

### **ABIFORMAZIONE: WHO WE ARE**

ABIFORMAZIONE is the training division of ABISERVIZI SpA, a joint-stock company wholly owned by the Italian Banking Association (ABI).

The history of ABIFORMAZIONE in recent years is inextricably intertwined with the development of the skills of thousands of people in banks, financial and insurance intermediaries, companies and public bodies.

Thanks to its experience and a dense network of over five hundred of the best national and international representatives in the world of university, consulting, research and professions, ABIFORMAZIONE studies and implements effective and innovative training solutions to meet the needs of the thousand souls of the world of credit and finance.

ABIFORMAZIONE, however, is also much more. It is a careful look at the market, it is a creative laboratory, it is a forge where themes, methods, technologies and educational formats are continuously tested to support the evolution and professional development of those who, like us, work in the financial services sector and face new and important challenges every day.

ABIFORMAZIONE's activities are UNI EN ISO 9001:2015 certified in sector EA37.

ABIFORMAZIONE adheres nationally to ASFOR and internationally to EBTN.

### **ABIFORMAZIONE: WHAT WE DO**

#### **Courses**

ABIFORMAZIONE offers an extensive program of courses aimed at continuous updating and the transfer of knowledge and skills to support banking and financial professionalism.

The training approach is based on the right balance between innovation and practical support for daily operations and action, with a strong focus on the enhancement of people and their skills.

Thanks to the continuous dialogue with the banking and financial industry, the course offer is constantly updated and innovated in the light of the needs of the interlocutors.

ABIFORMAZIONE courses combine fundamental content with vertical insights and use case studies and operational simulations to disseminate technical-operational knowledge.

Training effectiveness is favoured by rigorous planning, for educational objectives, and on the use of active methodologies. The courses cover all the thematic areas of interest of companies in the banking and financial sector.

#### **Seminars and year events**

Appointments that bring together the protagonists of the banking sector to deepen, thanks to the contribution of prestigious professors and leading institutions, frontier issues and regulatory evolutions. They are the reference point for training updating.

### **Higher Education and Masters**

Based on a careful analysis of the training needs of the banking and financial sector and on the use of an interdisciplinary approach supported by advanced teaching methodologies, the Masters and advanced training courses offer qualified opportunities to enhance role skills and develop frontier professionalism.

Priority objectives are the dissemination of a financial culture consistent with the evolutions posed by regulatory scenarios and markets and the development of awareness of the interdependence between regulatory frameworks, organizational, economic, financial and management models.

Great attention is paid to the choice of the faculty, made up of a large and qualified team of university professors, professionals, consultants of excellence, experts also from international realities.

### **Specializations**

Evolution of markets and products, risk control, customer protection, constant improvement of quality and services dedicated to them. These are the main objectives of the regulatory interventions on the qualifications, experience, knowledge and competence requirements of financial specialists (financial advisors and staff who provide information on investment products and services) and credit specialists (real estate credit operators).

ABIFormazione's specializations make it possible to comply with legal obligations regarding training and preparation preparatory to the qualifying tests for the exercise of professions and registration in specific professional registers, registers and lists, and the obligations of assessment and continuous updating of knowledge and skills necessary for the maintenance of qualifications and for the exercise of activities.

In 2018, the PROFINANZA courses and online assessment, proposed to comply with the ESMA Guidelines on the knowledge and skills of personnel working in investment services (ESMA Guidelines 2015/1886) and the Consob Intermediaries Regulation, took on strategic importance.

### **Knowledge management**

The knowledge management services offered by ABIFormazione are configured as "performance support systems" with a high technological component.

They pursue the aims of supporting the correct practice of skills in daily operations, of bringing the moment of acquisition of skills closer to the executive phases of professional services, of avoiding the obsolescence of knowledge through the continuous provision of new information.

The peculiarities of the knowledge management systems have been used by ABIFormazione to design and develop support services for the compliance risk management process that offer banks significant management advantages: ABICS and ABITacs.

Intended to specifically support the work of those involved in regulatory compliance processes, ABICS and ABITacs services provide up-to-date information on regulations, risks and compliance controls.

