

A close-up photograph of a person's hands typing on a silver laptop keyboard. The laptop screen displays a world map. A semi-transparent white box is overlaid on the center of the image, containing the word "Indigita" in a bold, black, sans-serif font.

Indigita

**AUDIT-PROOF
CROSS-BORDER AND
COMPLIANCE TRAININGS**

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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



SAQ RECERTIFICATION



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	1h
Fraudulent Instructions	1h
Operational Risks	1h
The new Federal Act on Data Protection (FADP)	1h
ESG Foundation Universal	1h
ESG Scores	1h
Anti-Money-Laundering (AML) International	0.75h
Anti-Money-Laundering (AML) in the Art Market	0.75h
Data Protection in Finance: Swiss Case Studies	0.75h
Market Abuse	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
MiFID II Refresher	0.75h
Corporate Governance Essentials for Corporates	0.75h

SAQ RECERTIFICATION



COURSE NAME	DURATION IN HOURS (SAQ credits)
Corporate Governance Essentials for International Banks	0.75h
Corporate Governance Essentials for Swiss Banks	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
Cybersecurity for Financial Institutions	0.75h
Cross-Border Foundation	0.75h
Cross-Border Country-Specific - Private Banking	0.75h
Cross-Border Country-Specific Product Placement	0.50h
Placement of Financial Products - Switzerland	0.50h
Placement of Financial Products – EEA	0.50h

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	TARGET AUDIENCE	PREREQUISITES
Approximately 45 minutes.	All employees who may come in contact with clients and/or prospects.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
Formal assessment consisting of 10 multiple choice questions with a passing grade of 80%.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
0.75h



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



CROSS-BORDER COUNTRY-SPECIFIC PRIVATE BANKING



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	TARGET AUDIENCE	PREREQUISITES
Approximately 45 minutes.	Anyone who may come in contact with clients and/or prospects..	Completion of the Cross-Border Foundation course
ASSESSMENT	CERTIFICATION	LANGUAGE
<p>A formal assessment consisting of 15 multiple choice questions.</p> <p>For SAQ certification, the formal assessment consists of 20 multiple choice questions.</p> <p>Every test, which requires a passing grade of 80%, is unique and based on a pool of 400+ questions, derived from the country specific manuals of BRP Bizzozzo & Partners SA.</p>	<p>Upon completion, participants will earn a certificate.</p> <p>SAQ CERTIFICATION The SAQ recognition means Indigita's cross-border e-Learning courses for private banking are now eligible to count towards recertification.</p>	English

DURATION IN HOURS (SAQ credits)
0.75h



CROSS-BORDER COUNTRY-SPECIFIC EAM



Country-specific courses are available for 190 jurisdictions and are based on the industry-leading cross-border knowledge found in the BRP Bizzozero & Partner SA Country Manuals.

Training staff specifically for the jurisdictions they operate in provides them with the confidence to conduct business in a compliant manner and reduces regulatory risk for the company. An assessment and certification form part of these courses, delivering auditable proof of the measures you take to mitigate cross-border risk.

Country-specific cross-border courses teach acceptable behaviour in the relationship with clients and prospects.

The trainings offer simulations of real-life situations, as they are described in the BRP Country Manuals, and cover the following topics:

- Prospecting
- Negotiation
- Marketing
- Reporting
- Execution

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 45 minutes.	Anyone who may come in contact with clients and/or prospects.	None, although completion of the Cross-Border Foundation course is highly suggested.
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 15 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English



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

DURATION IN HOURS (SAQ credits)
0.5h



PLACEMENT OF FINANCIAL PRODUCTS SWITZERLAND



The training is structured into five comprehensive chapters and starts with an overview of key definitions of financial services, instruments, and explanation of the circumstances under which the distribution of financial products can be recognised as an offering.

The course provides a summary of key definitions related to financial product placement and analyses the distribution rules and principles of the Key Information Document (KID).

It concludes by examining Collective Investment Schemes (CIS) and the pertinent Prospectus document, focusing on the perspective of the issuer.

