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TRIPLE E - PRIMER EVROPSKE AKREDITACIJE KVALITETA KVALIFIKACIJA U BANKARSTVU

Prevod
obezbedio
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Rezime

Kako bi profesionalne kvalifikacije na najbolji način iskazale svoju svrhu i upotrebljivost, na korist pojedinca i banke, veoma je važno da svaka od njih poseduje određeni standard kvaliteta. Standard je zapravo pokazatelj da je kvalifikacija na vrlo određen i kvalitetan način dizajnirana, sprovedena i ocenjena. Rad se bavi analizom aktuelnih standarda profesionalnih kvalifikacija uspostavljenih u bankarskom sektoru kroz primer Triple E standarda koji je razvila Evropska bankarska trening mreža uz podršku Evropske komisije, i koji se poziva na tri postojeća instrumenta celoživotnog učenja u EU. Putem ova tri okvira na koje se pozivaju sve Triple E kvalifikacije, standard će doprineti većoj transparentnosti u sistemima obrazovanja zemalja Evropske unije, čime će se povećati kvalitet i međunarodna mobilnost pojedinaca, kao i obnoviti poverenje u ljude i organizaciju sektora.

Ključne reči: kvalifikacija, sektor finansijskih usluga, kompetencije, obuka, obrazovanje, akreditacije, bankarski sektor

JEL: I21, J24, J50, O15

TRIPLE E - EXAMPLE OF THE EUROPEAN QUALIFICATIONS QUALITY ACCREDITATION IN BANKING

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Summary

In order for professional qualifications to best serve their purpose and usability, for the benefit of an individual and a bank, it is very important that each of them has a certain quality standard. The standard is actually an indicator that the qualification has been designed, implemented and evaluated in a very determined and quality manner. The paper deals with the analysis of current standards of professional qualifications established in the banking sector through the example of the Triple E standard developed by the European Banking Training Network with the support of the European Commission, which refers to the three existing lifelong learning tools in the EU. Through these three frameworks to which all Triple E qualifications refer, the standard will contribute to the greater transparency in the education systems of the European Union countries, which will increase the quality and international mobility of individuals, as well as restore confidence in people and the organization of the sector.

Keywords: qualification, financial services sector, competences, training, education, accreditation, banking sector

JEL: I21, J24, J50, O15

Uvod

Savremeni način života i rada zahteva od pojedinca konstantno usavršavanje u profesionalnoj, a i drugim sferama života, što čini osnovu koncepta celoživotnog učenja. U tom konceptu važan je afirmativan i aktivan stav samog pojedinca, ali i stimulatívno okruženje koje na kontinuirani i podržavajući način stimuliše i ohrabruje pojedinca da stiče znanja, veštine, razumevanja i vrednosti i da ih primenjuje sa sigurnošću, kreativnošću i ispunjenošću. Na taj način obogaćen i kreativan način života pojedinca direktno doprinosi kvalitetu i progresu okruženja i društva u kojem on povratno deluje.

U nekim zemljama koncept celoživotnog učenja je veoma detaljno razrađen, kao što je to slučaj u Švedskoj. Nacionalna Agencija za edukaciju Švedske tretira celoživotno učenje kroz dimenzije dužine i širine obuhvata učenja (Skolverket, 2000: 19):

1. učenje tokom celog života (lifelong learning) u kojem pojedinci uče tokom života, od rođenja do smrti. Kada neka znanja ili veštine postanu pevaziđeni, pojedinci kontinuirano nadograđuju i usavršavaju svoja znanja i veštine u procesu kontinuiranog učenja.
2. učenje u sveobuhvatnom smislu (life-wide learning) koje uključuje sve oblike učenja, od formalnog do informalnog. Za razliku od dimenzije dužine učenja, gde je celoživotno učenje relativno jednostavno, kod učenja u sveobuhvatnom smislu govorimo o složenijem sistemu učenja u kojem egzistira više različitih okruženja i konteksta učenja, kao što je prikazano u Tabeli 1 ispod.

Dakle, evidentno je da pored formalnog obrazovanja, važnost profesionalnih kvalifikacija u savremenom svetu i životu sve više dobija na značaju. Kvalifikacije imaju svoju upotrebnu vrednost samo ukoliko ispunjavaju određeni standard, u protivnom one ne donose novi kvalitet i ne ispunjavaju svoju svrhu. Postojanje standarda je neophodno, zato što na taj način imaoći profesionalnih kvalifikacija, sa jedne strane, i tržište rada sa druge strane, dobijaju potpuni uvid i formalnu validaciju uverenja da je određena profesionalna kvalifikacija kvalitetna i da njen imalac poseduje određena znanja, veštine i kompetencije koje nije potrebno preispitivati nego proces nadgradnje znanja i veština nastaviti dalje (Evropska komisija, 2005). Naročito je važan aspekt standarda koji se u pripremi i sprovođenju svake profesionalne kvalifikacije definišu, jer oni određuju kvalitet same kvalifikacije, stepen njene prenosivosti i upotrebljivosti u nekoj drugoj radnoj sredini ili zemlji. Rad će posebnu pažnju posvetiti analizi najnovijih standarda koji su se u ovoj oblasti pojavili u sektoru finansijskih usluga u Evropi - primena trostrukih Triple E standarda koje je propisala Evropska bankarska trening Mreža i programski i finansijski podržala Evropska komisija.

