Sustainable Finance Reporting and Disclosures

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

Sustainable Finance Skillnet

Who is this programme for?

This programme is aimed at those who are employed or aspiring to be employed in (Financial) Reporting, Risk or Finance functions, or working in dedicated Sustainability Teams with the knowledge, skills, and competencies to report, advise on, and advance the sustainability agenda across and within the financial services industry sector.

The programme aims to deepen your knowledge and expertise of reporting and disclosures in relation to Sustainable Finance in the financial services sector in which they are currently employed (Asset Management, Banking, Insurance, Investment, Funds and Digital Assets).

How you will benefit

On completing the Professional Diploma in Sustainable Finance Reporting and Disclosures you will be able to:

- Outline and explain the key concepts, theories and practice underpinning current and evolving sustainability reporting and disclosures
- Apply knowledge and understanding of sustainability reporting and disclosures for a financial services organisation, according to the rules and standards required
- Select and use data and critical analysis to evaluate current sustainability reporting challenges and formulate appropriate response to address the issues
- Communicate clearly to colleagues, peers, regulators and the public, the essence of and requirements for sustainability reporting and disclosures
- Draw on your programme learning in specific areas to identify and pursue further study to enhance your career and professional ambitions.

Curriculum

You study three modules:

1. **Existing ESG Reporting Frameworks**
2. **New ESG Reporting Frameworks**
3. **Implementing an ESG Reporting Framework**

Each module carries 10 ECTS (academic credits).

Award

Upon successful completion of the programme, you will be awarded a Professional Diploma in Sustainable Finance Reporting and Disclosures 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/sustainable-finance-reporting-and-disclosures for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Diploma in Sustainable Finance Reporting and Disclosures 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 (to 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 closing dates and to apply online, visit iob.ie/programme/ sustainable-finance-reporting-and-disclosures

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

Contact us

Mikeala White
Programme Manager
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MSc in Compliance (FCI)

NFQ: Level 9
Academic credits: 90 ECTS
Modules: 9
Delivery: Online
Awarding body: UCD
Designation: FCI

IFS Skillnet | Compliance Institute

"The educational programmes offered by IOB are rich in substance, and you can learn from industry experts and harness their practical knowledge from the comfort of your home. My learning journey with IOB equipped me to deal with the daily challenges of my profession with confidence. I highly recommend it to anyone trying to further their career in compliance."

Raquel Boularot
Cook Medical

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 you 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 Compliance Institute and to use the designatory letters FCI subject to CPD requirements.

Curriculum

You study nine 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. **The Regulatory Landscape (10 ECTS)**
6. **Designing an Internal Governance Framework (10 ECTS)**
7. **Compliance Leadership (5 ECTS)**
8. **Research Methods and Methodology (5 ECTS)**
9. **Applied Project (20 ECTS)**

Award

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

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

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

Delivery and Assessment

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

Entry requirements

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

- An honours degree (min. 2.2 L8 NFQ) in a relevant area in a business, legal or cognate discipline and at least 3 years' relevant work experience.

or

- Applicants who do not hold a primary degree but have relevant work experience at a middle or senior management level are eligible to apply and will be considered on a case by case basis.

IFS Skillnet

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

Professional body membership

You must be a current member of the Compliance Institute, 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

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

Contact us

Mikeala White
Programme Manager
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Professional Certificate in Data Protection (CDPO)

NFQ: Level 9
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD
Designation: CDPO

IFS Skillnet | Compliance Institute

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 annual CPD requirements.

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 at iob.ie/programme/compliance-msc

Delivery and Assessment

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

Entry requirements

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

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

or

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

IFS Skillnet

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

Professional body membership

You must be a current member of the Compliance Institute, 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

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

Contact us

Mikeala White
Programme Manager
E: education@iob.ie

Professional Certificate in Financial Crime Prevention (CFCP)

NFQ: Level 9
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD
Designation: CFCP

"Studying the Professional Certificate in Financial Crime Prevention has greatly increased my knowledge of financial crime for use within my current role and future career development. High quality content and a very enjoyable and engaging experience. I would recommend this programme to anyone who works within the financial sector."

Alessia Damiano
HedgeServ

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 CFCP - Certified Financial Crime Professional.

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 Prevention 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

Delivery and Assessment

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

Entry requirements

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

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

or

- Those who do not hold a degree, but have exceptional professional experience in the areas of fraud, risk or compliance are eligible to apply and will be considered on a case by case basis.

IFS Skillnet

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

Professional body membership

You must be a current member of the Compliance Institute, 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

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

Contact us

Mikeala White
Programme Manager
E: education@iob.ie

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

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

IFS Skillnet

"Despite there being a nine-year gap since I last studied with IOB, I have resparked my love of learning having recently completed this programme. I am continuing my studies and progressing on the Pathway to MSc in Financial Services. In doing so I have made connections with people from the financial services, insurance and broader non-financial services industries; broadening my thinking and finding new ways to solve old problems."

Alison McCormick
AIB

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.

Deputy Governor 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 your critical awareness in the areas of culture, behaviour, and ethics; to equip you with decision making, reflective and analytical skills to enable you to implement an effective culture that considers the intended and unintended consequences of decisions and policies for the consumer, shareholders, and society.

You will assimilate an understanding of ethical principles, corporate culture, values, group dynamics, cognitive bias and change management giving you 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 Compliance Institute and other leading experts in the areas of Consumer Protection Risk Culture, Ethics and Behaviours.

