E-LEARNING CATALOGUE

Indigita

CATALOGUE OVERVIEW

	PAGE
ABOUT OUR E-LEARNING	2
SAQ RECERTIFICATION	3
CROSS-BORDER COURSES	4
▪ CROSS-BORDER FOUNDATION	5
▪ CROSS-BORDER FOUNDATION EEA	6
▪ CROSS-BORDER COUNTRY SPECIFIC	7
▪ CROSS-BORDER PRODUCT PLACEMENT	8
▪ CULTURAL PILLS	9
▪ UK DOMICILED TAX REGIME	10
COMPLIANCE COURSES	11
▪ ANTI-MONEY LAUNDERING (AML) INTERNATIONAL	12
▪ ANTI-MONEY LAUNDERING (AML) FOUNDATION	13
▪ ANTI-MONEY LAUNDERING (AML) LEARNING PATH	14
▪ MARKET ABUSE	15
▪ MARKET ABUSE EUROPE	16
▪ GENERAL DATA PROTECTION REGULATION (GDPR)	17
▪ FINANCIAL SERVICES ACT (FINSA)	18
▪ FINANCIAL SERVICES ACT (FINSA) ADVANCED EXERCISES	19
▪ AUTOMATIC EXCHANGE OF INFORMATION (AEOI / CRS)	20
▪ INTERNATIONAL SANCTIONS	21
▪ BRIBERY	22
▪ ISLAMIC FINANCE	23
▪ FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)	24
▪ QUALIFIED INTERMEDIARY REGIME (QI)	25
▪ COMPLIANCE IN CREDITS	26
▪ INTRODUCTION TO DIGITAL ASSETS	27
▪ REPORTING TO MROS & SECO	28
ESG COURSES	29
▪ ESG FOUNDATION	30
RISK COURSES	31
▪ CYBERSECURITY	32
▪ FRAUDULENT INSTRUCTIONS	33
TAILORED COURSES	34
▪ TAILOR-MADE COURSES TO MEET YOUR BUSINESS NEEDS	35

ABOUT OUR E-LEARNING

We work in close collaboration with **BRP Bizzozero and Partners SA**, **Centro Studi Villa Negroni, ALMA Impact** and **Institute for Studies in Finance & Banking (ISFB)**. Together we build on each other's expertise. This enables us to provide guidance and structured answers on cross-border and compliance topics for a broad range of financial activities.

Our e-Learning concept is unique, combining innovative approach, technology and tailor-made services.

- Continuously updated
- Customisable
- Certification readiness
- Gamification

Software as a Service (SaaS) or deployed on your system. We can adapt to your requirements:

On our cloud

- Our e-Learning courses and quizzes can be accessed through our online platform.
- You can track the progress of your team members and verify who follows specific course.

On your internal LMS

- Our e-Learning courses and quizzes can be installed on the client's LMS.
- You can track the progress of your team members and verify who follows specific course.

OUR E-LEARNING PARTNERS

brp Bizzozero & Partners Regulatory Products

isfb Formation bancaire & financière

CSVN CENTRO STUDI VILLA NEGRONI

Alma Impact

SAQ RECERTIFICATION

Swiss Association for Quality

Indigita e-Learning compliance courses are recognised by **SAQ Swiss Association for Quality** and allow client advisors to earn credits towards their professional **recertification** with the SAQ.

By obtaining the SAQ certificate, client advisors demonstrate that they have acquired the expertise and practical skills required to operate in their role. The SAQ certificate is considered a Swiss standard and remains valid for three years. After this period, client advisors can apply for recertification by completing a certain number of training hours to ensure their professional knowledge remains up to date. Thanks to the recognition by SAQ, a range of our popular e-Learning compliance courses is eligible to count towards recertification.

COURSE NAME	DURATION IN HOURS (SAQ credits)
Financial Services Act (FinSA) advanced – 11 Modules	5h
Financial Services Act (FinSA) Advanced Exercises	2h
Anti-Money Laundering (AML) Foundation	2h
Anti-Money Laundering (AML) Path	1h
Fraudulent Instructions	1h
Anti-Money-Laundering (AML) International	0.75h
Market Abuse	0.75h
Market Abuse Europe	0.75h
General Data Protection Regulation (GDPR)	0.75h
Automatic Exchange of Information (AEOI / CRS)	0.75h
International Sanctions	0.75h
Bribery	0.75h
Islamic Finance	0.75h
Foreign Account Tax Compliance Act (FATCA)	0.75h
Qualified Intermediary Regime (QI)	0.75h
Compliance in Credits	0.75h
Introduction to Digital Assets	0.75h
ESG	0.75h
Cybersecurity	0.75h

We are continuously expanding the line of SAQ-recognised e-Learning courses, which form part of Indigita's broad offering of cross-border compliance training for financial institutions.