Važno je izdvojiti nekoliko bitnih aspekata ovog projekta, koji istovremeno predstavljaju i inicijalne motive u izradi projekta:

- a. Svi zajedno danas živimo u vreme celoživotnog učenja. Banke učestvuju u važnim događajima koje ljudi imaju na ličnom planu, pa je važno saznanje da se i kroz stalnu finansijsku edukaciju klijenata (kao i dece i omladine) i kroz edukaciju samih zaposlenih u bankama neprekidno dešava celoživotno učenje na obe strane.

- b. Obrazovanje i sertifikacija vraća poverenje u banke u širem kontekstu - svaki klijent treba da zna i bude uveren da su zaposleni u bankama prošli sistem obuke i poseduju sertifikate za obavljanje određenih poslova koji su na takvom nivou kvaliteta koji je standardizovan i usaglašen između svih zemalja i podržan od strane EU.

Tabela 1: Formalno, neformalno i informalno učenje

Formalno	Neformalno	Informalno
Akademске institucije	Programi tržišta rada	Klubovi
Univerziteti	Profesionalna udruženja	Biblioteke
Edukacija i trening zaposlenih	Trening na radnom mestu	Muzeji
Srednje škole	Programi radnog iskustva	Umetničke galerije
Osnovne škole	Volonterske organizacije	Tereni za zabavu
Predškolska nastava	Centri za negu dece i vrtići	Porodica
Univerziteti za odrasle - večernje škole	Krugovi učenja	Briga o starima

Izvor: Lifelong Learning Council Queensland. URL: http://www.llcq.org.au/01_cms/details.asp?viewMode=printable&ID=12. Pristup 13/7/2017

Introduction

The modern way of life and work requires from individuals to constantly improve in professional terms, but also in other spheres of life, which forms the basis of the lifelong learning concept. In this concept, an affirmative and active attitude of an individual is important, but also a stimulating environment that encourages an individual to acquire knowledge, skills, understanding and values in a continuous and supportive manner and to apply them with certainty, creativity and fulfillment. In this way, the enriched and creative way of life of the individual directly contributes to the quality and progress of the environment and society with which that individual has established a feedback relationship.

In some countries, the concept of lifelong learning has been elaborated in a very detailed way, as is the case in Sweden. The Swedish National Education Agency treats lifelong learning through dimensions of length and scope of learning (Skolverket, 2000: 19):

1. Lifelong learning in which individuals learn through life, from birth to death. When some knowledge or skills become pervaded, individuals continuously upgrade and improve their knowledge and skills in the process of continuous learning.
2. Life-wide learning, which includes all forms of learning, from formal to informal. Unlike the length of learning dimension, where lifelong learning is relatively simple, when it comes to learning taken comprehensively, we are talking about a more complex learning system which includes several different environments and contexts of learning, as shown in Table 1 below.

Table 1: Formal, non-formal and informal learning

Formal	Non-formal	Informal
ACE institutions	Labour market programs	Clubs
Universities	Professional associations	Libraries
VET providers	On-the-job training	Museums
High schools	Work experience programs	Art galleries
Primary schools	Volunteer organisations	Playgrounds
Pre-schools	Childcare centres	Families
U3As	Learning circles	Elder care

Source: Lifelong Learning Council Queensland. URL: http://www.llcq.org.au/01_cms/details.asp?viewMode=printable&ID=12. Access 13/7/2017

Therefore, it is evident that in addition to formal education, the importance of professional qualifications in the contemporary world and life is gaining importance. Qualifications have their use value only if they meet a certain standard, otherwise they do not bring new quality and do not fulfill their purpose. The existence of standards is necessary because this way professional qualifications, on the one hand, and the labour market, on the other hand, receive the complete insight and formal validation of the belief that a certain professional qualification is high quality and that its holder possesses certain knowledge, skills and competences which need not be reconsidered, allowing the process of upgrading knowledge and skills to continue (European Commission, 2005). Especially important is the aspect of standards defined in the preparation and implementation of each professional qualification, because they determine the quality of the qualification itself, the degree of its transferability and usability in another work environment or country. The paper will pay special attention to the analysis of the latest standards that have emerged in this field in the financial services sector in Europe - the application of Triple E standards prescribed by the European Banking Training Network and supported by the European Commission in terms of its program and funding.

It is important to highlight several important aspects of this project, which at the same time represent the initial motives in the project design:

- a. We all live together in the times of lifelong learning. Banks participate in important events that people have in their personal life, so it is important to know that through

continuous financial education of clients (as well as children and youth) and through education of the employees in banks, lifelong learning is continuously happening on both sides.

- b. Education and certification restore confidence in banks in a wider context - each client needs to know and be convinced that the bank employees have passed through

- c. Znanje samih zaposlenih u bankama je važno - svim bankama su potrebni izvrsni bankari, koji će biti u stanju da razumeju i da primene novu regulativu.
- d. Doprinosi definisanju budućih potreba za veštinama na nivou EU, njihovom modernizovanju i transparentnosti, prepoznavanju i prenosivosti (mogućnost da se veština stečena u jednoj zemlji prenese u drugu).

Projekat Triple E ima za cilj podsticanje daljeg razvoja profesionalnih kvalifikacija u sektoru finansijskih usluga koji sa sobom nosi fleksibilnost, prenosivost i sve mogućnosti celoživotnog učenja kako za zaposlene u finansijskom sektoru, tako i za njihove poslodavce (Evropska komisija, 2001). Kako je Triple E standard dobrovoljni sistem akreditacije za vraćanje poverenja u bankarski sektor putem transparentnih kvalifikacija i sertifikacije zaposlenih u bankarskom sektoru EU, koristi od projekta su višestruke: za banke, supervizora, regulatora, zaposlene, poslodavce, klijente, centre za obuku.