How you will benefit

On completing this programme you 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 your role as leader of cultural change.

Curriculum

You study three modules:

1. **Ethical Practice in Financial Services**
2. **Behaviour and Organisation Culture**
3. **Leading and Implementing Cultural Change**

Each module carries 10 ECTS (academic credits).

Award

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

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

Progression

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

Delivery and Assessment

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

Entry requirements

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

- An honours degree (min. 2.2 L8 NFQ)

or

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

IFS Skillnet

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

Professional body membership

You must be a current member of the Compliance Institute 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

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

Contact us

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NEW

Graduate Diploma in Investment Fund Services Management

NFQ: Level 9
Academic credits: 60 ECTS
Modules: 6
Delivery: Online
Awarding body: UCD

Who is this programme for?

The Graduate Diploma in Investment Fund Services Management is designed to deepen your knowledge of the theory and practice underpinning investment fund services and investment fund services management design, delivery and operations. The programme is designed for practitioners in the international investment funds management industry (involved in the design, management, coordination and integration of services as funds administration, depositary, legal services, tax) drawing on and integrating key areas of essential knowledge, theory and practice required by individuals associated with strategy implementation, decision making and risk management strategies and procedures.

The programme is designed to meet the needs of practitioners (current and aspiring) in the investment fund services sector in Ireland, drawing on and integrating key areas of essential knowledge and practice required by individuals dealing with investment fund services management strategy, innovation, portfolio, and risk management processes and preventing financial crime.

How you will benefit

On completing the Graduate Diploma in Investment Funds Services Management, you will be expected to be able to:

- Outline and explain the theory and practice underpinning investment funds management and the design and provision of investment funds management services
- Use and apply your theoretical and practical knowledge to identify, articulate and evaluate the strategic role of investment funds services management for funds sector operations, innovation, and planning
- Evaluate and advise on innovative strategies and techniques to be applied to ensure that the provision and effectiveness of investment management services (funds administration, depositary, tax, audition etc.) is appropriately designed and integrated
- Communicate clearly to various parties (orally or in writing) the key issues pertaining to investment funds services management and the challenges to be identified and managed
- Review the impact of the intended and unintended consequences of decisions made in relation to strategy choice and implementation, risk management and implementation of strategic plans of an entity
- Draw on your learning, identify and pursue career enhancement / professional development activities to facilitate the attainment of specific goals (personal/professional).

Curriculum

You study six modules:

1. **Strategy and Innovation in Financial Services**
2. **Strategic Decision Making**
3. **Capital Markets, Investments and Funds**
4. **Financial Crime Prevention**
5. **Strategic Operational Risk, Conduct and Reputational Risk Management**
6. **Strategic Implementation and Change Management**

Each module carries 10 ECTS (academic credits).

Award

Upon successful completion of this programme, you will be awarded a Graduate Diploma in Investment Fund Services Management 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/investment-fund-services-management for details on the assessment methods.

Entry requirements

Individuals seeking admission to the Graduate Diploma in Investment Fund Services Management:

- Will normally possess an Hons. degree (Second class Hons. Grade 2 award or higher)

or

- Admission may also be considered for experienced professionals who do not meet the academic 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).

This programme qualifies for Human Capital Initiative - Pillar 1 funding

Free or up to 90% funding may be available for eligible applicants. For further information see iob.ie/areas/free-ucd-programmes

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/investment-fund-services-management

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

Contact us

Caitriona McCarthy
Programme Manager
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Professional Certificate for Designated Persons in a Fund Management Company (AFP)

NFQ: Level 9
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD
Designation: Accredited Funds Professional

irish funds

"The programme gave a comprehensive view of a fund management company business framework, through targeted, dynamic and interactive lectures, instructive presentations and case studies that were examined and discussed with fellow students. The programme has been extremely beneficial to my professional development and has afforded me new networking opportunities."

David Zakaria
Azimut Investments Limited

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/Designation

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

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

Delivery and Assessment

This programme is delivered online. Please visit iob.ie/programme/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

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

Contact us

Edel Hayden
Programme Manager
E: education@iob.ie

Professional Diploma in Applied Alternative Investments

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

IFS Skillnet | irish funds

Who is this programme for?

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

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

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

How you will benefit

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

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

Curriculum

You study three modules:

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

Each module carries 10 ECTS (academic credits).

Award

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

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

Progression

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

Delivery and Assessment

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

Entry requirements

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

- An honours degree (min. 2.2 L8 NFQ)

or

- Admission may also be considered for experienced professionals who do not meet the academic admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

IFS Skillnet

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

Professional body membership

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

How to apply

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

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

Contact us

William Lawless
Programme Manager
E: education@iob.ie

Professional Certificate in Capital Markets, Investments and Funds

NFQ: Level 9
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD

Who is this programme for?

The Professional Certificate in Capital Markets, Investments and Funds is designed for professionals in the funds, capital markets and asset management industry, drawing on and integrating key areas of essential knowledge, theory and practice required by individuals associated with the investment and risk management processes.

The programme is designed for:

- Capital Markets and Banking specialists
- Equity and Debt Raising professionals
- Corporate Finance advisers
- Asset managers and fund service providers
- Accountants, lawyers and other professionals who provide advice in the areas of capital markets, investment and funds
- Those involved in wealth management and advice
- Internal Audit staff who assess investment and risk processes
- Compliance professionals
- Fund Managers / Fund Promoters
- Financial control staff with responsibility for budget setting, capital allocation, financial performance evaluation and financial/regulatory reporting.