CROSS-BORDER COURSES

CROSS-BORDER FOUNDATION

Before acting toward this type of clientele all employees of banks and external asset managers should be aware of general rules and internal policies concerning cross-border activities:

- Definitions and most important principles
- Main risks
- Most frequent day-to-day challenges
- Optional: internal cross-border framework and business travel requirements

TIME Approximately 20 minutes.	TARGET AUDIENCE All employees who may come in contact with clients and/or prospects.	PREREQUISITES None
ASSESSMENT Formal assessment consisting of 10 multiple choice questions with a passing grade of 80%.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

CROSS-BORDER FOUNDATION EEA

Before acting toward this type of clientele all employees of banks and external asset managers should be aware of general rules and internal policies concerning cross-border activities within the EEA countries:

- Definitions and most important principles
- Main risks
- Most frequent day-to-day challenges
- Optional: internal cross-border framework and business travel requirements / internal policies concerning cross-border business

TIME Approximately 20 minutes.	TARGET AUDIENCE All employees who may come in contact with clients and/or prospects domiciled in the EEA.	PREREQUISITES None
ASSESSMENT Formal assessment consisting of 10 multiple choice questions with a passing grade of 80%.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

CROSS-BORDER COUNTRY SPECIFIC

The course focuses on promoting the specific knowledge on Cross Border regulations. For each country, the course provides simulations based on situations covered by the BRP Country Manual:

- Prospecting
- Negotiation
- Additional Services
- Marketing
- Reporting
- Executing

TIME Approximately 45 minutes.	TARGET AUDIENCE Anyone who may come in contact with clients and/or prospects.	PREREQUISITES Completion of the Cross-Border Foundation course
ASSESSMENT Formal assessment consisting of 15 multiple choice questions with a passing grade of 80%, based on a pool of 400+ questions.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

CROSS-BORDER PRODUCT PLACEMENT

For client advisors, it is crucial to know if a financial product can be advertised, recommended, sold or distributed to a client domiciled in a specific country. Based on the industry-leading cross-border knowledge found in the BRP Country Manuals, the courses on product placement cover 200 jurisdictions and allow financial professionals to gain a solid understanding of the various rules that need to be applied.

The theory part of the trainings explains the key concepts and main definitions for each specific jurisdiction as they relate to private banking activities, product registration and pre-trade documentation for clients.

The courses are designed in an interactive way and take into account different types of mandates, such as execution only, advisory and discretionary, illustrating various scenarios and providing detailed information based on activity type, initiating party (solicitation), investor type and the actual financial product.

TIME Approximately 30 minutes.	TARGET AUDIENCE Anyone who may come in contact with clients and/or prospects.	PREREQUISITES Completion of the Cross-Border Country Specific course
ASSESSMENT Formal assessment consisting of 10 multiple choice questions with a passing grade of 80%, based on a pool of 30 questions.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

CULTURAL PILLS COURSES

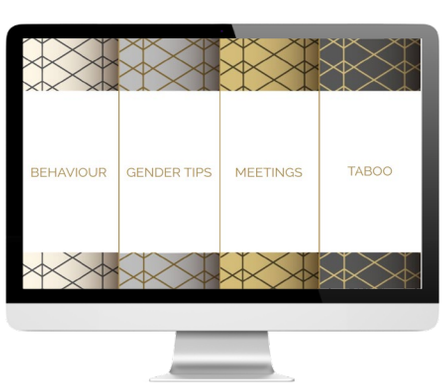
"Cultural Pills" is a series of online trainings on **cross-cultural competence and business etiquette**. The short and to-the-point trainings equip financial professionals with crucial knowledge on how to properly interact with clients and prospects from different cultural backgrounds.

Each of these cultures comes with its distinct norms, behaviours and etiquettes in regard to communication and how business is done. For relationship managers and financial advisors, it is vital to have an adequate level of cross-cultural and social competence in order to successfully work with clients and prospects across borders.

To help financial professionals acquire the knowledge necessary to handle cross-cultural business relationships, Indigita has launched a series of compact online courses called "Cultural Pills". Each course is addressing the culture of a specific country and features three main chapters:

- **Behaviour:** general cultural values and traditions, types and formats of greeting, nuances of non-verbal communication and body language, as well as entertainment
- **Meetings:** how to conduct business and corporate meetings, appropriate topics to speak about, how to approach interlocutors and maintain a pleasant and fruitful conversation, as well as the etiquette around giving and receiving gifts
- **Taboos:** topics and actions, which should be avoided

TIME Approximately 20 minutes per module	TARGET AUDIENCE Anyone who may come in contact with clients and/or prospects.	PREREQUISITES None
ASSESSMENT None	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