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 30 minutes.	All employees who may be involved in the issuing and/or offering placement of financial products.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80%.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
0.5h



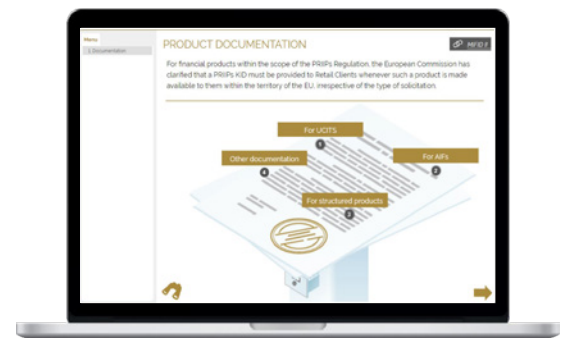
PLACEMENT OF FINANCIAL PRODUCTS – EEA



The training is structured into four comprehensive chapters and starts with an overview of key definitions of financial services, instruments, and explanation of the circumstances under which the distribution of financial products can trigger the local distribution rules. The course provides a summary of key definitions related to financial product placement and analyses the marketing rules subject to license under MiFID II. It continues by examining the licensing and registration requirements for structured products and fund. It concludes by analysing the documentation PRIIPs KID pertinent to: UCITS, AIFs and structured products.

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 30 minutes.	Anyone working in the swiss financial sector.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80%.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
0.5h

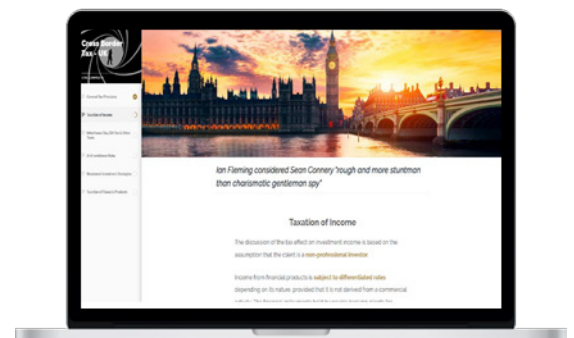


THE UK DOMICILED TAX REGIME

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



CROSS BORDER TAX - UK RESIDENT NON-DOMICILED (RND)



The course begins with a general overview of the UK tax regime for non-domiciled persons and explains the difference between tax residence and tax domicile. It continues by describing the income tax regimes for UK non-domiciled individuals and explains the distinction between the Arising Basis regime and the Remittance Basis regime.

The training also highlights the importance of creating segregated accounts for different types of income to enable tax-free remittances. The course then looks at specific tax scenarios and explains how tax rules apply if an income originates from a life insurance bond, or when the creation of trusts and foundations is involved.

The training rounds up with an explanation of the tax treatment for different financial products, such as loans, equities, bonds, derivatives, investment funds, crypto assets, and others, and concludes with a series of knowledge checks to assess participants' learning progress for the different modules.

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



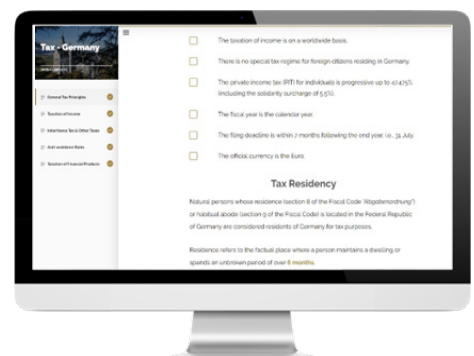
CROSS BORDER TAX - GERMANY



The new online training on German cross-border taxation is aimed at financial professionals working with individuals who are considered tax residents in Germany. Course participants will gain a comprehensive overview of private client taxation rules with an emphasis on the tax treatment of different financial products.

The training is structured into five comprehensive chapters and starts with an introduction to the fundamental principles of German taxation. Participants learn about the criteria to determine whether an individual is considered a German resident from a tax point of view. In a subsequent chapter on the taxation of income, the course outlines the different categories of income and takes a detailed look at the tax impact of private assets linked to financial instruments.