How you will benefit

On completing the Professional Certificate in Capital Markets, Investments and Funds, you will be able to:

- Describe and explain the theory and practice underpinning capital markets activities, and the operations required to facilitate investors in those markets in achieving their investments goals
- Identify capital markets main participants, outline their roles and also the variety of products commonly traded through capital markets and their settlement and reporting cycles. Explain how the funds industry interacts with capital markets and capital markets participants
- Outline and discuss the key market drivers of capital markets operations and fund performance
- Understand the key processes which underpin a robust risk management system in the funds area, and investigate cases when investments / investment strategies fail in implementation or failures in the trade life cycle
- Have an understanding of the regulatory regime for funds and review the consequences of regulatory change across capital markets from the perspective of an investment funds manager, distributor, funds services providers, and the investor in those funds
- Drawing on your learning, identify and pursue career enhancement / professional development opportunities within capital markets and the funds industry.

Curriculum

You study one module:

1. **Capital Markets, Investments and Funds**

This module carries 10 ECTS (academic credits).

Award

When you successfully complete this programme, you will be awarded a Professional Certificate in Captial Markets, Investments and Funds 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/capital-markets-investments-and-funds for details on the assessment methods.

Entry requirements

The minimum entry requirements to the Professional Certificate in Capital Markets Investments and Funds are as follows:

- An honours degree (min. 2.2 L8 NFQ) and have employment experience in the financial services sector

Or

- Applications from aspiring candidates who do not satisfy criterion above but have significant employment experience at middle to senior management level, will be considered for admission on a case by case basis.

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, exam dates, closing dates and to apply online visit iob.ie/programme/capital-markets-investments-and-funds

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

Contact us

William Lawless
Programme Manager
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Professional Diploma in Advanced Banking Risk Management

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 4
Delivery: Online
Awarding body: UCD

IFS Skillnet | PRMIA Professional Risk Managers' International Association

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 you 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.

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.

Attain the PRMIA Associate Professional Risk Manager (APRM) global certificate

Graduates are eligible to apply directly to PRMIA to be awarded the globally recognised PRMIA Associate Professional Risk Manager (APRM) certificate.

Progression

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

Delivery and Assessment

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

Entry requirements

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

- An honours degree (min 2.2 L8 NFQ)

or

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

IFS Skillnet

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

Professional body membership

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

How to apply

For further information, including module content, fees, exam dates, closing dates and to apply online, visit 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

Professional Diploma in Advanced Operational Risk Management in Financial Services

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

"I thoroughly enjoyed this programme, the lecturers, online content and class participation were excellent. This programme helped me to achieve one of my goals to pursue a career in Risk and specifically Operational Risk management."

Jason Stanley
KB Associates A Waystone Group Company

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 you 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 you 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.

How you will benefit

This specialist programme will provide you with:

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

Curriculum

You study three modules:

1. **Risk Governance, Culture, Business and Enterprise Risk Management**
2. **Operational Risk, the Capital Markets and AI**
3. **Strategic Operational Conduct and Reputational Risk Management**

Each module carries 10 ECTS (academic credits).

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.

Attain the PRMIA Associate Professional Risk Manager (APRM) global certificate

Graduates are eligible to apply directly to PRMIA to be awarded the globally recognised PRMIA Associate Professional Risk Manager (APRM) certificate.

Progression

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

Delivery and Assessment

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

Entry requirements

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

- An honours degree (min. 2.2 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

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

Contact us

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Programme Manager
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Executive Education

Certified Bank Director

CBD

Certified Investment Fund Director

CIFD

Certified Bank Director (CBD)

Modules: 11
Delivery: Blended
Awarding body: IOB
Designation: CBD

CertifiedBankDirector

"Having completed the Certified Bank Director programme, I can say that the programme provides a holistic and extensive overview of the banking system, from the changed regulatory landscape following the global financial crisis to the unique risk profile of banking models and the importance of internal governance processes. This programme is highly beneficial not only to those new to the banking sector as a director, but also experienced bank directors who want to benchmark their own understanding against a certified programme."

Colin Hunt
Chief Executive, AIB Group

Who is this programme for?

The programme is designed for executive and non-executive directors of the main and subsidiary boards of banks. It will be highly beneficial, not only to individuals new to the roles and responsibilities of being a bank director, but also to experienced bank directors operating in a significantly changed regulatory landscape. This programme is also targeted at senior managers aspiring to be bank executive directors and/or identified as potential future executive directors within their organisation.

The programme comprises 11 modules delivered over 10 days across two blocks of five days' duration each. A panel of subject area experts drawn from academia and industry lead each of the individual modules. The emphasis in the programme is on the application of key concepts to enhance the skills of participants and to create a learning forum where challenges can be explored and wisdom and insights dissected and shared.

Programme outcomes

On successful completion of the programme, you will:

- Understand the unique characteristics of banks, bank balance sheets, bank P&Ls and bank strategy
- Appreciate the implications of ongoing regulatory changes and the legal, regulatory and governance framework relevant to board directors
- Comprehend the unique risk profile of banking models, including the systematic and systemic implications of risk-related policies in the context of strategy and the relationship between risk appetite, profitability and stakeholder maximisation
- Appreciate the importance of the internal governance processes and the application of best practice
- Understand the changing nature of investor engagement and the implications for the work of the board
- Understand the behaviours required from well functioning boards and the expectations and requirements of individual directors.