On a technical level, these are web-based systems that allow the available information to be structured according to the principle of "just enough", to customize standard content and to integrate it with company data.

### **Finance**

In implementation of MiFID2, ESMA published on 17 December 2015 the Guidelines on the assessment of knowledge and skills of investment services staff. The Guidelines apply to all staff of intermediaries who provide information on financial instruments, investment services or ancillary services to clients or offer investment advice. For the provision of these services, staff must meet certain requirements, including possessing and maintaining the knowledge and skills indicated in points 17 and 18 of the Guidelines themselves. Knowledge and skills are differentiated according to the nature of the service provided (information or advice) and must be continuously updated.

For the management of compliance with the ESMA Guidelines and the Consob Intermediaries Regulation, ABIFORMAZIONE offers PROFINANZA, a service provided on the ABILearning platform that offers assessments for the annual review of staff development and training needs, e-learning content for professional updating (also available on the Learning Management System platforms of client companies), final tests to verify the knowledge and skills acquired.

Further high value-added components of PROFINANZA are represented by analytics tools for the generation of extensive and differentiated reporting, by a continuous assistance service available to banks and students provided through an advanced Customer Service Management system and by the production, every year, of new content which, thanks to a faculty made up of highly qualified teachers and professionals, identify, develop and deepen themes and aspects of particular professional interest.

### **Custom**

Each company is the result of codified practices and processes, developed over the years, such as to make the company a unique organism on the market. To meet diversified needs, ABIFORMAZIONE offers skills, experience and professionalism to design development paths with customers.

The design is characterized by moments of confrontation between the ABIFORMAZIONE team and the customer, aimed at contextualizing the intervention and pre-establishing the organizational conditions to promote its success. The joint action makes it possible to customize all aspects of a training intervention: from the contents to the level of in-depth study, from the teaching methods to the

delivery times, up to the methods of evaluation of learning, teaching effectiveness and perceived quality.

ABIFormazione is able to support the customer in the activities of:

1. analysis of training needs
2. design of content, format and learning processes, according to the different target audience
3. contextualization of learning on specific cases of the company
4. use of differentiated training channels (classroom, e-learning, blended learning), depending on the recipients and the needs of dissemination of the contents
5. verification of learning outcomes
6. optimal use of available training budgets.

To promote high quality in the delivery phase of the training offer, ABIFormazione pays great attention to the choice and training of teachers.

E-learning products and services, specializations and training dedicated to the top management of banking companies can also be created in custom mode.

### **Granted training**

Companies belonging to the Interprofessional Funds can take advantage of funding for continuous training for their employees.

The training initiatives in the 2021 proposal can be financed.

The Joint Interprofessional Funds finance:

1. Sectoral and territorial company training plans, which companies individually or in association decide to implement for their employees. ABIFormazione's training proposals can be directly used for the construction of an ad hoc business plan or be subject to customization according to the development policies of each company.
2. Individual training plans or individual advanced training that meet the needs of updating and expanding professional knowledge and skills at an individual level. ABIFormazione courses and seminars can be financed through the Individual Plans.

### **The offer**

The customer can choose the services to be entrusted to ABIFormazione for the management of teaching, financial and administrative activities or opt for the "turnkey" formula. Activities offered include:

1. analysis of training needs for the creation of the training plan

2. design and development of the training interventions contained in the Plan
3. creation of tools for evaluating the satisfaction of participants and processing of results
4. classroom training by the teaching staff
5. design of the system for verifying teaching effectiveness and processing of results
6. preparation of teaching material
7. management of the plan and its delivery
8. design and implementation of customized e-learning products
9. tracking system for the provision of distance learning training projects
10. advice on the interpretation of the operating rules issued by the Fund
11. Drafting and filling in the online submission form
12. data entry into the Fund's physical and financial monitoring platform
13. preparation of the budget and final financial plan
14. advice on reporting internal and external costs
15. support in the Fund's audits of the financial statements

### **ABIFORMAZIONE: CERTIFICATIONS and MEMBERSHIPS**

#### **Quality Management System Certification**

The Quality Management System of ABISERVIZI S.p.A. follows the UNI EN ISO 9001:2015 standard for the IAF 37, 35, 08 Sectors.