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



COMPLIANCE COURSES



ANTI-MONEY-LAUNDERING (AML) INTERNATIONAL



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

DURATION IN HOURS (SAQ credits)
0.75h



ANTI-MONEY-LAUNDERING (AML) FOUNDATION

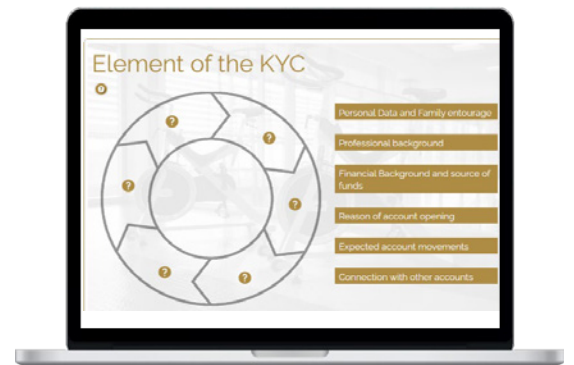


The course must be taken before approaching the AML Learning Path. This program focuses on promoting knowledge on basic concepts on AML and CDB 2020 regulations. The course aims to provide basic knowledge on following topics:

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

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 60 minutes.	All employees and new joiners in financial institutions and intermediaries.	None
30 minutes.	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English, German, French and Italian

DURATION IN HOURS (SAQ credits)
1h



ANTI-MONEY LAUNDERING (AML) IN THE ART MARKET



The art market poses unique challenges like tax evasion and fraud, distinct from traditional banking sectors. This online training delves into money laundering (ML), starting with a detailed examination of its characteristics and regulatory framework, defining and explaining the three-step process of money laundering: Placement, Layering, and Integration.

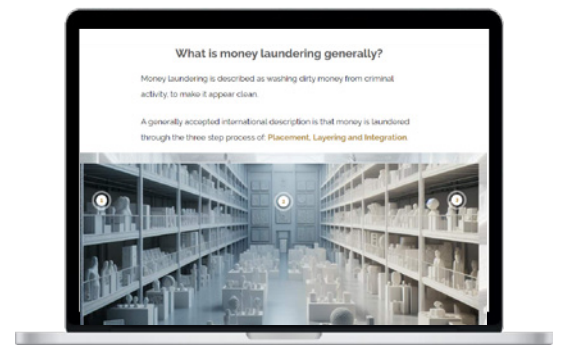
Covering traditional art forms such as Fine Art, Decorative Art, Antiquities, Collectibles, and modern categories like Digital Art, the course explores existing technology, web-based platforms, the metaverse, and AI-generated art.

Participants gain insights into the global AML legal landscape, focusing on directives like the Fifth EU Money Laundering Directive (5MLD), UK Money Laundering Regulations, sanctions, and the UK Bribery Act 2010, as well as proposed ML regulations in the US. It also examines unregulated markets in China, Hong Kong, Seoul, and Singapore, detailing their vulnerabilities.

Through case studies on tax evasion, fraud, and sanctions violations, participants acquire practical knowledge for real-world scenarios.

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

DURATION IN HOURS (SAQ credits)
0.75h



BRIBERY



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

DURATION IN HOURS (SAQ credits)
0.75h



MARKET ABUSE



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

DURATION IN HOURS (SAQ credits)
0.75h



MARKET ABUSE EUROPE



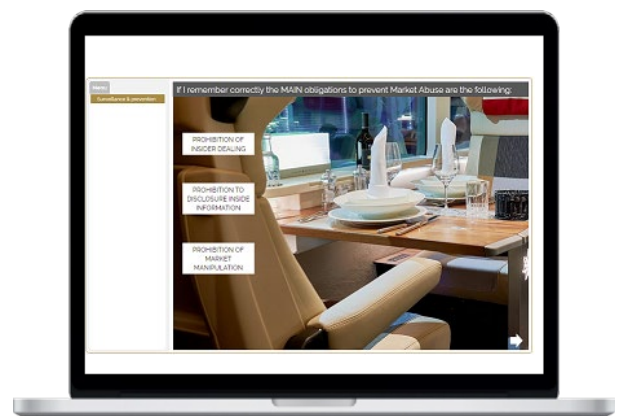
The new course on Market Abuse in the European context clarifies the concepts outlined by EU regulation 596/2014 on Market Abuse and by EU Directive 2014/57/EC on criminal sanctions for Market Abuse.

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



FEDERAL ACT ON DATA PROTECTION (FADP)



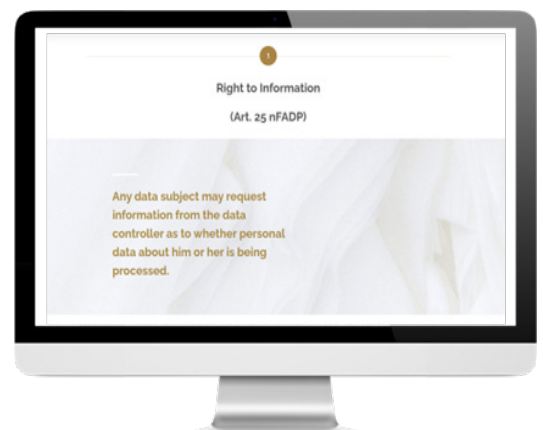
The online training is designed to educate financial professionals on the new Swiss framework for data protection, and explains core definitions and concepts, as well as the position of FINMA on the topic.