Curriculum

You study 11 modules:

1. **Introduction to Bank Governance**
2. **Global Prudential Regulation**
3. **Capital, Dynamic Balance Sheet Management and Stress Testing**
4. **Operational Risk and Enterprise Risk Management: Management and Oversight**
5. **IRRBB and Market Risk: Management and Oversight**
6. **Liquidity Risk: Management and Oversight**
7. **Credit Risk Management and Oversight**
8. **Fundamentals and Analysis of Bank Financial Statements**
9. **Conduct Risk (including wholesale conduct), Culture, Ethics and the Board**
10. **Bank Strategy**
11. **Bank Governance**

Award

When you successfully complete this programme, you will earn the professional designation of Certified Bank Director from IOB.

Delivery and Assessment

Please visit iob.ie/cbd for details on delivery and assessment methods.

Entry requirements

The programme is for executive and non-executive directors of the main and subsidiary boards in banks. It is also relevant to senior banking executives and members of a bank's executive committee. Entry is assessed based on an application.

Designation

On successful completion, you will be invited to apply for the the CBD designation from IOB.

Continuing Professional Development (CPD)

CBDs are required to complete six hours of continuing professional development each year.

How to apply

As the number of places on the programme is restricted, early applications are encouraged. It is recommended that candidates speak to the Relationship Manager prior to submitting an application for the programme.

Contact us

For further information on the CBD programme visit iob.ie/cbd or you can contact:

Kate Walsh
Relationship Manager
E: kate.walsh@iob.ie

Certified Investment Fund Director (CIFD)

Modules: 10
Delivery: Blended
Awarding body: IOB
Designation: CIFD

cifd by iob

"The programme helped me to assemble all the strands of my many years of experience in the financial services industry. I listened, debated, reflected, read more and then gathered it all into one great informative closing journal. All in all a truly tremendous experience that has got me hooked again on learning."

Melíosa O'Caoimh
Country Head, Ireland – Northern Trust

Who is this programme for?

The CIFD programme is designed for:

- Investment Fund Directors
- Directors of Fund Management Companies
- Those with extensive fund/asset management experience who aspire to become Fund Directors and/or Directors of Fund Management Companies
- Those with extensive fund/asset management experience holding senior leadership positions in the funds industry.

The programme is also valuable for executives working in investment fund regulation and executives overseeing the governance of investment funds held under institutional investment mandates.

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' and are supplemented by assigned prereading material and, for some modules, short supporting webinars. The online modules are CAIA's Fundamentals of Alternative Investments and the Risk Management and Board Oversight module. Although these 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. Through this page, participants will have access to the webinars and a library of reading material recommended by programme faculty. Webinars 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 classroom, 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.

What does the programme cover?

The programme's syllabus is intended to cover all key aspects of the value chain for funds and address the key governance issues faced by fund directors and senior leadership teams. The content delivered by the programme's faculty is dynamic - reflecting key prevailing industry topics and trends, such as the rise of sustainable finance and the evolving technology and digital landscape - to ensure participants are well equipped with the knowledge to become successful fund directors in the industry today.

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
- Enhance the effectiveness of the interrelationships among the fund board, management company board, and fund service providers, including delegates linked to the fund promoter
- 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. **(Online) Risk Management and Board Oversight**
3. **Investment Fund Governance I and II**
4. **Fund Distribution and Board Oversight**
5. **Transfer Agency and Board Oversight**
6. **Portfolio Management and Board Oversight**
7. **Investment Fund Valuation and Board Oversight**
8. **Analysis of Fund Financial Statements**
9. **Investment Fund Regulation**
10. **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 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 iob.ie/programme/certified-investment-fund-director or contact:

Kate Walsh
Relationship Manager
E: kate.walsh@iob.ie

Operational information

About IOB

Programmes and Designations 2023-2024

Professional Designations - your badge of excellence

The Professional Education Framework - an overview

Terms and Conditions

Key Dates 2023-2024

About IOB

Who we are

IOB is a professional community of over 33,200 members who work in banking and the international financial services sector. IOB has 30 corporate members consisting of leading banks and international financial services firms.

A recognised College of UCD, IOB is a centre of excellence in the provision of specialist education and lifelong learning to the financial services sector with programmes for members at every stage of their career. 6,906 people studied with IOB last year and we have the largest continuing professional development community in Ireland with over 23,000 registered members, committed to lifelong learning.

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

Our Goal

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

Our Purpose

Educate, enable and empower a community of professionals to achieve their full potential in delivering financial services to the highest standards with better outcomes for their customers, clients and for society.

Our Vision

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

An education framework for the banking profession

Through our Professional Education Framework, IOB provides a core set of qualifications and a professional pathway for everyone in banking and financial services - from Customer Adviser to Board Director. Developed in conjunction with the banks and UCD, the Framework supports you in developing your knowledge and your transferable skills.

It enhances your capability and confidence in developing your career and in availing of new opportunities. It also sustains your employability in the context of changing industry and organisational needs.

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

Our programmes

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

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

Pathway to further qualifications

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

Similarly if you hold 30 credits at level 7, you have a direct pathway to progress onto a level 8 programme and 30 credits at level 8 provides you with a direct pathway to level 9 programmes.

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

Our executive and specialist programmes are designed for non-executive directors, senior executives and high-potential managers within the financial services sector. We support the development of members to become the industry leaders of tomorrow.

