



UBIS
UNIVERSITY

INDUSTRY SPECIFIC PROGRAM IN BANKING AND FINANCIAL SERVICES

**An Intensive Program (2 months) plus Internship (1 month)
with a bank / financial institution**

To work in a bank nowadays require a complete different set of skills and knowledge than in other industries. Banking, with its different areas from private banking to retail and corporate, is often described as a closed environment. If your goal is to work in this industry, this program has been designed for you. It will open doors for you to Private Banks, Retail Banks, Corporate, and Investment Banks. After two months of preparatory courses taught by professionals with extensive experience working in financial institutions, you will be offered an internship in one most suited to your career goals.

UBIS can ensure you an internship, thanks to its partnership with international and local banks. You will be guided to the very specific world of financial services. At UBIS you will participate in an intensive program, which will prepare you for your career in the world of finance. The UBIS program includes a special session to help you get prepared for the highly competitive applications process.



PROGRAM

The objectives of the program are to enable students to acquire general knowledge of the environment in which banks operate and to provide students with a practical insight of the standard organization of banks and their basic activities and procedures in different key fields.

An important part of the program will focus on demystifying a number of concepts commonly used by confirmed financial advisors and explain the techniques behind a selected range of financial products. The successful attendance in the course will allow the students to cope quickly with a variety of issues when entering the professional world of banking.

220 hours will be dedicated during 2 months to:

PART 1: GENERALITIES OF BANKING INDUSTRY

UNIT 1: Origin-Evolution-Present-Tendencies (10 h)

This is an introductory course to world of finance and banking. It will draw a brief picture of the history of the banking industry. The aim of this unit is to explain the current environment and the present issues faced by financial institutions. This will be achieved by reviewing major events, which have occurred since 1930. It will also explore the essential role of banks and finally explore recent tendencies.

UNIT 2: International Regulatory Environment (20 h)

This course provides insight into the role of the different authorities in charge of supervising the financial system as a whole. In addition, it explains what the consequences are for banks from an organizational point of view. Topics such as Capital Adequacy ratio and the Framework of Basel III will be outlined. Special attention will also be given to compliance implications, anti money laundering, and other firewalls imposed on banks.

UNIT 3: The Market (10 h)

This unit is designed to provide students with the basic knowledge of the different types of banks or activities available in markets today. In other words, it sketches the positioning (métier) of the various participants and their interaction with other actors in the economic environment, principally clients.

PART 2: BANKING IN PRACTICE

UNIT 1: Standard structure and overall organization (20 h)

This extensive course will provide insight in the roles and activities of the main departments of banks and the existing links between them. The organization of internal and external controls and relationships between management and shareholders and their representatives will be highlighted.

UNIT 2: Risk Management and Compliance (20 h)

Taking into account the recent financial crisis, special attention will be given to risk management. This course will identify the various risks faced by banks. It will explain how to put in place an efficient organization to cope with an often complex range of products and counterparties. Special sessions will also allow students to understand the concerns of banks to comply with ethical considerations.

UNIT 3 : Management tools (10 h)

During this course students will receive an introduction to the management accounting approach for General Management. Different ratios and measurement tools will presented to assess both quality and financial performance indicators.



PROGRAM

UNIT 4: Bank Marketing (20h)

This unit will require active involvement from the students. After an explanation of the general marketing principles (4 P), students will undertake a case study and be asked to design a new marketing plan to re-position commercially an existing bank. They will extrapolate the different consequences of their choices.

PART 3: CONCEPTS AND SELECTED TOPICS

A selection of traditional and innovative products and topics will fulfill the program. The present list is not exhaustive and may be adapted from course to course, based on participants' feedback. As part of the course teaching methodology, selected products or activities have been attributed to certain types of banks. Student attention will be focused on the fact that all banks provide a limited range of similar services, regardless of the classifications below.

UNIT 1: Commercial Banking (35 h)

This unit will give priority to the explanation of the major types of short and medium term credits, to the provided guarantees and the different types of off-balance sheet commitments, banks agree to take on. Special attention will be given to trade finance and especially to commodity trade finance, a domain in which Geneva is a world leader. Students will also be provided with an introduction into asset-liabilities management and some funding techniques. Finally an overview of the basic principles of the main foreign exchange trading products and hedging possibilities will be explored.