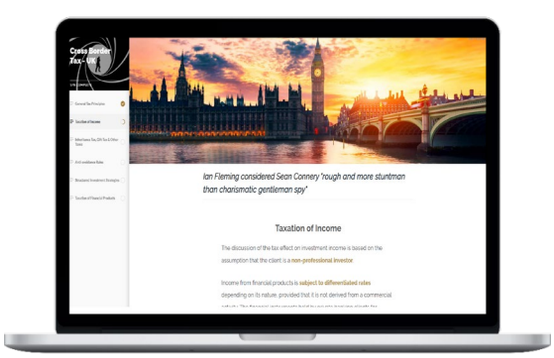


THE UK DOMICILED TAX REGIME

For financial professionals dealing with UK residents, up-to-date knowledge of the UK Domiciled Tax Regime is vital to conduct their business in a compliant manner, provide sound advice and act in the best interest of their clients. Developed in collaboration with BRP Tax SA, the training teaches the skills needed to ensure compliance with the UK regulations, guidelines and directives, as well as cross-border rules. The online training is structured in six chapters and provides a detailed overview of the UK Domiciled Tax Regime, covering the following aspects:

- **Tax principles of UK tax law** with reference to Her Majesty's Revenue and Customs (HMRC) and Statutory Residence Test (SRT)
- **Taxation of income**, such as capital gains, dividends, and other income, including definitions and formulas for deductible fees and losses of Deeply Discounted Securities (DDS) and Excluded Indexed Security (EIS)
- **Inheritance Tax (IHT),** gift tax and other specific taxes
- **Anti-avoidance rules** in the framework of the European Anti-Tax Avoidance Directive (ATAD) and domestic legislation
- **Structured investment strategies**, including life insurance bonds, trusts, family and charitable foundations, and self-invested personal pension schemes (SIPP)
- **Taxation of financial products**, such as structured products and investment funds, with a distinction between different sources of income and product types

TIME Approximately 40 minutes.	TARGET AUDIENCE All employees of compliance, legal and risk management, internal audit, general secretariat.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English



COMPLIANCE COURSES

ANTI-MONEY-LAUNDERING (AML) INTERNATIONAL

Swiss Association for Quality

The AML International course focuses on AML rules and frameworks, ensures the compliance and transparency of business relationships, and stays in line with regulations.

The course aims to provide knowledge on the following topics:

- AML definitions and principles in an international context
- AML Framework at State and Entry Level
- AML Due Diligence and Reporting Requirements
- Politically Exposed Persons (PEP)
- High-risk business relationships and transactions
- Duty of Documentation
- Asset freeze and Sanctions compliance

TIME Approximately 45 minutes.	TARGET AUDIENCE All employees and new joiners in financial institutions.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75h

ANTI-MONEY-LAUNDERING (AML) FOUNDATION

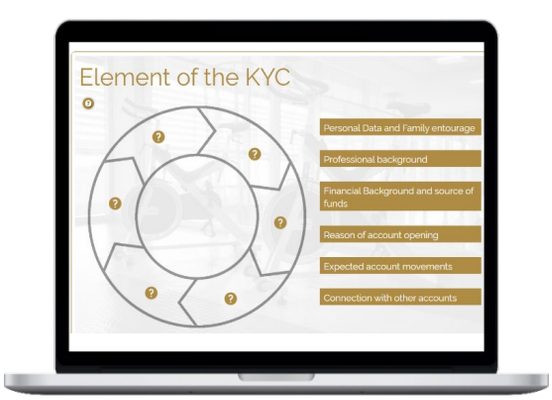
Swiss Association for Quality

The course must be taken before approaching the AML Learning Path. This program focuses on promoting knowledge on basic concepts on AML and CDB 2020 regulations. The course aims to provide basic knowledge on following topics:

- AML and CDB definitions
- Regulation framework
- Sanctions regimes
- Tax offences
- Know Your Customer (KYC)
- Know Your Transactions (KYT)

TIME Approximately 30 minutes.	TARGET AUDIENCE All employees and new joiners in financial institutions and intermediaries.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English, German, French and Italian

DURATION IN HOURS (SAQ credits)
2h



ANTI-MONEY-LAUNDERING (AML) LEARNING PATH

Swiss Association for Quality

The learning path uses the latest micro-learning and game-based techniques; each module is dedicated to a past Olympic Game where the participant is requested to collect medals in various sporting disciplines. The course is based on 200 business cases split in 10 modules to cover 5 main topics:

- General Knowledge
- Beneficial Owner
- Contracting Party
- Know Your Customer (KYC)
- Know Your Transactions (KYT)

TIME Approximately 15 minutes per module.	TARGET AUDIENCE Employees working in front office roles, legal and compliance.	PREREQUISITES AML Foundation
ASSESSMENT Each module of this course consists purely of drill exercise questions in an assessment format.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English, German, French and Italian

DURATION IN HOURS (SAQ credits)
1h

MARKET ABUSE

Swiss Association for Quality

This course focuses on promoting knowledge on FMIA art. 142/154 (insider trading), FMIA art. 143/155 Market/Price manipulation and FINMA Circular 13/8. The course provides an overview of definitions and concepts of Market Abuse, and it clarifies the relationship between the FMIA and the FINMA Circular 13/8 through following chapters:

- Legal basis
- Definitions and Concepts
- Legal framework
- Impacted persons and entities
- Sanctions
- Money Laundering
- Obligations

TIME Approximately 25 minutes.	TARGET AUDIENCE Anyone working for a bank or a financial intermediary.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English, French and Italian

DURATION IN HOURS (SAQ credits)
0.75h

MARKET ABUSE EUROPE

Swiss Association for Quality

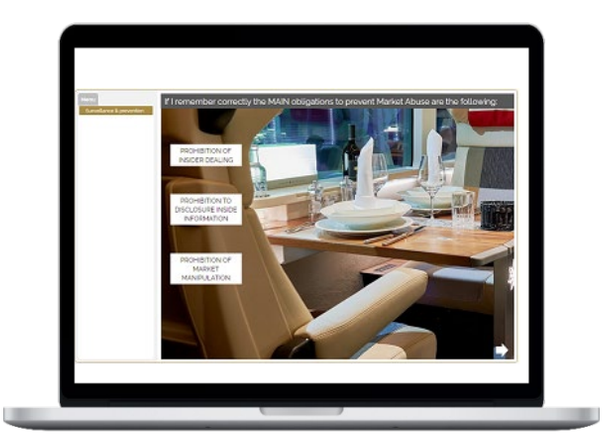
The new course on Market Abuse in the European context clarifies the concepts outlined by EU regulation 596/2014 on Market Abuse and by EU Directive 2014/57/EC on criminal sanctions for Market Abuse.

The training focuses on the main obligations to prevent Market Abuse under European legislation, including:

- issuer disclosure requirements (art. 17 MAR),
- establishing / maintaining effective prevention and detection arrangements, systems and procedures (art. 16 MAR),
- filing suspicious transaction and order reports (art. 16 MAR)
- notification of managers' transactions and drawing up of insider lists (art. 18 & 19 MAR).

The course complements the previous Market Abuse online course, and it is intended for any person or company trading with financial instruments.

TIME Approximately 45 minutes.	TARGET AUDIENCE Any person or company trading with financial instruments.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English



DURATION IN HOURS (SAQ credits)
0.75h

GENERAL DATA PROTECTION REGULATION (GDPR)

Swiss Association for Quality

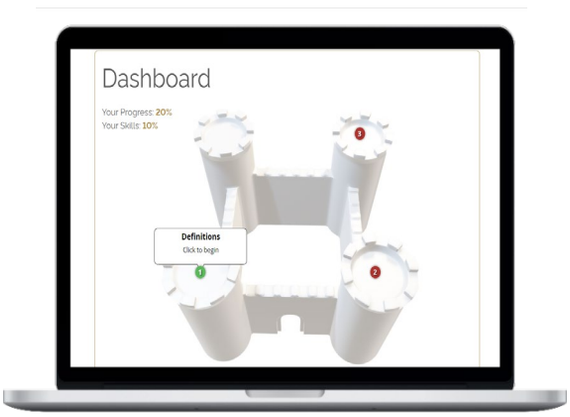
The course provides participants with clear and structured guidance on the GDPR framework, which applies in addition to the Swiss law on data protection, and enables them to mitigate legal, financial and reputational risks, which can result from collecting and processing personal information from EU residents.

The online training covers the main definitions and principles of GDPR, its area of applicability and the impact on different types of organisations. Participants learn about the different categories of data and how to handle personal data of EU residents in a compliant way.

The course also explains the legal responsibilities of companies, including mandatory reporting requirements, the risks and penalties in case of a violation of the law, and the rights of individuals related to their personal data.

TIME Approximately 45 minutes.	TARGET AUDIENCE Professionals working in general management, compliance, legal, sales, marketing, HR and customer support	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75h



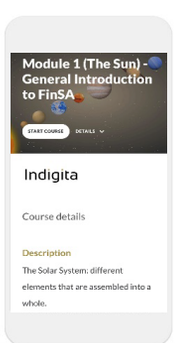
FINANCIAL SERVICES ACT (FINSA) ADVANCED

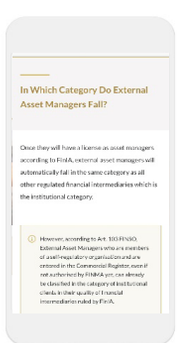
Swiss Association for Quality

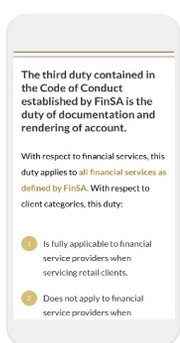
FinSA requires financial professionals who seek to be listed in a Swiss register of financial advisors to provide proof of their knowledge about existing regulations. The training is tailored to this requirement and is recognised by FINMA-licensed certifying bodies. It is also aimed at employees from different functional areas who need to possess extensive knowledge of current regulations. The course covers a comprehensive list of subjects with deep dives into the topics of