Nosilac projekta trostrukog standarda tzv. Triple E standardi

Evropska bankarska trening mreža (European Banking Training Network - EBTN) je neprofitna asocijacija instituta i centara koji se bave obukom zaposlenih u bankama. Među 23 punopravna člana i 19 pridruženih članova, od 2008. godine nalazi se i Udruženje banaka Srbije (UBS) kao punopravni član EBTN. U 2016. godini EBTN je uspešno predstavila nove standarde kvaliteta za profesionalne kvalifikacije sektora finansijskih i bankarskih usluga širom Evrope - kroz projekat nazvan TRIPLE E standardi. Rad na ovom projektu EBTN-a je trajao više od tri godine kako bi se uveli jedinstveni standardi u načinu sticanja profesionalnih kvalifikacija bankara širom Evrope kako bi se postigla ne samo standardizovanost i jednoobraznost kvaliteta u radu centara za obuku zaposlenih u bankama, nego i transparentnost i afirmaciju edukacije i celoživotnog učenja u bankarskom sektoru. Triple E partnerstvo razvili su predstavnici udruženja banaka, bankarskih instituta, centara za obuku i društvenih partnera sa dokazanim iskustvom u radu na

dizajniranju kvalifikacija i programa obuke zasnovanih na ishodima učenja, razvijanju sektorskih okvira kvalifikacija, dodeljivanju ECVET poena i implementiranju metodologija u oblasti garancije kvaliteta.

Projekat je ko-finansirala Evropska unija kroz program Celoživotnog učenja, a u njegovoj izradi učestvovao je konzorcijum koja je predvodio EBTN (EBTN, 2016). Članice EBTN, koje su direktno učestvovala u pripremi ovih standarda su: WIB - Varšavski institut za bankarstvo (Poljska), HBA - Udruženje banaka Grčke (Grčka), RBI - Rumunski bankarski institut (Rumunija), FS - Frankfurtska škola za finansije i menadžment (Nemačka), ABI Formazione (Italija), CB-Institut ovlašćenih bankara (Velika Britanije), MUBE - Savez bankarskih službenika Malte (Malta), IBE NBS - Institut za bankarsku edukaciju Narodne banke Slovačke (Slovačka). Pored ovih, ostale EBTN članice su u radu učestvovala kao pridruženi partneri; za UBS ovo je prvo učestvovanje u nekom EU projektu (Udruženje banaka Srbije, 2017).

Šta novo donose Triple E standardi i smernice

Projekat Triple E ne uvodi nove standarde kod kvalifikacija, on samo kombinuje i spaja tri standarda u oblasti edukacije koju je bankarska industrija Evrope sama već donela u prethodnim godinama:

1. buduće kvalifikacije će biti povezane sa standardizovanim nivoima složenosti koji korespondiraju Evropskom okviru kvalifikacija (European Qualification Framework - EQF),
2. merene u okviru Evropskog sistema kredita za obrazovanje i trening odraslih (The European Credit system for Vocational Education and Training - ECVET) i
3. verifikovane putem sistemamerenjaka kvaliteta kroz niz institucionalnih i infrastrukturnih zahteva iz Evropskog okvira za obezbeđenje kvaliteta u obrazovanju i treningu odraslih (European Quality Assurance in Vocational Education and Training - EQAVET).

Kako sva tri pobrojana standarda imaju akronime kojima je zajedničko isto početno slovo - E, otuda naziv projekta koji kombinuje tri postojeća standarda - trostruko E ili

the training system and have certificates for doing certain jobs that are at the standardized level of quality and agreed among all countries and supported by the EU.

- c. Knowledge of employees in banks is important - all banks need excellent bankers, who will be able to understand and apply new regulations.
- d. It contributes to the definition of future needs for skills at the EU level, to their modernization and transparency, recognition and transferability (the ability to transfer skills acquired in one country to another).

The Triple E project aims to encourage further development of professional qualifications in the financial services sector, which brings flexibility, transferability and all possibilities of lifelong learning for both financial sector employees and their employers (European Commission, 2001). As Triple E is a standard voluntary accreditation system for restoring confidence in the banking sector through transparent qualifications and certification of employees in the EU banking sector, the benefits of the project are multiple: for banks, supervisors, regulators, employees, employers, clients, and training centers.

Carrier of the Triple Standard Project, the So-Called Triple E

The European Banking Training Network (EBTN) is a non-profit association of institutes and training centers for bank employees. Alongside the 23 full members and 19 associate members, the Association of Serbian Banks (ASB) has been a full EBTN member since 2008. In 2016, the EBTN successfully presented the new quality standards for the professional qualifications of the financial and banking services sector across Europe - in the form of a project called TRIPLE E standards. The work on this EBTN project lasted more than three years with a view to introducing the uniform standards for the acquisition of professional qualifications of bankers across Europe in order to achieve not only the standardization and uniformity of quality in the work of training centers for bank employees, but also the transparency and affirmation of education

and lifelong learning in the banking sector. The Triple E partnership was developed by representatives of banks, banking institutes, training centers and social partners with the proven experience in designing qualifications and training programs based on learning outcomes, developing sectoral qualifications frameworks, assigning ECVET points and implementing methodologies in the field of quality assurance.