Lifelong Learning

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

Our comprehensive and cost-effective CPD programme includes:

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

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

Excellence

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

IOB is committed to developing programmes which achieve the best levels of quality, relevance and recognition.

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

Education services

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

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

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

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

Active in Europe

IOB is an active member of EBTN, the European Banking and Financial Services Training Association, which brings together banking institutes and education bodies in Europe. It has 26 European country members and 14 associate members. EBTN represents the interests of the leading banking institutes in Europe and beyond and draws attention to issues of strategic interest to providers of education and training in banking in a sustainable manner. EBTN also promotes joint education, training and research initiatives. IOB was the first education body in Europe to achieve the "Triple E" quality standard in financial services education awarded by EBTN.

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

Triple E
Quality Standard Awarded by EBTN

Programmes and Designations** 2023-2024

Step 4 (Executive Education)

- CBD — Certified Bank Director programme
- CIFD — Certified Investment Fund Director programme

Step 3 (NFQ† level 9)

- 60 — Graduate Diploma in Financial Planning
- 30 — Professional Diploma in Financial Planning
- AMP — 10 — Professional Certificate in Asset Management
- 10 — Professional Certificate in Retirement Planning
- 90 — Pathway to MSc in Financial Services
- 30 — Professional Diploma in Strategic Management in Financial Services
- CB — 30 — Professional Diploma in Banking
- 60 — Graduate Diploma in Digital and Data Strategy in Financial Services
- 30 — Professional Diploma in Data and Analytics in Financial Services
- 30 — Professional Diploma in Digital Transformation in Financial Services
- 60 — Graduate Diploma in Sustainable Transformational Leadership
- 30 — Professional Diploma in ESG and Sustainable Finance Leadership in Financial Services
- 30 — Professional Diploma in Sustainable Finance Reporting and Disclosures
- FCI — 90 — MSc in Compliance
- CDPO — 10 — Professional Certificate in Data Protection
- CFCP — 10 — Professional Certificate in Financial Crime Prevention
- 30 — Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services
- 60 — Graduate Diploma in Investment Fund Services Management
- AFP ‡ — 10 — Professional Certificate for Designated Persons in a Fund Management Company
- 30 — Professional Diploma in Applied Alternative Investments
- 10 — Professional Certificate in Capital Markets, Investments and Funds
- 30 — Professional Diploma in Advanced Banking Risk Management
- 30 — Professional Diploma in Advanced Operational Risk Management in Financial Services

Step 2 (NFQ† Level 8)

- PB — 30 — Professional Diploma in Financial Services
- PB — 180 — Bachelor of Financial Services
- 10 — Professional Certificate in Customer Experience Management in Financial Services
- 30 — Professional Diploma in Digital Financial Services Management and Fintech
- CSFCP — 30 — Professional Diploma in Sustainable Finance for Compliance Professionals
- 15 — Professional Certificate in Conduct Risk, Culture and Operational Risk Management
- APA — 10 — Professional Certificate in Personal Debt Management and Personal Insolvency
- 25 — Professional Diploma in Corporate Banking Credit
- 30 — Professional Diploma in SME Credit

Step 1 (NFQ† Level 7)

- QFA — 30 — Professional Diploma in Financial Advice
- APA — 10 — Professional Certificate in Financial Advice
- APA — 5 — Professional Certificate in Consumer Credit
- APA — 10 — Professional Certificate in Stockbroking
- RPP — 10 — Professional Certificate in Pensions and Retirement Advice
- AFP ‡ — 15 — Professional Certificate in International Investment Fund Services
- 10 — Professional Certificate in Complex Financial Instruments in International Financial Services
- 10 — Professional Certificate in Compliance
- LCI — 10 — Professional Diploma in Compliance
- 10 — Professional Certificate in Fintech
- 10 — Professional Certificate in Digital Risk, AML and Financial Crime Prevention
- 15 — Professional Certificate in Digital Financial Services and Data Analytics
- 30 — Professional Diploma in Banking Operations and Digital
- 10 — Professional Certificate in Responsible and Sustainable Finance
- 5 — Professional Certificate in Consumer Protection Risk, Culture and Ethical Behaviour in Finincial Services

(Short Courses)

- RRP § — Regulatory Reporting in ROI
- Digital Banking Revolution
- Inside out Leadership: A next generation programme for women leaders

Key

* The Professional Education Framework for banking is a flexible education pathway that provides learning and development opportunities wherever you are in your career. You can access the framework at any step to take specialist qualifications, depending on your career and learning need.

** Professional designations are a recognition of educational achievement and professional standing. They are an endorsement of academic qualifications, professional knowledge and experience.

† NFQ - National Framework of Qualifications.
‡ Accredited Funds Professional.
§ Regulatory Reporting Professional.
ECTs - European Credit Transfer and Accumulation System.

Professional Designations - your badge of excellence

What are they?

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

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

Why are they important?

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

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

What role does CPD play and why is it necessary?