The training addresses the new Swiss Federal Act on Data Protection (nFADP), which affects all legal entities that process personal data in Switzerland, as well as foreign companies that process data of Swiss domiciled individuals. Participants will learn about the new measures companies need to implement by 1 September 2023, and the potential impact these new measures will have on organisations, such as banks.

The course also highlights the main differences between nFADP and GDPR, before closing with the presentation of several business cases that require the application of nFADP and the corresponding ordinance.

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 60 minutes.	All employees working in financial institutions.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English, German, French and Italian

DURATION IN HOURS (SAQ credits)
1h



DATA PROTECTION IN FINANCE: SWISS CASE STUDIES



Designed to meet the specific needs of financial institutions, the course covers key data protection concepts such as consent, storage, access, and transmission, emphasising the rights of individuals and the obligations of controllers, including management's accountability. The training also explores nuances like anonymised and pseudonymised data, stressing the importance of applying data protection laws even when collaborating with external service providers.

Through interactive elements, participants gain practical knowledge in various areas such as compatible purpose assessment, data storage, access requests, and clear communication with data subjects and the Swiss supervisory authority FDPC. The course underscores the significance of timely communication with clients regarding data processing, including confidentiality notices.

Notably, the training outlines FINMA's expectations regarding data protection and clarifies the area of applicability of the FINMA Ordinance. It also highlights distinctions between critical data and personal data, providing valuable guidance for financial professionals.

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

DURATION IN HOURS (SAQ credits)
0.75h



GENERAL DATA PROTECTION REGULATION (GDPR)



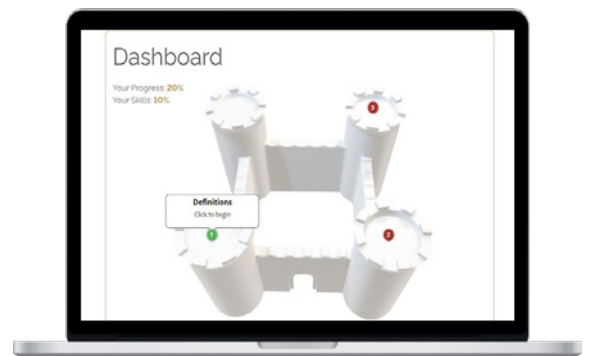
The course provides participants with clear and structured guidance on the GDPR framework, which applies in addition to the Swiss law on data protection, and enables them to mitigate legal, financial and reputational risks, which can result from collecting and processing personal information from EU 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	TARGET AUDIENCE	PREREQUISITES
Approximately 45 minutes.	Professionals working in general management, compliance, legal, sales, marketing, HR and customer support	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
0.75h



MIFID II REFRESHER



MiFID II, a comprehensive directive established by the European Union, primarily aims to achieve the following objectives:

- **Investor Protection:** It defines the operational conditions for investment firms with a key focus on ensuring robust investor protection.
- **Harmonize Regulatory Framework:** MiFID II seeks to harmonize the regulatory framework that governs investment services across the European Union, promoting consistency and fairness.
- **Boost Market Transparency:** By increasing transparency in the European securities market, MiFID II aims to bolster confidence, address areas previously unregulated, and ensure that supervisory authorities are equipped with sufficient powers to effectively perform their duties.

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

DURATION IN HOURS (SAQ credits)
0.75h



FINANCIAL SERVICES ACT (FINSA) ADVANCED



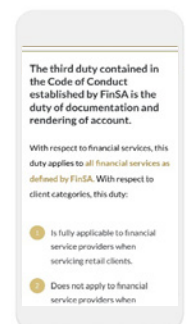
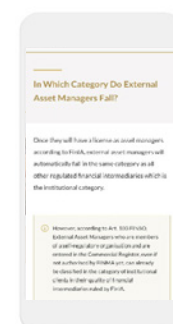
FinSA requires financial professionals who seek to be listed in a Swiss register of financial advisors to provide proof of their knowledge about existing regulations. The training is tailored to this requirement and is recognised by FINMA-licensed certifying bodies. It is also aimed at employees from 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)