The project was co-funded by the European Union through the Lifelong Learning Program, and a consortium led by the EBTN took part in its creation (EBTN, 2016). The EBTN members who directly participated in the preparation of these standards are: WIB - Warsaw Banking Institute (Poland), HBA - Bank Association of Greece (Greece), RBI - Romanian Banking Institute (Romania), FS - Frankfurt School of Finance and Management Germany), ABI Formazione (Italy), CB - Institute of Authorized Bankers (UK), MUBE - Banking Association of Malta (Malta), IBE NBS - Banking Education Institute of the National Bank of Slovakia (Slovakia). In addition to these, other EBTN members participated in the work as affiliated partners; for the ASB this is the first participation in an EU project (Association of Serbian Banks, 2017).

Innovations Brought by the Triple E Standards and Guidelines

The Triple E project does not introduce new standards in qualifications; it merely combines the three standards in the field of education that Europe's banking industry has already accepted in the previous years:

1. Future qualifications will be linked to the standardized levels of complexity that correspond to the European Qualification Framework (EQF),
2. Measured by the European Credit System for Vocational Education and Training (ECVET) and
3. Verified through the quality measurement system by means of a range of institutional and infrastructure requirements from the European Quality Assurance and Vocational Education and Training (EQAVET).

Since all three of the listed standards have acronyms that share the same initial letter - E,

TRIPLE E. Kod primene i merenja standarda, izrađene su i Smernice za profesionalne kvalifikacije u sektoru finansijskih usluga, čija se sveobuhvatnost ogleda u tome što kombinuje najbolju tržišnu praksu sa suštinskim evropskim preporukama o doživotnom i celoživotnom učenju sadržanim u ECVET, EQF i EQAVET (Evropska komisija, 2009). Ove smernice su već primenjene u praksi i proizvele su modifikovani Evropski osnovni sertifikat u oblasti bankarstva (European Foundation Certificate in Banking - EFCB) koji je kreirala EBTN i koji se primenjuje u velikom broju zemalja Evrope. Usled ove sveobuhvatnosti, omogućen je kompletan set standarda kvaliteta, metodologija i alata za efektivnu primenu ECVET, EQF i EQAVET preporuka u praksi kvalifikacija u evropskom sektoru finansijskih usluga.

Triple E standard može se smatrati i standardom kvaliteta u finansijskom sektoru, jer se njime određuje kako kvalifikaciju treba osmisliti i sprovesti ali ne i kakav treba da bude njen sadržaj. Zato, Triple E standard predstavlja predlog akreditacije institucija koje žele priznanje kvaliteta kvalifikacija koje pružaju. Fokusirajući se na kvalifikaciju u celini, Triple E standard ohrabruje i korišćenje modula u okviru kvalifikacija i segmentaciju ishoda učenja (Learning Outcomes - LOs) u manje kvalifikacije (npr. kvalifikacije od jedne jedinice) kako bi se podstaklo doživotno učenje, fleksibilna akumulacija i transfer kvalifikacija kako između kvalifikacija, tako i između sistema kvalifikacija u EU.

Važno je primetiti da su Triple E zahtevi formulisani tako da budu dovoljno fleksibilni da dozvole uvažavanje postojećih dobrih praksi na nacionalnom nivou umesto unificiranja jednog načina. To znači da ovaj standard automatski potvrđuje nivo kvalifikacija koje su dodelile nadležne vlasti u nekoj zemlji, tj. prihvata nacionalno priznate institucionalne akreditacije za provajdere obuka/sertifikata.

Stubovi na kojima počivaju Triple E standardi i smernice

Standardi i smernice su koncipirani tako da primena Triple E standarda omogućava nekom institutu ili centru za obuku da:

1. Pruži sveobuhvatnu analizu i procenu

- dobre prakse u smislu dizajna, razvoja i implementacije strukovnih kvalifikacija u okviru sektora finansijskih usluga (FSS);
2. Proizvede operativne i prenosive metode i smernice za dizajn sektorskih kvalifikacija u jedinicama ishoda učenja (EQF), uz raspodelu ECVET poena na osnovu ECVET tehničkih specifikacija, a u skladu sa EQAVET odredbama;
 3. Dizajnira standarde kvaliteta i kriterijume za evaluaciju u primeni ECVET-a na kvalifikacije u sektoru finansijskih usluga;
 4. Testira smernice za dizajniranje Triple E kvalifikacija, kao i standarde kvaliteta za primenu ECVET-a.

Stoga, Triple E standardi su u svojoj strukturi bazirani na tri stuba:

I stub - Infrastruktura (EQAVET) - **zeleni stub**

- Institucionalna akreditacija
- Javne informacije
- Odbor za sektorske kvalifikacije
- Evropsko anticipiranje veština i kvalifikacija

II stub - 10 vrednosti (odlika) - **plavi stub**. Ove vrednosti zastupljene su i u III stubu.

