



Federation for **E**Ducation in **E**urope
Fédération Européenne Des Ecoles



EUROPEAN BACHELOR'S BANKING: BUSINESS CLIENTS

The ultracompetitive banking sector is rapidly changing. In order to meet the needs of an increasingly well-informed and demanding clientèle, actors across the sector must adapt by extending the services and products they offer.

Business client advisors provide professional advice and guidance to business clients (e.g. freelance professionals, traders and craftspeople) on how to manage and develop their businesses.

The European Bachelor's in Banking: Business Clients provides the knowledge and solid professional skills required by future experts in the field. Indeed, in order to be successful, business client advisors must be able to promptly deploy a range of technical, interpersonal and commercial skills.

✓ CAREER DESTINATIONS

- Business Client Advisor
- Business Client Manager
- Freelance Professionals Advisor



KEY SKILLS

- Develop and manage the portfolios of business clients
- Provide optimal legal, fiscal and financial advice
- Perform account opening and management operations
- Offer guidance as a company grows and changes
- Conduct an economic and financial analysis of a client's situation and assess and monitor risks
- Suggest treasury management products
- Analyse a client's profitability
- Offer insurance products appropriate to a company's needs
- Process a business client's personal banking operations

Designed by experts and professionals in the field, the European Bachelor's in Banking: Business Clients is an innovative, hands-on programme that provides students with the skills sought by the contemporary banking sector. The programme is an excellent basis for future career growth in a sector that is strategically vital for all organisations.

EUROPEAN BACHELOR'S

Banking: Business Clients

60 ECTS credits



Admission requirements

The European Bachelor's in Banking: Business Clients requires:

- either prior completion of a European Qualifications Framework (EQF) level-5 degree (120 ECTS credits);
- or official validation of equivalent experience (at least one year's recognised sector-relevant experience).

PROGRAMME CONTENTS

1 - Business Banking: Environment and General Context

This unit ensures students:

- understand the world of banking, including opportunities and threats;
- are aware of banking sector regulations;
- be familiar with the workings of a banking institution and the actors involved in client relations;
- have a good knowledge of banking clients;
- are familiar with the different responsibilities and workings of various forms of juridical persons;
- understand the legal mechanisms governing taxation and social security on the business market;
- can interpret financial, legal and fiscal documentation and bear it in mind when advising clients;
- are familiar with the various payment methods and the payment solutions available to clients;
- can meet clients' needs while respecting the rules and interests of a given banking institution.

4 - Professional Experience

A strong point of FEDE European bachelor's degrees is the requirement for students to consolidate their learning and gain a careers head start through hands-on work experience. The aim is to apply the knowledge and skills acquired during the programme and gain professional confidence.

By completing a work placement in their chosen field, students acquire direct knowledge of the sector and all-important experience in their future role. Students also carry out a supervised project. The project requires them to devise and implement a strategy for completing a professional assignment.

Students produce a dissertation or activity report and present their findings orally.

2 - Financial Analysis, Insurance and Savings

This unit ensures students:

- can implement a system for collecting and analysing general, business and economic information;
- can analyse economic, human, commercial, technological and technical changes relevant to the workings of a business;
- can detect the emergence of (un)favourable factors and choose what action to take;
- can produce and use an information summary to determine the strengths and weaknesses of a business;
- can adopt a global approach to clients and can identify different types of risk;
- can perform a diagnosis and implement strategies for financing investments that serve the interests both of a bank and its clients;
- are familiar with the main insurance contracts on offer;
- can distinguish between different types of contract and assess their relevance;
- can suggest appropriate solutions to specific business needs.

5 - European Culture and Citizenship

This unit ensures students:

- have a solid knowledge of the workings, institutions, geography, geopolitics and economics of Europe;
- understand the European model and how it differs from other models in terms of history, regulations, law and culture;
- understand Europe in a broader sense (intercultural aspects, human resources, policies, religions, international trade, taxation etc.);
- have the tools necessary to do business in an EU country;
- understand relevant cultural codes and their impact on interpersonal relations;
- can supervise employees and encourage staff mobility in order to raise their international career prospects.

3 - Client Relations

This module ensures students:

- can choose and take actions to develop a client's portfolio internally and externally;
- can measure and optimise the cost-effectiveness of a client relationship;
- are familiar with the stages involved in client relations, including initial contact, sales and leave taking;
- can conduct successful sales meetings so as to boost a branch's sales performance and increase customer loyalty;
- can analyse a problem objectively and find the best solution that corresponds to both the clients' expectations and potential and to the sales policy of the banking institution.

6 - Modern European Language

This module ensures students:

- have CEFR level B1 (writing and speaking) in a modern European language;

It results in the awarding of the FEDE Language Certificate; the Certificate is based on the CEFR and is recognised by the IFEF.

For more information:
<https://www.fede.education/fr/nos-diplomes/>

