

Frequently Asked Questions

WHAT IS THE PROFESSIONAL RETAIL BANKER CERTIFICATE?

The Professional Retail Banker Certificate is a globally recognized credential that signifies mastery of core retail banking risk management, ethics, operations, customer experience, and sales concepts.

Individuals receive the certificate upon completing a five-module course and passing the final exam.

The course is delivered online, providing individuals with the flexibility to learn at their own pace, and can be completed in approximately 15 hours. Each of the five modules includes a pre-test, learning content, and a post-test.

The final exam is a two-hour, single-part test comprising 60 multiple-choice questions that cover key principles and concepts from the online course. The use of calculators is permitted, and the passing score is 60%.

WHO SHOULD PURSUE THE PROFESSIONAL RETAIL BANKER CERTIFICATE?

The Professional Retail Banker Certificate is ideal for:

- Retail banking professionals who want to enhance their career prospects
- Front-line retail banking customer service officers
- Bank employees who want to broaden their knowledge of different banking functions
- New bankers who want to establish a solid foundation in retail banking
- Bank managers and team leaders looking to improve team performance and operational efficiency
- Individuals who want to switch to a career in retail banking

HOW DOES THE PROFESSIONAL RETAIL BANKER CERTIFICATE DIFFER FROM OTHER BANKING CERTIFICATIONS?

The Professional Retail Banker Certificate distinguishes itself through:

- A strong focus on ethical behaviour and leadership within retail banking.
- Comprehensive coverage of operational excellence and risk management specific to retail banking.
- Practical, real-world application and case studies designed to enhance customer experience and sales effectiveness.
- Global banking insights.

WHAT ROLES CAN PROFESSIONAL RETAIL BANKER CERTIFICATE HOLDERS ASPIRE TO?

Certificate holders are well-positioned for roles as:

- Branch team leaders
- Retail bank managers
- Customer service managers
- Branch risk and compliance officers
- Sales and relationship managers
- Financial advisors in the branch

WHAT COURSEWORK MUST BE COMPLETED TO EARN THE PROFESSIONAL RETAIL BANKER CERTIFICATE?

The Professional Retail Banker Certificate curriculum includes five online modules and a final exam. The educational path is structured as follows:

1. **Retail Banking Risk:** This four-lesson module explores fundamental retail banking concepts, including the key components of a retail bank's financial statements, the risks that retail banks face, and the impact that a retail banker's sales activities have on the financial institution's financial and operational performance. It can be completed in 3 hours.
2. **Ethical Behaviour and Leadership:** This four-lesson module examines the role of ethics in retail banking. It discusses the fundamentals of acting ethically, avoiding bias, and building trust with customers and regulators. It can be completed in 3 hours.
3. **Operational Excellence for Retail Bankers:** This three-lesson module introduces the key principles of operational efficiency and discusses how to use data to continually improve retail banking operations. It can be completed in 3 hours.
4. **Customer Experience:** This three-lesson module examines the role of retail bankers in shaping the customer experience and cultivating customer loyalty. It can be completed in 3 hours.
5. **Trusted Sales Advisor:** This four-lesson module teaches learners how to succeed in sales. It explains how to build relationships with customers, enhance communication skills, handle objections, measure and monitor sales performance, and implement an effective sales coaching model. It can be completed in 3 hours.
6. **Final Exam:** The online final exam assesses your ability to apply the knowledge learned from the modules. The two-hour exam includes 60 multiple-choice questions. The passing grade is 60%; that is, candidates must answer 36 out of 60 questions correctly to pass. To prepare for the exam, you will have access to two practice exams.

WHAT DOES THE FINAL EXAM ENTAIL?

The final exam is a two-hour, single-part test comprising 60 multiple-choice questions that cover key principles and concepts from the entire Professional Retail Banker curriculum. The use of calculators is permitted, and the passing score is 60%.

HOW LONG WILL I HAVE ACCESS TO THE COURSEWORK?

Candidates have 12-month access to the online course and final exam. If you do not complete the course and the exam within the 12-month period, extension fees will apply.

HOW LONG DOES IT TAKE TO COMPLETE THE COURSEWORK?

The coursework can be completed in approximately 15 hours, depending on the candidate's prior knowledge and experience. Most candidates allocate 1 to 2 hours per week to the coursework and complete the coursework over 3 to 6 months.

Each module includes a pre-test to help you know where to focus your studies. Those with prior training and/or experience might advance through the coursework more quickly.

ARE THERE TESTS ASSOCIATED WITH THE COURSEWORK?

Each of the five modules contains a short pre-test and post-test. In order for the module to be marked complete in your transcript, you must score at least 75% on the post-test. You will have three attempts to pass each module post-test.

IF I FAIL THE FINAL EXAM, CAN I RETAKE IT?

Yes. You will have three opportunities to pass the certification exam. Your first attempt is included in your purchase. Subsequent attempts are \$150 USD each.

ARE THERE ANY PREREQUISITES TO THE PROFESSIONAL RETAIL BANKER CERTIFICATE PROGRAM?

There are no prerequisites, making the program accessible to a wide range of professionals. However, a basic understanding of banking principles and practices is beneficial.

HOW DO I ENROLL IN AND PAY FOR THE PROFESSIONAL RETAIL BANKER CERTIFICATE PROGRAM?

Enroll and pay [here](#). Once payment is processed, you will receive a confirmation email with access to the course materials and further instructions on scheduling your exam.