- Relevantne
- Transparentne
- Pouzdane
- Pravične
- Fleksibilne
- Efikasne
- U skladu sa principom doživotnog učenja (Long Life Learning - LLL)
- Formativne
- Inkluzivne
- Poznate, podržane, primenjene

III stub - stub suštine - Telo (EQF, ECVET) - **crveni stub**

- Ishodi učenja
- Jedinice
- EQF/NQF nivo
- Triple E poeni
- Kontinuirani profesionalni razvoj (CPD)
- Procena
- Validacija
- Ažuriranje
- Akumuliranje i transfer ishoda učenja

Ova tri stuba zajedno daju prikaz onoga što se zahteva od Triple E kvalifikacija. Svi zahtevi moraju biti ispunjeni u određenoj kvalifikaciji da bi se ona akreditovala za Triple E standard. Kako je već spomenuto, nekoliko elemenata

the project name combines the three existing standards into the triple E, i.e. TRIPLE E. In the application and measurement of the standards, the Guidelines for Professional Qualifications in the Financial Services Sector have been developed, the comprehensiveness of which is reflected in combining the best market practices with the essential European recommendations on lifelong learning and lifelong learning contained in ECVET, EQF and EQAVET (European Commission, 2009). These guidelines have already been applied in practice and have produced the modified European Foundation Certificate in Banking (EFCB) created by the EBTN and applied in a large number of countries in Europe. This comprehensiveness enabled a complete set of quality standards, methodologies and tools for the effective implementation of ECVET, EQF and EQAVET recommendations in the qualifications practice in the European financial services sector.

The Triple E standard can also be considered as a quality standard in the financial sector, because it determines how a qualification should be designed and implemented, but not what its contents should be. Therefore, the Triple E standard presents a proposal for the accreditation of institutions seeking recognition of the quality of the qualifications they provide. Focusing on the qualification as a whole, the Triple E standard encourages the use of qualifications and learning outcomes (Learning Outcomes - LOs) in smaller qualifications (e.g. qualifications of one unit) to encourage lifelong learning, flexible accumulation and transfer of qualifications both between qualifications and between the EU qualifications system.

It is important to note that the Triple E requirements are formulated so as to be flexible enough to permit the respect of the existing good practices at the national level rather than unifying them in one single way. This means that this standard automatically confirms the level of qualifications awarded by the competent authorities in a country, i.e. accepts the nationally recognized institutional accreditations for trainers/certificate providers.

The Pillars of Triple E Standards and Guidelines

The standards and guidelines are designed so that the implementation of the Triple E standard allows an institute or training center to:

1. Provide a comprehensive analysis and assessment of good practice in terms of design, development and implementation of professional qualifications within the Financial Services Sector (FSS);
2. Produce operational and transferable methods and guidelines for the design of sectoral qualifications in learning outcomes units (EQFs), with the distribution of ECVET points based on ECVET technical specifications, in accordance with EQAVET provisions;
3. Designs the quality standards and evaluation criteria for applying ECVET to the qualifications in the financial services sector;
4. Testing the guidelines for designing Triple E qualifications as well as the quality standards for ECVET application.

Therefore, the structure of Triple E standards is based on three pillars:

I pillar - Infrastructure (EQAVET) - **green pillar**

- Institutional accreditation
- Public information
- Sectoral Committee
- Qualifications
- European anticipation
- Skills and qualifications

II pillar - 10 values (quality) - **blue pillar**. These values are represented both in the first and in the third pillar.

- Relevant
- Transparent
- Reliable
- Fair
- Flexible
- Efficient
- In accordance with the Long Life Learning (LLL) principle,
- Formative
- Inclusive
- Familiar, supported, applied

III pillar - pillar of the essence - Body (EQF, ECVET) - **red pillar**

- Learning outcomes

(označenih *italikom* i zvezdicom * u tabelama u nastavku) predlaže se samo u formi preporuke. Oni se neće zahtevati od Triple E kvalifikacija, ali se preporučuju kao najbolja praksa za podizanje kvaliteta i priznavanja Triple E kvalifikacija u datom sektoru.

I- Infrastruktura standarda sastavljena je od 4 elementa koji se dodatno dalje preciziraju kroz metodologiju i alate kako bi se pružile jasne definicije i objašnjenja onoga što svaki element znači, što je prikazano u prve tri kolone zelenog stuba na Tabeli br. 2 priloženoj u nastavku (videti ispod). Četvrta kolona ovog stuba daje reference na pojedinačne smernice koje definišu kako zahteve treba implementirati i ugraditi u dizajn Triple E kvalifikacija.

biti priznate za Triple E standard.

- *Po odluci EBTN-a* (Smernica 17). Ukoliko aplikant za akreditaciju Triple E standarda ne poseduje institucionalnu akreditaciju, može da se prijavi EBTN-u radi potvrde garancije kvaliteta. Proces revidiranja i odlučivanja poveren je EBTN Triple E Odboru.
- *Minimalni zahtevi* (Smernica 18). Organizacija koja traži potvrdu svoje garancije kvaliteta od EBTN-a mora da ima minimalno tri stavke u okviru garancije kvaliteta:
 1. uspostavljene ključne procedure garancije kvaliteta;
 2. u slučaju da vodi i aktivnosti obuke i ispitivanja i/ili certifikacije, da su te vrste

Tabela 2. Triple E standard - Zeleni stub - infrastruktura

Zeleni stub	Standardi kvaliteta	Metodologije i alati	Smernice	
INFRASTRUKTURA	Institucionalna akreditacija	Priznavanje odobrenih akreditacija	SMERNICA 16E	
		Garancija kvaliteta potvrđena od EBTN-a	SMERNICA 17	
	Javno dostupne informacije	Minimalni zahtevi za odluku EBTN-a: Ključne procedure postoje Neprobajni zid između obuke i certifikacije Dokaz o održivosti poslovanja		SMERNICA 18
		Posvećena stranica na veb sajtu EBTN-a		SMERNICA 19
		Lista akreditovanih kvalifikacija		
		Lista akreditovanih institucija		
		<i>Poslodavci držalaca certifikata*</i>		
	Odbor za Triple E kvalifikacije	<i>Sistemska garancija kvaliteta na nacionalnom nivou, revidiranje, anticipiranje potreba za veštinama i kvalifikacijama*</i>		SMERNICA 20: preporuka
		<i>Učešće ključnih sektorskih stakeholdera*</i>		
		<i>Odbori za kvalifikacije*</i>		
Anticipiranje evropskih veština i kvalifikacija	Godišnji okrugli sto EBTN-a sa zainteresovanim stranama		SMERNICA 21	
	Podrška EBTN Sekretarijata			
			SMERNICA 22: Apliciranje za Triple E standard	

Izvor: EBTN 2015. Triple E standard - the quality standard for professional qualifications in the European financial services sector. EBTN: Brussels. p.13.