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

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

DURATION IN HOURS (SAQ credits)
5h



FINANCIAL SERVICES ACT (FINSA) ADVANCED EXERCISES - REFRESHER



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

DURATION IN HOURS (SAQ credits)
2h



COMPLIANCE IN CREDITS



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

DURATION IN HOURS (SAQ credits)
0.75h



FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)



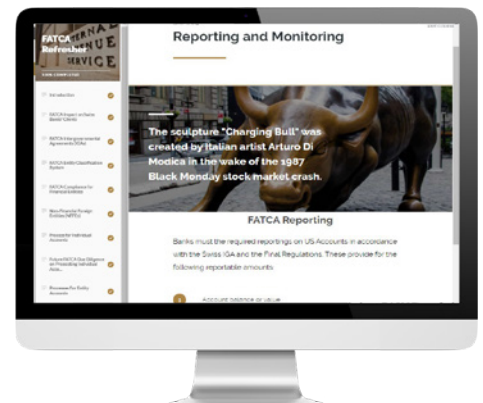
The e-Learning course on the Foreign Account Tax Compliance Act (FATCA), aimed at banking professionals working for Swiss financial institutions. The compact online training addresses the education needs of Swiss banks by covering important concepts, definitions and requirements, explaining disclosure 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	TARGET AUDIENCE	PREREQUISITES
Approximately 45 minutes.	Anyone working for a bank	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
0.75h



AUTOMATIC EXCHANGE OF INFORMATION (AEOI / CRS)



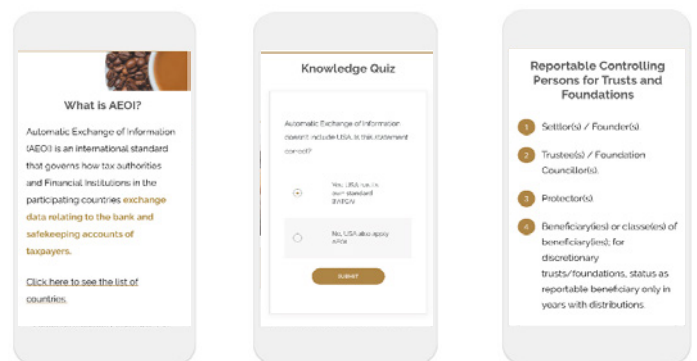
The online training is designed as a refresher to recapitulate key aspects of Automatic Exchange of Information (AEOI) and Common Reporting Standard (CRS) from a Swiss point of view and highlights the role of these frameworks in the fight against tax evasion.

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

DURATION IN HOURS (SAQ credits)
0.75h



QUALIFIED INTERMEDIARY REGIME (QI)



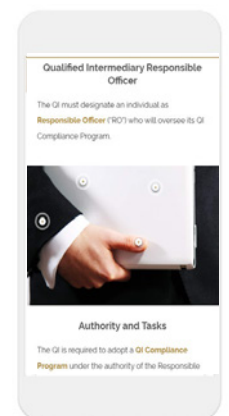
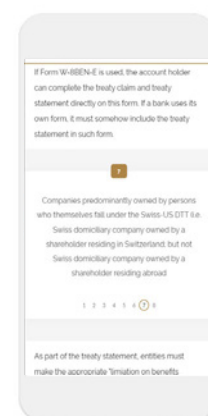
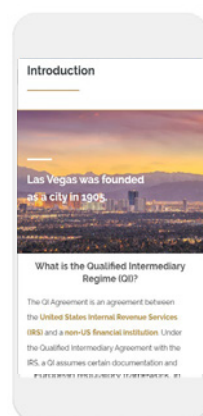
This course aims at refreshing the knowledge of financial professionals in order to be able to identify US persons holding offshore investment accounts and ensure that the correct rate of withholding tax is applied to US source income paid to non-US recipients.

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

DURATION IN HOURS (SAQ credits)
0.75h



INTRODUCTION TO DIGITAL ASSETS



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.

