



# BCONSULT

Occupational Certificate

**BUSINESS BANKING OFFICER**

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NQF Level 5 | SAQA ID 121927 | 146 Points | 12 Months

Occupational Certificate:

## **Business Banking Officer – NQF Level 5**

**SAQA ID:** 121927 | **Credits:** 146 | **Duration:** 12-month | QCTO Learnership

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### **1. Course Overview**

The Higher Occupational Certificate: Business Banking Officer (SAQA Qualification ID: 121927) is a nationally registered occupational qualification on the Occupational Qualifications Sub-Framework (OQSF) at NQF Level 5, with a minimum of 146 credits. The qualification is designed to prepare learners to function competently as Business Banking Officers within financial institutions.

A Business Banking Officer manages portfolios of primarily small enterprise clients, including formal and informal businesses. This role involves analysing client financial needs, matching those needs to appropriate banking and financial solutions, building and maintaining long-term client relationships, growing quality business portfolios, and mitigating financial risk. The qualification integrates theoretical knowledge, practical skills, and structured workplace experience, ensuring learners are capable of delivering compliant, ethical, and value-driven banking services.

This qualification is intended for both new entrants to business banking and existing banking professionals seeking to formalise and deepen their occupational competence in small enterprise banking.

### **2. Learning Outcomes**

The purpose of this qualification is to develop learners who can effectively support small enterprise clients by delivering appropriate financial services, managing business banking relationships, growing sustainable portfolios, and mitigating financial and operational risk within a regulated financial services environment.

### **3. A Qualified Learner Will Be Able To:**

- Apply core theories and practices relevant to formal and informal small enterprise business banking.
- Identify and analyse the financial services needs of small enterprise clients.
- Match client needs to appropriate and customised business banking and financial services solutions.
- Build, grow, and retain a portfolio of quality small enterprise business clients.
- Establish and maintain professional, ethical, and sustainable client relationships.
- Identify, assess, mitigate, and manage financial risks associated with small enterprise clients.
- Ensure compliance with legislative, regulatory, and ethical standards governing business banking.

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**Johannesburg:** 32 Lucas Ln Bedfordview, Germiston, 2008

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### Entry Requirements

- The qualification allows for **Recognition of Prior Learning (RPL)**.
- Access to the qualification and/or the external integrated summative assessment may be granted through RPL in accordance with the **QCTO RPL Policy**.
- Learners must meet the access requirements as defined in the approved QCTO curriculum or demonstrate equivalent competence through RPL.

### 4. International Comparability

The Higher Occupational Certificate: Business Banking Officer has been benchmarked against comparable qualifications in Ireland and Australia.

- In Ireland, the Diploma in Business Studies: Banking and Financial Services (QQI Level 5) covers similar areas of banking fundamentals, regulatory frameworks, professional conduct, risk management, and customer relations, although it is shorter in duration and credit allocation.
- In Australia, the Diploma of Financial Services (AQF Level 5) prepares learners for roles similar to small enterprise or personal bankers, with a strong focus on financial analysis, client relationship management, and risk assessment.

Overall, the South African qualification compares favourably in terms of purpose, level, complexity, and content, and is distinguished by its occupational structure, compulsory workplace experience, and strong focus on small enterprise banking within a regulated financial environment.

### 5. Occupational Trainer – NQF Level 4 Certification

- **Qualification Title:** Higher Occupational Certificate: Business Banking Officer
- **SAQA Qualification ID:** 121927
- **NQF Level:** Level 5
- **Sub-Framework:** Occupational Qualifications Sub-Framework (OQSF)
- **Qualification Type:** Higher Occupational Certificate
- **Assessment Quality Partner (AQP):** BANKSETA

This qualification **does not replace** and is **not replaced by** any other registered qualification. It is **not a trade qualification**.

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### 6. Potential Career Opportunities

Qualifying learners may access employment opportunities in roles such as:

- Business Banking Officer
- Small Enterprise Banking Officer
- Relationship Banker (Business Clients)
- Business Development Banker
- SME Portfolio Manager
- Small Business Financial Consultant

The qualification also supports articulation into further occupational and professional learning pathways within the **banking and financial services sector**.

### 7. Learning Options

This qualification may be offered by **QCTO-accredited providers** using a variety of delivery models, including:

- Full-time or part-time classroom-based learning
- Blended learning (theoretical instruction combined with workplace learning)
- Workplace-based learning with structured work experience
- Modular delivery aligned to knowledge, practical skills, and work experience components
- Recognition of Prior Learning (RPL) for access and credits

To be awarded the qualification, learners must successfully complete all **knowledge modules, practical skill modules, and work experience modules**, and pass the **external integrated summative assessment** conducted by the relevant QCTO Assessment Quality Partner.

### Contact Details

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