U daljem tekstu biće bliže objašnjen sadržaj smernica koje su preporučene u četvrtoj koloni. Zeleni stub reguliše sedam smernica koje definišu kako zahteve treba implementirati i ugraditi u dizajn Triple E kvalifikacija. Prve tri smernice (16, 17, 18) se odnose na akreditaciju institucije i to:

- *Priznavanje već odobrenih akreditacija* (Smernica 16). Organizacija može već posedovati institucionalnu akreditaciju odobrenu od nadležnog sektorskog, državnog ili međunarodnog tela i one mogu

aktivnosti striktno odvojene neprobajnim tzv. kineskim zidovima (tzv. Chinese walls);

3. da može da obezbedi dokaz o održivosti svog poslovanja.
- *Javne informacije* (Smernica 19). Triple E kvalifikacije nude javne informacije koje su dostupne na specijalnom portalu na veb sajtu EBTN-a (uz ažuriranje jednom godišnje), a to su: listu odobrenih Triple E kvalifikacija, listu organizacija koje nude Triple E kvalifikacije, i listu poslodavaca kod kojih rade imaooci Triple E kvalifikacija, ukoliko su zainteresovani.

- Units
- EQF / NQF level
- Triple E points
- Continuing Professional Development (CPD)
- Assessment
- Validation
- Update
- Accumulation and transfer of Learning outcomes

These three pillars together give an overview of what is required of the Triple E qualifications. All requirements must be met in a particular qualification in order for it to be accredited for the Triple E standard. As already mentioned, several elements (italicized and starred * in the tables below) are suggested only in the

form of a recommendation. They will not be required from the Triple E qualifications, but are recommended as the best practice for raising the quality and recognition of Triple E qualifications in a given sector.

I - Infrastructure standards are composed of 4 elements that are further specified through the methodology and tools to provide clear definitions and explanations of what each element means, shown in the first three columns of the green column in Table 2 attached below. The fourth column of this pillar provides references to individual guidelines that define how requirements need to be implemented and incorporated into the design of the Triple E qualifications.

Table 2. Triple E Standard - Green Column - Infrastructure

Green pillar	Quality standards	Methodologies and tools	Guidelines
INFRASTRUCTURE	Institutional Accreditation	Recognition of approved accreditations	GUIDELINES 16E
		Quality assurance confirmed by EBTN	GUIDELINES 17
		Minimum requirements for EBTN decision: Key procedures exist An unbreakable wall between training and certification Proof of business sustainability	GUIDELINES 18
		Publicly available information	GUIDELINES 19
	A dedicated page on the EBTN website		
	List of accredited qualifications		
	Triple E Committee	List of accredited institutions	GUIDELINES 20: guidelines
		<i>Employers of certificate holders *</i>	
		<i>System quality guarantee at the national level, auditing, anticipation of skills needs and qualifications *</i>	
	Anticipation of the European skills and Qualifications	<i>Participation of key sectoral stakeholders *</i>	GUIDELINES 21
		<i>Qualification Committees *</i>	
		Annual roundtable of EBTN with the stakeholders	GUIDELINES 22: Application for Triple E standard
	Support of the EBTN Secretariat		

Source: EBTN 2015. Triple E standard - the quality standard for professional qualifications in the European financial services sector. EBTN: Brussels, p. 13

Provajderi Triple E kvalifikacija su obavezni da prilože relevantne informacije EBTN-u na godišnjoj osnovi.

- *Odbor za Triple E kvalifikacije* (Smernica 20: preporuka). Preporučuje se da Triple E kvalifikacije podležu sistemskoj proveri kvaliteta na nacionalnom nivou putem reprezentativnih sektorskih tela, koja se mogu nazvati odborima za Triple E kvalifikacije. Takav odbor za kvalifikacije bi kolektivno obuhvatao ključne stekholdere iz sektora finansijskih usluga, i mogao bi da obuhvata: banke, finansijske institucije, udruženja banaka, regulatorne i supervizorske vlasti, profesionalna tela i organizatore obuka, itd. Njihov zadatak bi uključivao monitoring kvaliteta Triple E kvalifikacija tokom njihovog funkcionisanja u zemlji. Odbor za Triple E kvalifikacije promovise Triple E vrednosti sektorskih kvalifikacija i osnažuje sektorsku obavezu u smislu kontinuiranog ažuriranja profesionalne kompetentnosti u sektoru finansijskih usluga.
- *Evropsko anticipiranje veština i kvalifikacija* (Smernica 21). Triple E standard pruža održivu olakšicu za predviđanje budućih veština i potreba za kvalifikacijama u evropskom sektoru finansijskih usluga. Buduće veštine i

potrebe za kvalifikacijama se uspostavljaju na okruglom stolu koji jednom godišnje EBTN organizuje na temu sektorskih kvalifikacija, uz podršku EBTN Sekretarijata.