- General Introduction to FinSA (20 mins)
- Scope of Application (30 mins)
- Client Segmentation and Onboarding (30 mins)
- Information Duty (30 mins)
- Appropriateness and Suitability (30 mins)
- Documentation and Rendering of Account (30 mins)
- Transparency and Care in Client Orders (30 mins)
- Offering of Financial Instruments (30 mins)
- Civil, Administrative and Criminal Procedures (30 mins)
- Organisational Measures and Conflict of Interests (30 mins)
- Client Advisers (30 mins)

TIME Approximately 30 minutes per module.	TARGET AUDIENCE Client advisors of domestic and foreign financial institutions. All employees of compliance, legal and risk management, internal audit and operational staff.	PREREQUISITES None
ASSESSMENT Formal assessment consisting of 10 questions per module with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate, recognised by FINMA-licensed certifying bodies.	LANGUAGE English







DURATION IN HOURS (SAQ credits)
5h

FINANCIAL SERVICES ACT (FINSA) ADVANCED EXERCISES

Swiss Association for Quality

FinSA requires financial professionals who seek to be listed in a Swiss register of financial advisors to provide proof of their knowledge about existing regulations. The training is tailored to these requirements, i.e., Art. 6, Art. 22, Art.28 and Art. 29 of Financial Services Act (FinSA) for foreign and domestic client advisors and is recognised by FINMA-licensed certifying bodies. It is also aimed at employees from different functional areas who need to possess extensive knowledge of current regulations.

The course aims to refresh the knowledge acquired through the main course (FinSA Advanced) by proposing a booklet and 12 specific business cases.

TIME Approximately 120 minutes.	TARGET AUDIENCE Client advisors of domestic and foreign financial institutions. All employees of compliance, legal and risk management, internal audit and operational staff.	PREREQUISITES FinSA Advanced course (all 11 modules) must be completed before taking these exercises.
ASSESSMENT Obtain a passing grade of 75% on all 12 business cases.	CERTIFICATION Upon completion, participants will earn a certificate, recognised by FINMA-licensed certifying bodies.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
2 h

AUTOMATIC EXCHANGE OF INFORMATION (AEOI / CRS)

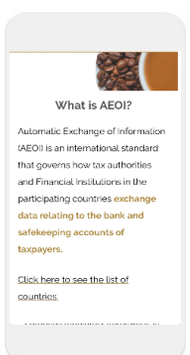
Swiss Association for Quality

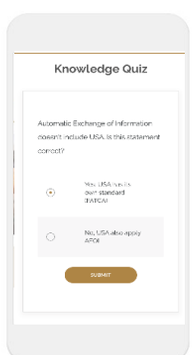
The online training is designed as a refresher to recapitulate key aspects of Automatic Exchange of Information (AEOI) and Common Reporting Standard (CRS) from a Swiss point of view and highlights the role of these frameworks in the fight against tax evasion.

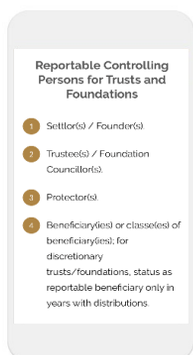
Participants will learn about:

- How tax authorities and financial institutions in participating countries exchange information related to clients' bank and safekeeping accounts.
- How this reconciles with client confidentiality and privacy protection.
- The Swiss legal basis and guidelines of the AEOI Act and the related AEOI Ordinance.
- Switzerland's partner jurisdictions, financial institutions' due diligence obligations and how to determine controlling persons.
- The different categories of reporting and non-reporting financial institutions as well as non-financial entities and what AEOI means for each of them.
- The different steps and requirements of the AEOI reporting process are also addressed.

TIME Approximately 40 minutes.	TARGET AUDIENCE Employees working in compliance, risk and legal, as well as front office roles.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English







DURATION IN HOURS (SAQ credits)
0.75 h

INTERNATIONAL SANCTIONS

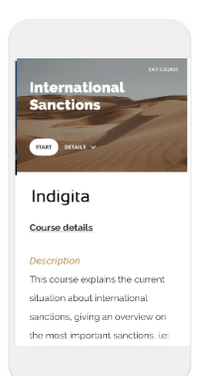
Swiss Association for Quality

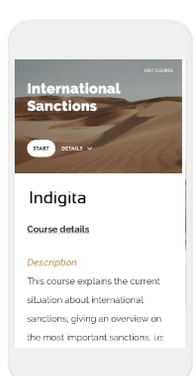
The course mainly outlines the Swiss sanctions regime. In addition, it gives an overview of how Swiss banks and external asset managers are impacted by sanctions issued by the United Nations, the European Union and the United States. Participants will learn about:

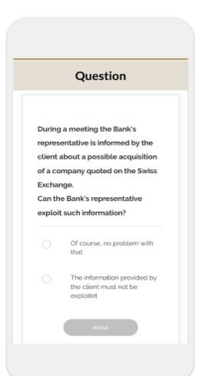
- Key terms and different nature and types of sanctions, possible reasons for sanctions as well as the contexts in which they are typically applied.
- The different target groups for sanctions, including individuals, legal entities, states, and countries.
- In addition, the training covers the potential risks and legal impact for financial institutions in case the Swiss sanctions regime is violated.