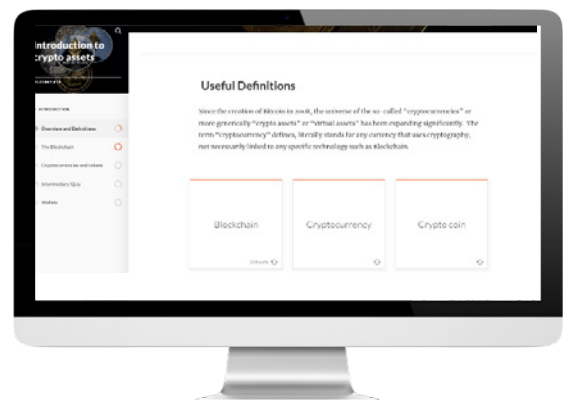
Among others, the course addresses the concept of Blockchain and how it works, providing with examples of transactions and wallets, as well as an introduction to the various types of digital assets.

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	TARGET AUDIENCE	PREREQUISITES
Approximately 45 minutes.	Banking Executives, Relationship Managers and Compliance Officers	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
0.75h



ISLAMIC FINANCE



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

DURATION IN HOURS (SAQ credits)
0.75h



CORPORATE GOVERNANCE ESSENTIALS FOR CORPORATES



The main objective of Corporate Governance is to ensure stability, transparency, integrity, and accountability across industries. This online training forms part of the Indigita corporate governance training programme, provides a concise yet comprehensive overview of corporate governance principles and practices applicable to any organisation in any industry. Participants will explore legal and regulatory frameworks, stakeholder roles, and key considerations for effective governance.

Drawing from directives by the Organisation for Economic Co-operation and Development (OECD) and other international organisations such as the World Bank Group, the course places emphasis on sustainability and digital tools, highlights the importance of whistleblowing, and outlines the risks associated with poor governance.

Through interactive modules, professionals gain practical knowledge to enhance transparency, accountability, and sustainability within their organisations. This course is suitable for professionals at any level - whether an executive, a board member, or an employee - equipping them with essential skills to navigate Corporate Governance challenges effectively while focusing on mitigating risks and fostering a culture of whistle-blowing.

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

DURATION IN HOURS (SAQ credits)
0.75h



CORPORATE GOVERNANCE ESSENTIALS FOR INTERNATIONAL BANKS



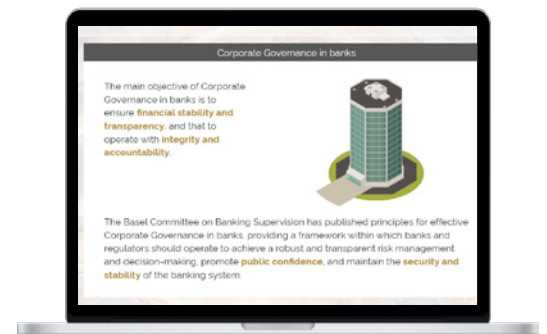
The main objective of Corporate Governance in banks is to ensure that the banking system is financially stable and transparent, and that it operates with integrity and accountability. This course forms part of the Indigita corporate governance training programme offers a concise yet comprehensive overview of corporate governance principles and practices in the banking environment.

Participants will gain insights into its legal and regulatory framework, stakeholders' roles, and key considerations for effective governance, including whistle-blowing and governance in the banking sector. The course refers to directives by the Organization for Economic Co-operation and Development (OECD) and other international organisations such as the World Bank Group and emphasizes the newly introduced dimensions that focus on corporate sustainability and the use of digital tools.

Through interactive modules, this course equips professionals with practical knowledge to enhance transparency, accountability, and sustainability within their organisations. Whether you're a business executive or a board member, this course provides essential skills for navigating Corporate Governance challenges effectively.

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

DURATION IN HOURS (SAQ credits)
0.75h



CORPORATE GOVERNANCE ESSENTIALS FOR SWISS BANKS



The main objective of Corporate Governance in banks is to ensure that the banking system is financially stable and transparent, and that it operates with integrity and accountability. This course forms part of the Indigita corporate governance training programme and offers a concise yet comprehensive overview of corporate governance principles and practices in the banking environment.

Participants will gain insights into its legal and regulatory framework, stakeholders' roles, and key considerations for effective governance, including whistle-blowing and governance in the banking sector. The course refers to directives by the Organization for Economic Co-operation and Development (OECD) and other international organisations such as the World Bank Group and emphasizes the newly introduced dimensions that focus on corporate sustainability and the use of digital tools.

The last chapter of the course focuses on corporate governance within Swiss banks, with a focus on regulators and laws in the Swiss context. In addition, there is an excursus on the division of powers within Swiss banks and the organisation of internal and external audits.