- *Apliciranje za akreditaciju Triple E standarda* (Smernica 22). Akreditacija kvalifikacije u okviru Triple E standarda rezultat je formalne procedure koja je predložena na standardizovanom aplikacionom formularu. Detalji procedure navedeni su u Aneksu XIII. Akreditacija mora da bude revidirana i ponovo potvrđena barem svakih 5 godina. U slučaju međunarodnih kvalifikacija, Triple E akreditacija se odobrava originalnoj kvalifikaciji koju je izdao vlasnik kvalifikacije, odnosno međunarodna organizacija. To znači da nacionalni ekvivalenti ove kvalifikacije postaju Triple E kvalifikacija nakon odluke o akreditaciji, pod uslovom da su odgovarajuća prilagođavanja sprovedena na nacionalnom nivou i da ih je validirala međunarodna organizacija.

Telo standarda odnosi se na samu kvalifikaciju i sastavljeno je od 10 elemenata: od naziva kvalifikacija, preko ishoda učenja, jedinica, EQF nivoa, do transfera ishoda učenja. To je prikazano u prve tri kolone crvenog stuba na Tabeli br. 3 priloženoj u nastavku (videti ispod).

Tabela 3. Triple E standard - Crveni stub - telo kvalifikacije

Crveni stub	Standardi kvaliteta	Metodologije i alati	Smernice
TELO	Kratke informacije	Naziv kvalifikacije Ciljna grupa kvalifikacije Cilj kvalifikacije	SMERNICA 1
	Ishodi učenja	Definisani znanjem, veštinama i kompetencijama	SMERNICA 2
		Minimalna veličina kvalifikacije: 50 sati	SMERNICA 3
	Jedinice	Koherentni set ishoda učenja sa zajedničkim nazivom	SMERNICA 4
		Minimalna veličina jedinice: 10 sati	SMERNICA 5
		Prihvaćene metode procene	SMERNICA 6
		<i>Prihvaćene metode validacije*</i>	SMERNICA 7: preporuka
		<i>Prihvaćena procedura akumuliranja i transfera*</i>	SMERNICA 8: preporuka
	EQF/NQF nivo	NQF ili prelazna preporuka EBTN-a	SMERNICA 9
	Triple E poeni	Rad na ishodima učenja preveden u Triple VET kredite 10 sati = 1 Triple VET kredit	SMERNICA 10
		Minimalni zahtev: 10-15 sati godišnje	SMERNICA 11
	CPD	Prihvaćene aktivnosti	
		Prihvaćena procedura validacije	
	Procena	Prihvaćene metode	SMERNICA 12
	Validacija	Formalni, neformalni, informalni ishodi učenja	SMERNICA 13
Prihvaćene metode			
Ažuriranje	Prihvaćena procedura	SMERNICA 14	
Akumuliranje i transfer ishoda učenja	<i>Prihvaćena procedura akumuliranja i transfera*</i>	SMERNICA 15: preporuka	

Izvor: EBTN 2015. Triple E standard - the quality standard for professional qualifications in the European financial services sector. EBTN: Brussels, p.12.

The text of the guidelines recommended in the fourth column will be explained in more detail below. The green pillar regulates seven guidelines that define how requirements need to be implemented and incorporated into the design of Triple E qualifications. The first three guidelines (16, 17, and 18) refer to the accreditation of an institution as follows:

- *Recognition of already approved accreditations* (Guideline 16). The organization may already have an institutional accreditation approved by a competent sectoral, national or international body and may be recognized as a Triple E standard.
- *By decision of the EBTN* (Guideline 17). If the Accreditation Applicant of the Triple E standard does not possess an institutional accreditation, it can apply to the EBTN for confirmation of quality assurance. The review and decision process is entrusted to the EBTN Triple E Board.
- *Minimum requirements* (Guideline 18). An organization seeking confirmation of its quality assurance from the EBTN must have at least three items in the quality guarantee:
 1. Key quality guarantee procedures are in place;
 2. In the case of conducting training and testing activities and/or certification, these types of activities are strictly separated by the impenetrable walls, i.e. the so-called Chinese walls;
 3. It can provide evidence of the sustainability of its business.
- *Public information* (Guideline 19). Triple E qualifications offer public information that is available on a special page on the EBTN website (updated once a year), such as: a list of approved Triple E qualifications, a list of organizations offering Triple E qualifications, and a list of employers working with Triple E qualifications, if they are interested. Providers of the Triple E qualification are required to submit relevant information to the EBTN on annual basis.
- *Triple E qualification committee* (Guideline 20: recommendation). It is recommended that Triple E qualifications are subject to systematic quality checks at the national level through representative sectoral bodies, which can be called committees for

Triple E qualifications. Such qualifications committees would collectively include the key stakeholders from the financial services sector, and could include: banks, financial institutions, banking associations, regulatory and supervisory authorities, professional bodies and training providers, etc. Their task would include monitoring the quality of Triple E qualifications during their functioning in the country. The Triple E qualifications committee promotes Triple E values of sectoral qualifications and strengthens the sectoral commitment in terms of the continuous updating of professional competence in the financial services sector.