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

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

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

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

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

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

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

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

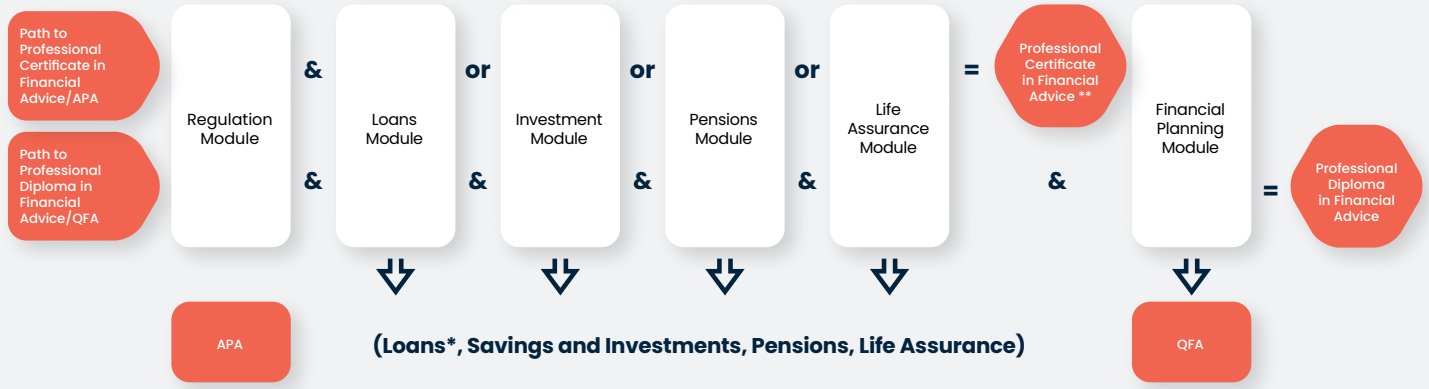
Route to APA:

Professional Certificate in Financial Advice

Route to QFA:

Professional Diploma in Financial Advice

Figure 1: Path to APA and QFA designation



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

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

Professional Designations - your badge of excellence

Retirement Planning Professional (RPP)

This professional designation is awarded by IOB on successful completion of the Professional Certificate in Pensions and Retirement Advice. The award and designation will certify holders as having attained a standard of skill and competency at a level above the Minimum Competency Code (MCC) in the APA (Pensions).

Route:

Professional Certificate in Pensions and Retirement Advice

Registered Stockbroker

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

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

Route:

Professional Certificate in Stockbroking

Accredited Funds Professional (AFP)

Accredited Funds Professional designation was developed in conjunction with Irish Funds. The professional designation is 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, Specialist Certificate in Investment Fund Services) and the Professonial Certificate for Designated Persons in a Fund Management Company, or have at least four years relevent industry experience.

Designates who complete the requisite Continuing Professional Development are entitled to use the designation 'Accredited Funds Professional'.

Route:

Professional Certificate in International Investment Funds Services

Professional Certificate for Designated Persons in a Fund Management Company

Professional Banker

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

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

Route:

Professional Diploma in Financial Services

Bachelor of Financial Services

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

Certified Bank Director (CBD)

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

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

Route:

Certified Bank Director programme

Certified Investment Fund Director (CIFD)

Those who complete the Certified Investment Fund Director programme and who complete the requisite Continuing Professional Development will be entitled to use the designation Certified Investment Fund Director.

Route:

Certified Investment Fund Director programme

Professional Designations - your badge of excellence

Licentiate of the Compliance Institute (LCI)

Licentiate of the Compliance Institute (LCI) is awarded to those who successfully complete the Professional Diploma in Compliance (PDC). Continued use of this designation and the designatory letters LCI is subject to meeting the Compliance Institute's CPD requirements.

The PDC and attaching LCI designation is one of the recognised qualifications under 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'. The LCI designation is also recognised by IFCA (International Foundation of Compliance Officers) as Internationally Certified Compliance Professionals (ICCP). There are more than 1,450 LCIs currently in Ireland.

Route:

Professional Diploma in Compliance

Certified Sustainable Finance Compliance Professional (CSFCP)

Graduates who complete the Professional Diploma in Sustainable Finance for Compliance Professionals will be invited by the Compliance Institute to apply for the professional designation Certified Sustainable Finance Compliance Professional - CSFCP. Continued use of this designation is subject to meeting the Compliance Institute's Continuing Professional Development requirements.

Route:

Professional Diploma in Sustainable Finance for Compliance Professionals

Fellow of the Compliance Institute (FCI)

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

Route:

MSc in Compliance

Certified Ethics and Cultural Advisor (CECA)

Graduates who complete the Professional Diploma in Leading Cultural Change and Ethical Behaviour in Financial Services, are entitled to apply for the designation offered by the Compliance Institute 'Certified Ethics and Cultural Advisor' and use the designatory letters CECA. Continued use of this designation is subject to meeting the Compliance Institute's Continuing Professional Development requirements.

Route:

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

Certified Data Protection Officer (CDPO)

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

Route:

Professional Certificate in Data Protection

Certified Financial Crime Prevention Practitioner (CFCP)

Graduates who complete the Professional Certificate in Financial Crime Prevention programme and who, as members of the Compliance Institute, complete the requisite Continuing Professional Development will be entitled to use the designation 'CFCP' - Certified Financial Crime Professional.

Route:

Professional Certificate in Financial Crime Prevention

Asset Management Professional (AMP)

This professional designation is awarded by IOB on successful completion of the Professional Certificate in Asset Management. The AMP designation, underpinned by both UCD and IOB, is set to become the premier professional designation for those working in Asset Management administration in Ireland.

Route:

QFA designate plus
Professional Certificate in Asset Management

Regulatory Reporting Professional

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

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

Route:

Regulatory Reporting in ROI

Certified Financial Planner™

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

At the end of 2022, there were 213,000 CFP® professionals in 27 countries around the globe, including all of the main developed and developing economies.

