

Banking & Finance Essentials (BFE)

Career Transition into Banking

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Your springboard into the world of banking: Career transition made easy

Are you interested in entering the banking world and starting a new career? With its Banking & Finance Essentials (BFE) programme, CYP has been helping career changers successfully enter the banking sector for almost 20 years. You can tailor this continuing education programme to your professional and personal needs, because your everyday life is important to us.

Distance learning: You learn flexibly, anywhere and anytime, at your own pace.

The BFE programme consists of two main components: 'Basic' and 'Advanced'. It comprises a total of 12 modules and 2 examination modules.



How we provide you with optimal support as a career changer

Entering the banking world can be challenging. That is why our Educational design – CYP is structured to enable you to learn in a structured and efficient manner. Our modules are clearly structured. This proven structure enables you to acquire theoretical knowledge and develop practical skills such as decision-making and leadership skills.

We use teaching methods that are perfectly tailored to adults who would like to study alongside their careers. Boring lectures? Not here! Instead, we teach content that reflects your everyday banking reality. You will learn to analyse and evaluate complex situations that are essential in today's banking world.

Our trainers – professionals with passion and expertise in banking

We rely on trainers who don't just shine in theory. They have also earned their spurs in practice. With many years of professional experience, they cover various areas and institutions within the financial sector. They also have advanced training in economics, banking or in the field of education and teaching. This ensures that you are taught by experienced trainers who know exactly what is important in everyday banking.

What makes our trainers – CYP stand out? Their comprehensive methodological expertise enables them to convey learning content in a lively and effective manner. Real-life examples and exercises promote the transfer of what has been learned into practice. This enables you to grasp complex interrelationships more quickly and apply them confidently in your everyday work. But our trainers don't just promote your specialist knowledge. They also help you to develop your social skills, self-management and teamwork abilities. These skills are indispensable in today's banking world.

Did you know that this continuing education programme is based on the performance targets of the banking apprenticeship? This ensures that the content of this course corresponds to the banking topics and practical skills covered in a three-year apprenticeship as a commercial clerk EFZ Bank.

Course Content

Basic-Module

841-FINP The Swiss financial centre	This module marks the start of your further training at CYP. You will learn how the CYP modules are structured and get to know our teaching environment. You will also learn about the framework conditions for this course. The first specialist topics will familiarise you with the economic tasks of banks. You will learn who the most important players in the Swiss financial centre are. You will also find out which banking group your bank belongs to. In addition, you will learn about the various business areas of banks and understand how stakeholders and sustainability influence your bank.
842-GEVO Laws and regulations	In the “Laws and regulations” module, you will learn about the legal foundations that shape the banking industry. You will find out how the legal framework has developed over the years. You will gain a deeper understanding of banking secrecy and analyse the topic of money laundering. You will also learn how the CDB fits into this context. You will also learn about the legal basis governing the issuance of money in Switzerland. You will apply the most important laws and regulations in practical exercises. The topics of data protection and account opening round off this module.
843-BADL Basic services and payment transactions	In this module, you will apply what you have learned about regulations in the previous module to basic services. You will learn which account products and services your bank offers to private customers. You will also learn how payment transactions work in Switzerland. You will gain insight into the Swiss pension system and relevant products for your customers. Finally, you will compare your bank’s product range with those of other banking groups.
844-ANLE Introduction to the world of investing, investment advisory and portfolio analysis	Can you earn money quickly with investments? After this two-day module, you will be able to answer this question competently. You will take an in-depth look at various

	investment options to gain a solid foundation. You will learn to distinguish between debt and equity securities. You will also learn how to use money market instruments and what important points to consider when investing in precious metals. After learning the basics, you will find out how different investor profiles influence the investment process. You will examine this process in detail. You will also look at investment funds and other topics such as sustainability and FIDLEG.
845-KRED Introduction to the world of credit	In this module, you will learn the principles according to which a bank lends money. You will examine the entire credit process in detail and identify the individual important steps. You will also develop a basic understanding of different types of credit, such as mortgage loans, loans secured by personal property, and secured and unsecured personal loans. An overview of sustainable financing products rounds off the topic.
846-HAUS Dream Home	Can you make your dream home a reality? In the “Dream house” module, you can calculate how much income you would need and how much of your own funds would be required. You will also learn about the aspects of credit checks for financing home ownership. In addition, you will find out more about important topics such as mortgage models, repayment options and home ownership subsidies.

Advanced-Module

851-BOER

The stock exchange and calculations

What is a stock exchange and how does it differ from a street market? In this module, you will learn about the Swiss stock exchange (SIX Swiss Exchange). You will follow events on the world's most important trading venues in real time. You will take an in-depth look at how a stock exchange order is processed, the different types of orders and the fees involved.

But is it worth buying securities on the stock exchange? To assess this, you will learn how various key figures are calculated and interpreted. Your own virtual portfolio will help you to link the day's insights to real-life practice.

852-ANKU

Complex needs - Investment clients

In the "Complex Needs – Investment Clients" module, you will deal with options, structured products and asset management mandates. You will also learn about the influence of economic and market factors on portfolio management. In addition, you will find out how taxes can be optimised within the framework of financial planning.

853-FIRM

Complex needs - corporate clients

In this module, you will learn about the basic services the bank offers to corporate clients. You will also look at the ways in which corporate clients can raise capital and what type of loan can be considered if the corporate clients are unable to provide collateral. To round things off, you will learn how credit checks work for corporate clients and which balance sheet ratios need to be calculated and interpreted.

854-INVE

Complex needs – Investment banking

Apart from loans, how can a corporate client raise capital? In this module, we focus on types of capital raising that have not yet been covered in detail. You will learn how a company can raise equity and debt capital on the capital market. You will also learn how an investment bank can assist in this process. Another topic is the types of foreign exchange transactions and their possible uses.

855-ECOS

Economics & Trends

In this module, you will analyse the effects of trends and technologies such as artificial intelligence. You will examine how these can be used in the banking sector. You will also deal with economic aspects and interrelationships.

	The focus is on the economic cycle and the extended economic cycle.
856-GELD Monetary policy	What do monetary policy and price stability mean? To answer this question, this module takes a closer look at the Swiss National Bank. You will learn about its tasks and objectives. You will also find out what instruments the SNB uses to influence monetary policy in Switzerland. As monetary policy is highly interconnected at the international level, you will also learn about the ECB and the Fed. You will also find out what tasks these institutions perform.

Special features of this course: Module picking

Module picking

If you are **not** working towards the **Basic Examination or the BFE certificate**, you can use **module picking** to flexibly decide which modules you would like to take. This allows you to put together your own personal training programme. Let us advise you – we will be happy to help you make your decision. Or take a look at the PDF Performance targets BFE (website) to get an overview of the content.

👉 **Important:** If you wish to obtain the Basic Examination and/or the BFE certificate, all 12 modules must be completed.

Important information at a glance

Admission requirements	Completed initial basic education (no former banking knowledge is required)
Costs	6 basic modules and 6 advanced modules including the examination fees. All learning material is also included in the module price Distance learning: CHF 4'080 Would you like to combine different training options? Please refer to our document: Price Overview (website)
Course duration	Estimated time: 12 months for all "Basic" and "Advanced" modules
BFE-Certificate	The BFE Certificate will be issued once you have completed the entire course and passed the examination.



Do you have any questions about the programme?

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