TIME Approximately 30 minutes.	TARGET AUDIENCE Employees working in compliance, risk and legal, as well as front office roles.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75 h







BRIBERY

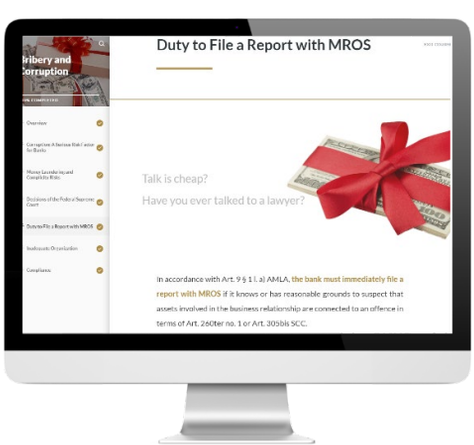
Swiss Association for Quality

The course provides professionals at banks and external asset managers operating in Switzerland with crucial knowledge on how to prevent, detect and mitigate risks associated with corruption. It explains the different shapes of bribery and corruption that may occur in relationships with officials as well as private persons and outlines the associated risks and legal consequences. The content of the training draws on the trusted financial regulations expertise of BRP Bizzozero & Partners SA as well as ISFB's 33 years of experience in building courses and is based on current Swiss legislation and case-law.

The course consists of seven chapters:

- Overview
- Corruption: A Serious Risk Factor for financial intermediaries
- Money Laundering and Complicity Risks
- Decisions of the Federal Supreme Court
- Duty to File a Report with MROS
- Inadequate Organization
- Compliance

TIME Approximately 45 minutes.	TARGET AUDIENCE Anyone working for a bank or a financial intermediary.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English



DURATION IN HOURS (SAQ credits)
0.75 h

ISLAMIC FINANCE

Swiss Association for Quality

The online training is designed to help financial professionals advise Muslim investors on their access to financial markets, particularly on how Muslim investors can access international financial markets and benefit from opportunities offered to conventional investors, without compromising the principles set out by their faith. The content of the SAQ-recognised course has been developed in collaboration with financial training provider CSVN and is approved by Muslim Sharia advisor Mufti. The course covers:

Definitions and an explanation of the differences between Islamic finance and conventional banking.

- Introduction into Islamic finance and its exponential growth system, the training provides an overview of the main historical dates, before delving into Sharia-based banking principles and the respective rules around economic and financial behaviour as well as prohibited actions.
- Industry standards and regulations, operating structures and documentation applicable to Islamic businesses, followed by information on corporate governance in Islamic banking, Shariah boards and financial intermediation.
- The application of typical Islamic contracts, the principles of Murabaha deposits and financing, and the most common Islamic assets and funds. Practical hints and important points to consider are provided to support everyday business involving Muslim clients.

TIME Approximately 45 minutes.	TARGET AUDIENCE Employees working in front office as well as compliance, risk and legal roles.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75 h

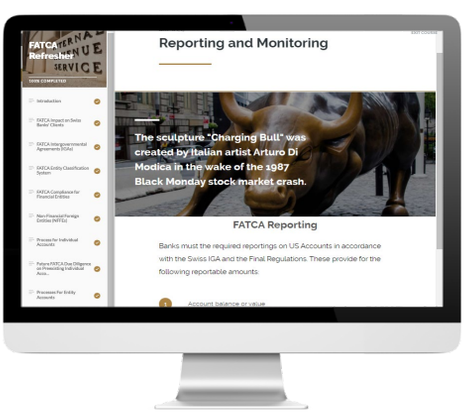
FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Swiss Association for Quality

The e-Learning course on the Foreign Account Tax Compliance Act (FATCA), aimed at banking professionals working for Swiss financial institutions. The compact online training addresses the education needs of Swiss banks by covering important concepts, definitions and requirements, explaining disclosure and reporting rules, and highlighting exemptions defined by the act. The training covers the relevant knowledge in 13 brief lessons:

- Introduction to FATCA
- The impact of FATCA on Swiss banks' clients and US tax persons
- Intergovernmental agreements (IGAs) and partner jurisdictions
- The FATCA entity classification system
- FATCA compliance for different financial entities
- Non-financial foreign entities
- Process of opening individual accounts under FATCA
- Future FATCA due diligence on pre-existing individual accounts
- Processes of opening entity accounts under FATCA
- Information recording and archiving
- Reporting and monitoring
- FATCA withholding
- Additional important FATCA concepts

TIME Approximately 40 minutes.	TARGET AUDIENCE Anyone working for a bank	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English



DURATION IN HOURS (SAQ credits)
0.75 h

QUALIFIED INTERMEDIARY REGIME (QI)

Swiss Association for Quality

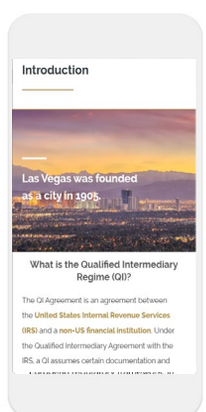
This course aims at refreshing the knowledge of financial professionals in order to be able to identify US persons holding offshore investment accounts and ensure that the correct rate of withholding tax is applied to US source income paid to non-US recipients.