The first cohort of candidates in Ireland were awarded the CFP® designation following completion of the Graduate Diploma in Financial Planning in June 2011. There are now 940 CFP® professionals in Ireland.

Route:

Graduate Diploma in Financial Planning

The Professional Education Framework - an overview

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

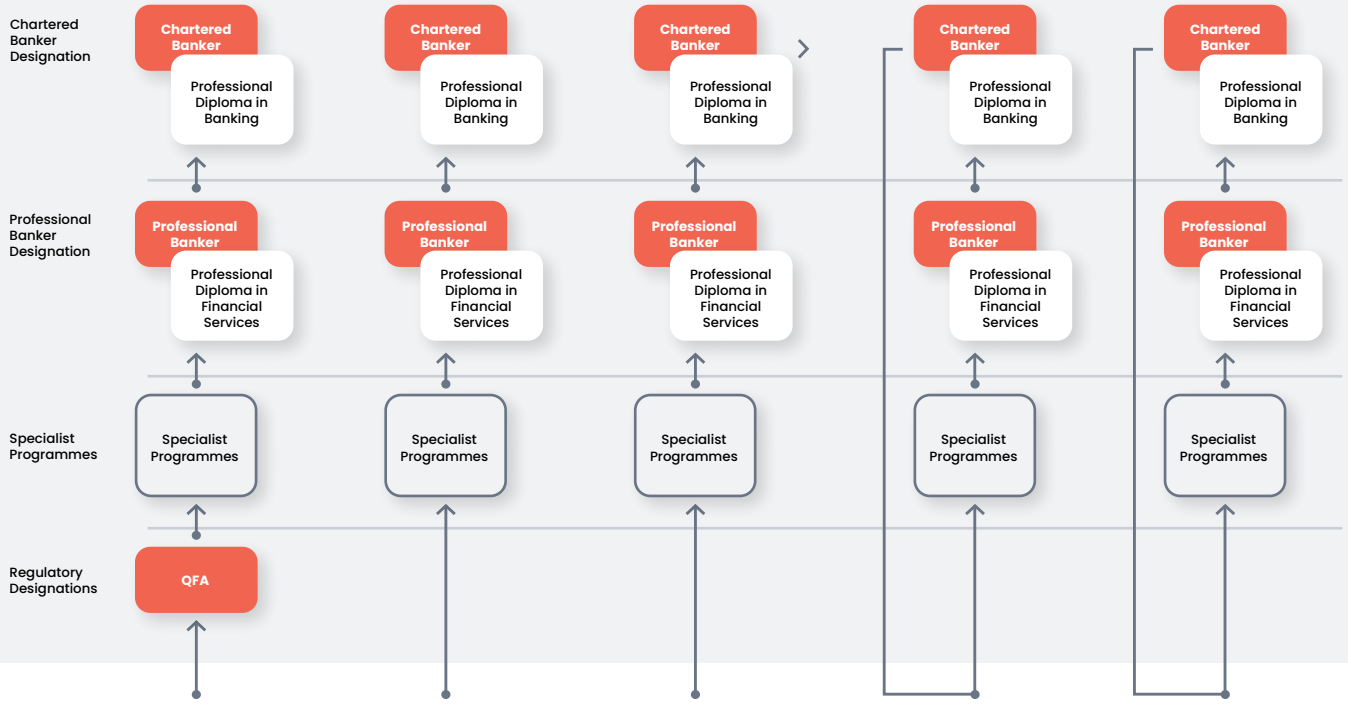
What's in it for you?

The Professional Education Framework:

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

Fig 2: Routes to the Professional Education Framework

Designations Some typical member pathways



I'm new to banking and I don't have a degree

If you are just starting out in your career and working in a customer facing role, achieving the **QFA** is essential.

I'm a QFA

If you've 3 years' banking or other relevant experience

+

You have completed a special purpose award at level 8 from IOB's suite of programmes

↓

You can go straight to **Professional Banker.**

–

On successful completion of the Professional Diploma in Financial Services, and if you've 6 years' relevant experience with 3 in a senior role, you can go straight to **Chartered Banker.**

I have an honours degree (min 2.2 NFQ L8)

If you've 3 years' banking or other relevant experience

+

You have completed a special purpose award at level 8 from IOB's suite of programmes

↓

You can go straight to **Professional Banker.**

–

On successful completion, and if you've 6 years' relevant experience with 3 in a senior role, you can go straight to **Chartered Banker.**

I have an honours degree in Business (min 2.2 NFQ L8) or a professional qualification in a relevant discipline (e.g. ACCA, CIMA)

If you've 3 years' banking or other relevant experience

+

You have completed a special purpose award at level 8 from IOB's suite of programmes

↓

You can go straight to **Professional Banker.**

If you've 6 years' relevant experience with 3 in a senior role, you can go straight to **Chartered Banker.**

I'm an experienced banker

If you've been working in banking for years and have gained a depth of expertise and experience but have no formal qualifications, you may apply for admission to any programme using the Recognition of Prior Learning (RPL) process. All applications will be assessed individually.

↓

Your experience may take you to **Professional Banker**, **Chartered Banker** or to a specialist qualification.