UNIT 2: Investment Banking and Financial Engineering (20 h)

Emphasis will be put on Equity and Bond related issues, such as e.g. IPO. A brief description of the functioning of primary and secondary markets and the role of the

banks will be included. Concepts such as underwriting or agent and lead manager will be clarified. Finally students will be introduced to a number of up to date techniques; Private equity and Securitization will be part of them.

UNIT 3: Private Banking and Retail Banking (35 h)

During this course Asset Management and Private Banking will be analyzed from different perspectives. The principles governing sound portfolio management will be developed. In the field of private banking both the Commercial Approach as well the definition of the investment profile of the client will be highlighted. Some time will be spent on more technical issues such as Custody or Mutual Funds. As far as Retail Banking is concerned only new trends in the market will be touched upon.

PART 4: PERSONAL DEVELOPMENT

Selection and Recruitment (20 hours)

This session (seminar of 2 days) focuses on the selection and recruitment processes in international organizations. Specialists will help participants to prepare their internship but more generally to get ready to apply to an international agency. High-level Human Resources professionals will help session participants in their search and application to financial institutions (letter of application, CV, interview, and follow-up communication).

VISITS AND CONFERENCES

Professionals at banks will complement courses with special presentations, conferences on topics related to the financial world, and visits to banks based in Geneva.



EXAMINATION

Following the sessions, participants must prepare a thesis, and undergo both a written and an oral examination:

- thesis on a subject defined by the participant in contact with a professor, and to be approved by the program director;
- written exam to confirm knowledge learned;
- oral exam to confirm competences (exams will consist of an interview, a panel discussion and, role play with a team).

INTERNSHIP

Following a successful examination, participants will gain an internship in one of the partner organizations for the duration of one month, or more. Internships will be in Switzerland as well as in other countries. During the internship the participant will become familiar with the practicalities of a bank in order to apply his or her knowledge and competencies to “real world” situations.

PROFESSORS

All professors and speakers have vast experience in international banks and will share their professional broad knowledge with student.



Mr Jean-Pierre Joly Program Director

- 25 years of experience at top level in international banks;
- 15 years as General Manager in Belgium, Switzerland and Singapore;
- Worked at Generale de Banque, Fortis, Banque Belgoise, ...;
- Intercultural experience as worked in Africa, USA, Japan and Europe.



Pierre-Henri Scherer

Rich Banking experience / credit management within the private banking industry

- Former Head of Credit Department, EFP Private Bank, Geneva;
- Former Head of Risk Analysis Division and Member of Management Committee, Banque Diamantaire Anversoise, Geneva;
- Special expertise in Compliance with internal and external regulations.



CERTIFICATE

A Certificate in Banking will be granted to the participant who successfully completes all phases of the program.

PROGRAM INFORMATION

Starting Dates:

- 24 Sept 2011
- 16 Jan 2012
- 16 April 2012
- 9 July 2012

Cost of the Special Certificate:

7.900 CHF

Accommodations:

Upon request, UBIS can recommend hotels or apartments with special rates.

Application:

To apply go to www.ubis-geneva.ch or contact certificate@ubis-geneva.ch

Rem:

the course without internship is proposed with a discount of 20 %

Eligibility Criteria:

- Fluency in English (interview by phone if necessary);
TOEFL Paper score: 550
TOEFL Computer score: 213
TOEFL Internet score: 79-80
IELTS 5.5
- University Degree (or equivalent experience, interview if necessary)

Visa:

UBIS will help you with the documentation based on specific requirements from the Swiss Embassy in your home country.

For European Citizens (except Romania and Bulgaria):

- no visa requirement is necessary.

For Other Nationalities:

- If internship will be done in home country, short term "Schengen" visa requested (for study)
- If internship will be done in Switzerland, visa for working purposes requested

This doesn't apply to people living in Switzerland previously holding a residency permit.



UBIS

UBIS – University of Business and International Studies – is based in the heart of Geneva. It offers to international students and professionals Undergraduate degrees (4 years) and Masters (1 year) in Business Administration, Media & Communication, and International Relations. All programs are available either on ground or on-line. Thanks to its articulation agreement with Potomac College* Ubis can deliver dual Swiss/US bachelor degrees. UBIS welcomes people from 30 nationalities and aims to deliver a very individualized, multicultural learning experience.

*Middle States Commission on Higher Education is an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education.