

"Bank entry programme for high school graduates (BEM)" Certificate from the Swiss Bankers Association

Significance and international classification of the "Bank entry programme for high school graduates (BEM)" certificate

The Bank entry programme for high school graduates (BEM)

In Switzerland, every year several hundred young people decide to pursue a career in banking and enrol in the Bank entry programme for high school graduates (BEM). This basic training in banking is classified as upper-level secondary education (level II). It is founded on clearly defined elements of vocational training and uniform qualification procedures. The programme lasts a minimum of 18 months and, upon completion, the participants have recognised professional qualifications and a foundation upon which to build a lifelong learning process. In Switzerland about 30 major banks offer the BEM training course based on the BEM core curriculum¹. The BEM certificate is issued upon completion of training and successful performance in the qualification process of the Swiss Bankers Association. The BEM certificate is well-established and recognised throughout the banking industry.

Learning in and out of the classroom

The BEM course of training takes place on-the-job within the bank and off-the-job in the facilities of educational providers. It focuses on professional qualifications that are actually in demand and is thus very pertinent to the real working environment. The contents of the curriculum are uniformly defined and organised for Switzerland at the national level.

Basic vocational training takes place at a bank, where the programme participants (high school graduates) acquire practical banking-related skills and know-how. The educational provider² supplements this practical training with studies of theoretical aspects of banking (parallel track).

Career prospects

BEM graduates are qualified to pursue a broad range of higher education and further training. The BEM basic training in banking can be followed by a three-year course of specialised vocational training in banking and finance (Specialist College of Banking and Finance, "HFBF"). It provides specific professional qualifications and prepares graduates for management and specialist functions in the banking industry. Alternatively, high school graduates have the option of matriculating directly in the programmes offered at colleges of applied sciences. Graduates holding a "Matura" may also pursue further education at a university.

¹ <http://www.swissbanking.org/home/mittelschulabsolventenprogramm.htm>

² Classes in banking studies are for the most part held at CYP www.cyp.ch.

Knowledge, skills and competencies

Holders of a BEM certificate in banking possess the following banking knowledge, skills and competencies:

- **Client advising:** You understand that clients are the most important stakeholder group in any business enterprise. You handle inquiries from clients in a professional, competent manner to the clients' satisfaction. You have a good knowledge of products and services, a high level of advisory competence, client-gearred sales skills, service orientation and a professional attitude towards service quality.
- **Handling orders:** You are responsible for the client-gearred processing of the orders within your area of responsibility. You execute the steps of order processing in accordance with internal directives, on time and in a quality-conscious manner. You work independently and efficiently and apply the relevant tools and resources correctly and professionally.
- **Administrative and organisational activities:** You are conscious of the fact that administrative and organisational tasks need to be performed efficiently and accurately. You perform the tasks and functions entrusted to you conscientiously and apply regulations and tools correctly and efficiently.
- **Ability to utilise knowledge of one's own industry and company:** You are conscious of the fact that knowledge of one's own company, the competition and the industry is essential in your work. You utilise this knowledge in order to independently and competently handle work processes, client advising and administrative tasks.
- **Implementing marketing and public relations measures:** You understand the importance of marketing and public relations for the success of a business. You make use of marketing and public relations instruments in a manner commensurate with target groups and situations.
- **Executing financial processes:** You recognise the importance of correctly processing financial information. You carry out finance-related tasks conscientiously and in accordance with regulations.

International classification

The BEM certificate in banking can be classified both on the basis of UNESCO's International Standard Classification of Education (ISCED) – (classification based on educational system) – and the European Qualification Framework (EQF) – (classification based on level of qualifications).

International Standard Classification of Education (ISCED) (UNESCO)³

The BEM certificate corresponds to level 4⁴ in the ISCED classification system.

Further information

Further information about basic training in the banking industry in Switzerland is available in German, French and Italian at www.swissbanking-future.ch.

Swiss Bankers Association
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³ http://www.unesco.org/education/information/nfsunesco/doc/isced_1997.htm

⁴ http://www.edudoc.ch/static/web/bildungssystem/grafik_bildung_d.pdf