Terms and Conditions

Entry Criteria

- Applicants to a programme are required to meet the entry criteria as stated in the programme overview of this prospectus, or the Requirements section of the programme page on iob.ie before registration.
- Where required, you should apply for a programme through iob.ie and provide the information requested. If you are successful in your application, you will be enrolled to the programme. At that point you will be able to register online for your 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 as part of the application. Information required is outlined on the individual programme page at iob.ie.
- 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.
- Information on how to apply to a programme and/or register to modules is available on iob.ie including closing dates for all programmes.

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.

Compliance Institute Membership

- 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 Compliance Institute is applicable, payable directly to the Compliance Institute and students are required to provide evidence of membership on enrolment to the programme.

Fees

- All programme fees are payable in full in advance, using online payment in IOB Learn, (accessed at iob.ie via the relevant programme page), 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.
- Module pricing is subject to change for each academic year.

Withdrawal

- 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

UCD Accredited Programmes

- Programmes outlined in this prospectus are governed by UCD academic regulations and information on these regulations and related procedures is available from iob.ie. This information relates to areas such as applying for recognised prior learning, recommended student workload, leave of absence requirements, applying for extenuating circumstances, provision of alternative exam accommodations and assessment regulations. Questions can also be sent to info@iob.ie.

Minimum Numbers

- 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.

Exams

- 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.

Contact Details

- 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.
- Note: Students on a UCD accredited programme will receive a parchment to the address provided at the time of registration. Students should regularly check IOB Learn for communications and information and to update their contact details to ensure accuracy.

Programme Participation

- IOB programmes are largely delivered and assessed online. Students should ensure they have appropriate equipment (laptop) and that appropriate software (including MSOffice: Office and Word) is available to them in order to participate in the programme and related assessments (continuous assessments and exams). Where equipment is provided by an employer, there may be security restrictions on the device which prevent downloading of apps required for exams. Further information is available from iob.ie/info/student-info and it is the student's responsibility to ensure they have access to a suitable device.
- Programmes with face to face lectures/workshops will have that information stated on the programme page.
- By enrolling on the programme, students are signing up to the academic regulations of the programme including the code of conduct, available from iob.ie/info/student-info.

Key Dates 2023-2024

Registrations for Academic Year 23/24 open: 10th August 2023

Autumn Trimester September 2023 – January 2024	Blended Level 7 and Level 8	Level 7 programmes leading to MCC†	Level 9*
Closing date for applications** (Levels 8 and 9)	18/09/2023		18/09/2023
Closing date for module registrations Levels 7, 8 and 9 (Including fees)	06/10/2023	10/11/2023	06/10/2023*
Trimester start date***	02/10/2023	02/10/2023	02/10/2023*
Re-registration closing date	10/11/2023	10/11/2023	10/11/2023*
Module withdrawal date	10/11/2023	10/11/2023	10/11/2023*
Exam session ****	02/01/2024 - 21/01/2024	02/01/2024 - 21/01/2024	02/01/2024 - 21/01/2024
Exam results release date	01/03/2024	01/03/2024	01/03/2024
MCC (MCQ) exam results release date¥		16/02/2024	

Spring Trimester January 2024 – May 2024	Blended Level 7 and Level 8	Level 7 programmes leading to MCC†	Level 9*
Closing date for applications** (Levels 8 and 9)	26/01/2024		26/01/2024
Closing date for module registrations Levels 7, 8 and 9 (Including fees)	09/02/2024	15/03/2024	09/02/2024*
Trimester start date***	06/02/2024	06/02/2024	06/02/2024*
Re-registration closing date	15/03/2024	15/03/2024	15/03/2024*
Module withdrawal date	15/03/2024	15/03/2024	15/03/2024*
Exam session****	01/05/2024 - 19/05/2024	01/05/2024 - 19/05/2024	01/05/2024 - 19/05/2024
Exam results release date	28/06/2024	28/06/2024	28/06/2024
MCC (MCQ) exam results release date¥		14/06/2024	

† Professional Certificate/Diploma in Financial Advice (QFA), Consumer Credit, Compliance (PDC) and Stockbroking

* GDFP please see programme page at iob.ie for start, withdrawal, and exam dates

** Places may be available after this date depending on availability

*** Member Resources in IOB Learn

**** Please check iob.ie for your exam timetable

¥ Minimum Competency Code (MCC) Multiple Choice Questions (MCQ)

Key Dates 2023-2024

Summer Trimester June 2024 – September 2024	Blended Level 7 and Level 8	Level 7 programmes leading to MCC†	Level 9*
Closing date for applications** (Levels 8 and 9)	24/05/2024		24/05/2024
Closing date for module registrations Levels 7, 8 and 9 (Including fees)	07/06/2024	12/07/2024	07/06/2024*
Trimester start date***	04/06/2024	04/06/2024	04/06/2024*
Re-registration closing date	12/07/2024	12/07/2024	12/07/2024*
Module withdrawal date	12/07/2024	12/07/2024	12/07/2024*
Exam session****	02/09/2024 - 21/09/2024	02/09/2024 - 21/09/2024	02/09/2024 - 21/09/2024
Exam results release date	25/10/2024	25/10/2024	25/10/2024
MCC (MCQ) exam results release date¥		11/10/2024	

† Professional Certificate/Diploma in Financial Advice (QFA), Consumer Credit, Compliance (PDC) and Stockbroking

* GDFP please see programme page at iob.ie for start, withdrawal, and exam dates

** Places may be available after this date depending on availability

*** Member Resources in IOB Learn

**** Please check iob.ie for your exam timetable

¥ Minimum Competency Code (MCC) Multiple Choice Questions (MCQ)

Notes

Notes

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