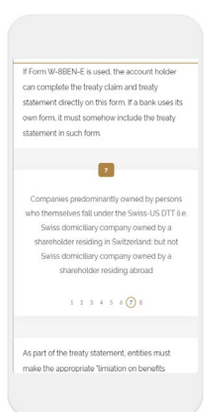
The e-Learning is divided into four chapters and covers QI-related key concepts and definitions, core obligations, limitations, legal and contractual basis, classification of accounts and required documentation, information recording and archiving, requirements of reporting to the IRS and investment accounts monitoring, as well as highlights the importance of the Responsible Officer designation and the adaptation of the QI Compliance Program.

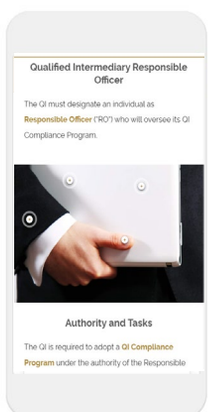
The course has been developed as part of a broader learning programme dedicated to US taxation and the automatic exchange of information.

TIME Approximately 40 minutes.	TARGET AUDIENCE Anyone working for a bank	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75 h







COMPLIANCE IN CREDITS

Swiss Association for Quality

The course enables Swiss banks to train employees working in credit-related functions on the mitigation of administrative, legal and criminal risks associated with their role. It provides with a crucial knowledge of relevant external legal frameworks, internal regulations, governing bodies, formal requirements and requirements related to the actual substance (content-related), potential cross-border issues, and specific rules on consumer credits and mortgages. The e-Learning will help understand the purpose of a credit facility and recognise the origin of the pledged assets, it further explains how to assess the financial capacity of the debtor, calculate the value of the pledge and consider any applicable sanctions regime.

The training is divided into six chapters and explains how credit activities are ruled by a set of different laws:

- Banking Act (BA), Embargo Act (EmbA),
- Code of Obligations (CO),
- Anti-Money Laundering Act (AML),
- Consumer Credit Act (CCA) and Financial Services Act (FinSA).

In addition, the training addresses the relevant sections of the Swiss Bankers Association (SBA) guidelines.

TIME Approximately 40 minutes.	TARGET AUDIENCE Anyone working for a bank, especially in a credit-related function	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75 h

INTRODUCTION TO DIGITAL ASSETS

Swiss Association for Quality

The course provides participants with fundamentals of digital assets and explains how they work from an operational and banking compliance perspective, including regulatory aspects, tax compliance and liabilities of the financial institutions.

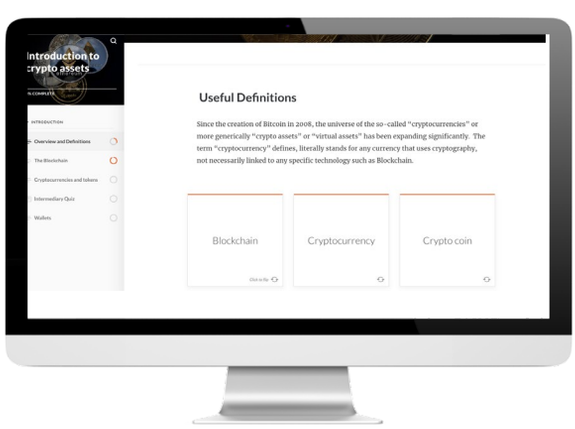
Among others, the course addresses the concept of Blockchain and how it works, providing with examples of transactions and wallets, as well as an introduction to the various types of digital assets.

Moreover, the course has a practical component where participants will be able to:

- identify scams - such as red flags and risk factors,
- understand how to activate a first line of defense - with appropriate controls and due diligence,
- learn the dos and don'ts when interacting with prospects and clients.