Through interactive modules, this course equips professionals with practical knowledge to enhance transparency, accountability, and sustainability within their organisations. Whether you're a business executive or a board member, this course provides essential skills for navigating Corporate Governance challenges effectively.

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

DURATION IN HOURS (SAQ credits)
0.75h



INTERNATIONAL SANCTIONS

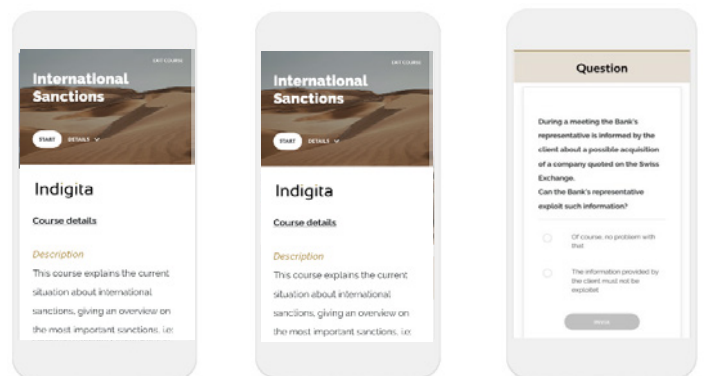
The course mainly outlines the Swiss sanctions regime. In addition, it gives an overview of how Swiss banks and external asset managers are impacted by sanctions issued by the United Nations, the European Union and the United States. Participants will learn about:

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

DURATION IN HOURS (SAQ credits)

0.75h



ESG COURSES



ESG FOUNDATION UNIVERSAL



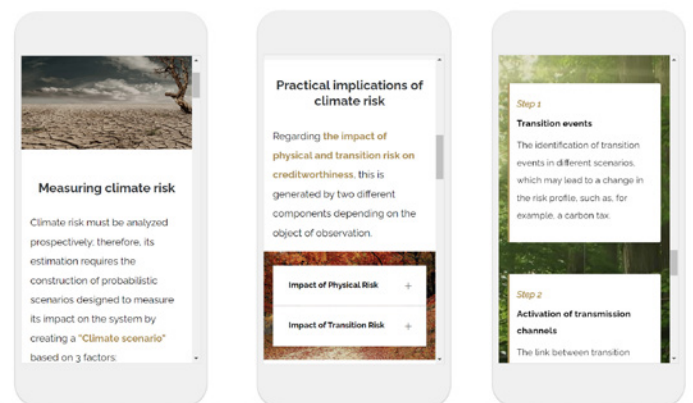
The course, developed in collaboration with Prometeia, provides financial intermediaries with a robust understanding of ESG principles, aligning with global initiatives like the Paris Agreement and the Net-Zero Banking Alliance.

It comprises 10 lessons covering ESG taxonomy, greenwashing, and climate risks endorsed by the Network for Greening the Financial System. Participants explore various financial risks, integrating ESG into credit assessments and understanding regulatory aspects.

With a focus on climate risk and credit, the course navigates through ESG awareness phases, emphasizing regulatory impacts on advisory services. Through this comprehensive curriculum, learners gain cross-functional insights into ESG's role in risk management, compliance, and marketing.

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 60 minutes.	Anyone working for a bank or a financial intermediary.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
1h



ESG SCORES



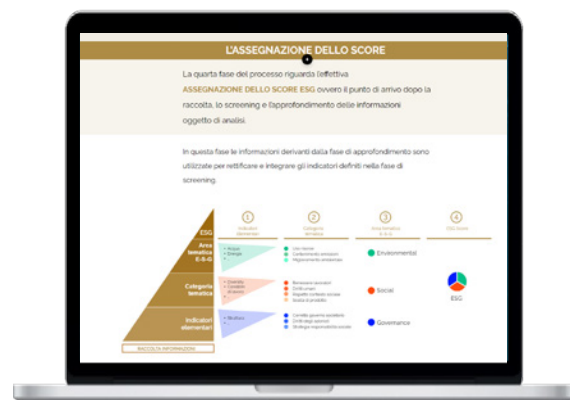
The course is designed for financial institutions and covers key concepts such as the definition of ESG investing, the significance of incorporating ESG factors in investment decisions, and the process of evaluating and selecting investments based on ESG criteria.