The Certificate of compliance with the standard certifies:

1. the ability to provide reliable products and services consistent with customer needs;
2. a high level of attention to customer care and satisfaction as well as continuous improvement;
3. an efficient organization of work.



## **International certifications**

### **LEED GOLD certification**

The training center in Via Pola 9/11 in Milan complies with the standards of the LEED GOLD level Certification for Interior Design & Construction.

The Certification involves compliance with stringent design, construction and management requirements regarding:

1. environmental impact
2. The economic impact
3. Social impact
4. the impact on occupant well-being



## **European certifications**

### **EFPA (European Financial Planning Association)**

EFPA certifications are attestations of a continuous and permanent professional training process for Financial Advisors and Financial Planners, of European origin, of quality, based on common standards.

ABIFormazione offers training courses accredited by **EFPA**, especially:

1. *PROFINANZA Training for Consulting and Financial Information* for the maintenance of EFPA certifications (30 hours);
2. *ESG Consultant – Financial training course* for the preparation for the ESG Advisor certification exam



## Italian certifications

### CERSA

*CERSA S.r.l.* – Certification Body recognizes training credits for courses, seminars, conventions and conferences promoted by ABISERVIZI based on the provisions of the reference certification schemes, for the purpose of maintaining and renewing the certification of certified professionals.



## National associations

### ASFOR

In 2016 ABIFormazione became a member of [the Italian Association for Management Training – ASFOR](#). The Association, founded in 1971, aims to promote the development and dissemination of managerial and entrepreneurial culture in public and private companies. Due to the high organizational profile and skills possessed, ASFOR also plays the role of certification body for Masters and professional paths. The entry of ABIFormazione into the associative structure therefore represents an enrichment of the banking-financial area already present in ASFOR and an opportunity for cultural osmosis between two protagonists of Italian managerial training.



## International associations and activities

ABIFormazione is constantly engaged in international cooperation activities, not only as a business tool but also as a privileged method for the pursuit of its innovation objectives.

### EBTN

ABIFormazione is a founding member of [EBTN - European Banking and Financial Services Training Association Aisbl](#). EBTN collects many of the banking training institutes of the national banking associations and, more generally, the national schools of banking and financial training.

Within EBTN, ABIFormazione is an active member in the sharing of scenarios, standards, training and knowledge management solutions within the banking and financial services industry.

ABIFormazione participates in research projects co-funded by the European Union, the results of which are then tailored to Italian specificities and proposed to banks through their grafting and targeting in the products and services offered. Here is a summary, in chronological order, of some of the projects carried out with the support of the European Union:

1. [\*\*FIRST - Financial Services EQF Translators in EU\*\*](#) (2010 - 2011): project for the creation, validation and development of an EQF translator for the European banking and financial industry; *project leader*: EBTN Aisbl; *design role of ABIFORMAZIONE*: relay point
2. [\*\*QUADULTRAINERS – Towards an European Qualification Prototype for Adult Trainers\*\*](#) (2008 - 2010): project to create a European certification model for professionals in adult education; *project leader*: EBTN Asbl; *design role of ABIFORMAZIONE*: national reference center
3. [\*\*CERTIFIED – Certification & Accreditation System for Financial Services Sector Education and Training\*\*](#) (2006 –2008): project for the creation and development of a certification model focused on: Compliance Officer, Branch Manager and CR Manager; *project leader*: EBTN Asbl; *design role of ABIFORMAZIONE*: national reference center
4. [\*\*EFCB – European Foundation Certificate in Banking\*\*](#) (2001-2003): project for the creation and development of a certification model relating to the fundamentals of banking professionalism; *project leader*: EBTN Asbl; *design role of ABIFORMAZIONE*: main partner
5. [\*\*Triple – E\*\*](#) (2015 – 2016): aims to create a standard model for qualifications compliant with 3 EU directives: EQF, ECVET and EQAVET. *Project leader*: EBTN Aisbl; *design role of ABIFORMAZIONE*: one module leader and modules full participant.