TIME Approximately 45 minutes.	TARGET AUDIENCE Anyone working for a bank or a financial intermediary.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75 h



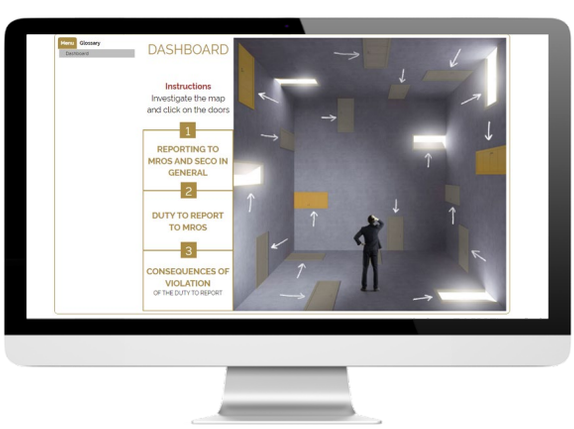
REPORTING to MROS & SECO

The course focuses on the duty to report to the Money Laundering Reporting Office Switzerland (MROS) based on the Anti-Money Laundering Act (AMLA) and provides an overview on other duties and rights to report to MROS and the State Secretariat of Economic Affairs (SECO) in the domains of anti-money laundering and sanctions.

Additionally, the course showcases the different scenarios where the duty to report arises and the consequences of violating this duty, including administrative measures and/or criminal sanctions, depending on the case.

The online course is highly interactive, combining theory with different case studies and videos inspired by real cases, and concludes with a final assessment to check the participants' learning progress.

TIME Approximately 90 minutes.	TARGET AUDIENCE Anyone working for a bank or a financial intermediary.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English



ESG COURSES

ESG FOUNDATION

Swiss Association for Quality

Sustainable Finance refers to any financial services integrating environmental, social and governance (ESG) criteria into the investment decisions making processes for the lasting benefit of both clients and the society.

The objective of this course is to provide the participant with the fundamentals of Sustainable Finance, such as definitions and concepts, as well as the current legal framework, initiatives, and regulatory developments.

TIME Approximately 45 minutes.	TARGET AUDIENCE Anyone working for a bank or a financial intermediary.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75h

RISK COURSES

CYBERSECURITY

Swiss Association for Quality

The content of this course corresponds to the requirements outlined in the Financial Market Supervision Act (FINMASA), which obliges financial institutions to report cyber-attacks immediately to FINMA whenever they occur. The training also serves as a preventive measure to lower the likelihood of a cybersecurity incident by educating professionals in different functions on various cybersecurity topics, including:

- Internet and email threats
- Environment, workplace and mobility
- Social engineering
- Information handling

TIME Approximately 30 minutes.	TARGET AUDIENCE Anyone working for a bank or a financial intermediary.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
0.75h

FRAUDULENT INSTRUCTIONS

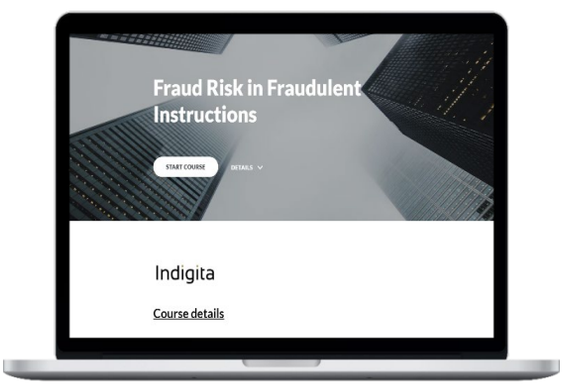
Swiss Association for Quality

The course is designed to help banks and external asset managers understand and mitigate liabilities linked to fraud by means of forged signatures and other deceptive acts by unauthorised third parties. It also features practical examples of jurisprudence. With a focus on new methods of communication, like email and mobile applications, the program outlines the rules that govern financial intermediaries ' responsibility related to the execution of instructions, such as:

- payment orders,
- withdrawal requests,
- securities transfers on behalf of its customers.

TIME Approximately 60 minutes.	TARGET AUDIENCE Front office, compliance, central file, risk and legal professionals.	PREREQUISITES None
ASSESSMENT A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	CERTIFICATION Upon completion, participants will earn a certificate.	LANGUAGE English

DURATION IN HOURS (SAQ credits)
1 h



TAILORED COURSES

TAILOR-MADE COURSES TO MEET YOUR BUSINESS NEEDS

In addition to the Indigita's rich e-Learning portfolio, we offer professional customisation and creation of courses to meet specific needs of our clients. It allows our clients to design unique and effective trainings, quizzes and certificates, in terms of:

- Topics
- Structure and content
- Gamification features
- Languages (EN, DE, FR, IT)
- Design (co-branded or white label)

Moreover, we offer a possibility to revamp outdated e-Learning courses, leveraging on the most recent technological solutions.

DESIGN YOUR OWN COURSE

TIME	TARGET AUDIENCE	PREREQUISITES
ASSESSMENT	CERTIFICATION	LANGUAGE

Indigita

CONTACT OUR TEAM

sales@indigita.ch

Indigita SA
GENEVA: Rue de Lausanne 80, CH-1202 Geneva
ZURICH: Schanzeneggstrasse 3, CH-8002 Zurich
LUGANO: Via Balestra 22b, CH-6900 Lugano
+41 44 552 59 40 info@indigita.ch www.indigita.ch