The course delves deep into the characteristics of ESG scoring, emphasizing the importance of assessing the reliability of companies in terms of ESG principles. Participants will gain insights into measuring the sustainability efforts and results achieved in relation to the environment, society, and governance.

Moreover, the course provides a comparative analysis between traditional credit ratings and ESG scores, highlighting the differences and similarities between the two approaches. It explores the methodologies used in traditional credit ratings and the unique aspects of ESG scoring, including the evaluation of environmental and social factors alongside financial performance.

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 60 minutes.	Anyone working for a bank or a financial intermediary.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
1h



RISK COURSES



CYBERSECURITY UNIVERSAL

The course serves as a primer on cybersecurity for professionals of all industries and across jurisdictions. Participants will learn about the different forms of cybersecurity incidents that arise from the use of the internet, communication through email, use of workplace infrastructure, social engineering techniques, and the handling of information. The training explains how to detect and reduce potential cybersecurity threats and how to mitigate the potential impact in the event of an incident.

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 30 minutes.	Professionals from all economic sectors.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English



CYBERSECURITY FOR FINANCIAL INSTITUTIONS

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

DURATION IN HOURS (SAQ credits)
0.75h



OPERATIONAL RISKS

The training teaches participants how to identify and mitigate operational risks in financial services and addresses the requirements outlined in the recent FINMA Circular 2023/1 "Operational risks and resilience - banks". The course highlights the importance of establishing clear roles and responsibilities on all levels of an organisation and explains why it's crucial to implement an appropriate risk strategy to identify, assess, mitigate, and monitor risks.

By completing the training, financial professionals gain an understanding of the operational risk exposure that they face when using internal systems, implementing processes and being subject to external occurrences. Participants also learn about the consequences these risks can have for financial institutions.

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 60 minutes.	Anyone working for a bank or a financial intermediary.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
1h



FRAUDULENT INSTRUCTIONS

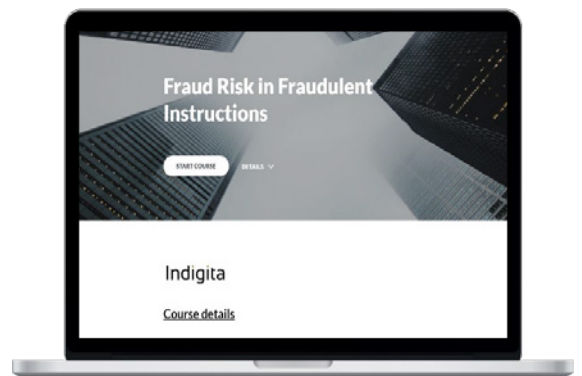


The course is designed to help banks and external asset managers understand and mitigate liabilities linked to fraud by means of forged signatures and other deceptive acts by unauthorised third parties. It also features practical examples of jurisprudence. With a focus on new methods of communication, 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	TARGET AUDIENCE	PREREQUISITES
Approximately 60 minutes.	Front office, compliance, central file, risk and legal professionals.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon completion, participants will earn a certificate.	English

DURATION IN HOURS (SAQ credits)
1 h



FINSA OMBUDSMAN OFFICE AND RISK MANAGEMENT

The e-Learning course integrates the Ombudsman Office defined in the Financial Services Act (FinSA) into a company's complaints management policy, addressing legal, compliance, reputation, and regulatory risks.

Covering six chapters, it includes general terms, Swiss investor protection history, Ombudsman Office role, dispute resolution methods, and FinSA obligations for financial service providers.

Participants learn about duties like participation, information provision, and financial involvement, alongside the Commercial Mediation procedure. The course aids in managing risks associated with client dissatisfaction in the financial sector, with a downloadable vademecum providing a comprehensive guide for managing complaints and complying with FinSA requirements.

TIME	TARGET AUDIENCE	PREREQUISITES
Approximately 45 minutes.	The module is intended for anyone working in the Swiss financial sector or interested in mediation, particularly commercial mediation.	None
ASSESSMENT	CERTIFICATION	LANGUAGE
A formal assessment consisting of 10 questions with a passing grade of 80% forms part of this course.	Upon successful completion, participants will obtain a certificate of completion.	English, German, French and Italian.



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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:

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DESIGN YOUR OWN COURSE

TIME	TARGET AUDIENCE	PREREQUISITES
		
ASSESSMENT	CERTIFICATION	LANGUAGE
		



Indigita

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