- *European anticipation of skills and qualifications* (Guideline 21). The Triple E standard provides sustainable facilitation for anticipating future skills and the need for qualifications in the European financial services sector. Future skills and needs for qualifications are established at a roundtable organized once a year by the EBTN concerning sectoral qualifications, with the support of the EBTN Secretariat.
- *Application for accreditation of the Triple E standard* (Guideline 22). The accreditation of the qualification within the Triple E standard is the result of a formal procedure that is presented on a standardized application form. The procedure details are set out in Annex XIII. Accreditation must be revised and re-certified at least every 5 years. In the case of international qualifications, Triple E accreditation is granted to the original qualification issued by the qualification holder, or an international organization. This means that the national equivalents of this qualification become a Triple E qualification after an accreditation decision, provided that the appropriate adjustments have been made at the national level and validated by an international organization.

The standard body refers to the qualification itself and consists of 10 elements: from the qualification title, through learning outcomes, units, EQF levels, to the transfer of learning outcomes. This is shown in the first three columns of the red column on Table 3 presented below.

Četvrta kolona ovog stuba daje reference na pojedinačne smernice koje definišu kako zahteve treba implementirati i ugraditi u dizajn Triple E kvalifikacija, i pokriva 15 smernica koje definišu sledeće aspekte.

- Presentacija Triple E kvalifikacije počinje sažetim informacijama o *nazivu kvalifikacije*, definicijom krajnjih korisnika kvalifikacije i kratkim opisom ciljeva kvalifikacije u odnosu na buduće imaoce kvalifikacionog sertifikata.
- Triple E kvalifikacija je definisana jasnim *ishodima učenja*, odnosno izjavama o tome šta polaznik zna, razume i šta je u stanju da uradi po završetku procesa učenja, bilo da je u pitanju formalno, neformalno ili informalno učenje. Ishodi učenja su kategorizovani u znanje, veštine i kompetencije (kompetencija se može opisati u smislu odgovornosti i autonomije).
- *Minimalna veličina* Triple E kvalifikacije je 50 sati truda uloženog u učenje (u nastavku: „radno opterećenje“), neophodnog prosečnom polazniku da postigne kvalifikaciju; to je osoba kojoj se nova kvalifikacija uklapa u postojeći profesionalni profil i koja je vodi ka profesionalnom napretku.
- Triple E kvalifikacija je podeljena u *jedinice*, koje predstavljaju koherentne setove znanja, veština i kompetencija, čineći koherentni deo same kvalifikacije. Svaka jedinica treba da bude opisana generičkim nazivom.
- *Minimalna veličina jedinice Triple E kvalifikacije* je 10 sati radnog opterećenja, što predstavlja jedan „Triple VET kredit“.
- Triple E kvalifikacija mora izričito da navede *adekvatne metode za procenu ishoda učenja*, sadržane u svakoj jedinici kvalifikacije. Procena se definiše kao proces ocenjivanja znanja, veština i kompetencija pojedinca naspram prethodno definisanih kriterijuma. Postoji lista prihvaćenih metoda procene u okviru Triple E kvalifikacije.
- Preporuka je da jedinice Triple E kvalifikacije treba da budu dostupne putem *proces validacije*. Validacija se definiše kao potvrda nadležnog tela da su ishodi učenja (znanja, veštine i kompetencije) koje je stekao izvesni pojedinac u formalnom, neformalnom ili informalnom okruženju ocenjeni naspram prethodno definisanih kriterijuma i u saglasnosti sa zahtevima validacionog standarda. Metode validacije prihvaćene u okviru date kvalifikacije moraju biti izričito navedene uz opis te kvalifikacije i moraju biti adekvatne za validaciju ishoda učenja propisanih kvalifikacijom.
- Jedinice Triple E kvalifikacije treba da budu *odgovarajuće za proceduru akumuliranja i transfera*. To znači da su setovi ishoda učenja jedne jedinice adekvatno procenjeni i dokumentovani u ličnom transkriptu učenika koji je stekao dati set ishoda kroz formalno, neformalno i informalno učenje. Jedinice se mogu akumulirati u kvalifikaciju ili preneti iz jedne kvalifikacije u drugu, uključujući transfer iz jednog konteksta učenja u drugi (npr. između tipova obrazovnih sistema, zemalja, itd.). Procedura akumuliranja i transfera zasniva se na procesima ocene, validacije i priznavanja ishoda učenja i jedinica ishoda učenja.
- Triple E kvalifikacija se vezuje za *okvir Evropskog okvira kvalifikacija (EQF)* putem dodeljivanja nivoa Nacionalnog okvira kvalifikacija (NQF) u zemlji u kojoj je izdata. U slučaju da Nacionalni okvir kvalifikacija još uvek ne postoji u zemlji korišćenja kvalifikacije, Triple E kvalifikacije može da se uskladi prema Evropskom okviru kvalifikacija po preporuci EBTN-a kao prelazno rešenje (EUR-Lex, 2008).
- Triple E kvalifikacija pruža *meru radnog opterećenja* koje učenik treba da uloži da bi došao do ishoda učenja sadržanih u kvalifikaciji. Mera radnog opterećenja vezana za specifične ishode učenja prevodi se u VET kredite, koji se nazivaju „Triple VET krediti“. Jedan Triple VET kredit jednak je periodu od 10 sati učenja u cilju postizanja specifičnih ishoda učenja. Triple VET krediti, za specifične ishode učenja, mogu se akumulirati i prenositi (EUR-Lex, 2009).
- Triple E kvalifikacija zahteva aktivnosti *Kontinuiranog profesionalnog razvoja (CPD)* kako bi se održali ishodi učenja u okviru kvalifikacije od minimalno 10 sati godišnje. Kvalifikacije koje su veće od 15 Triple VET kredita (odnosno 150 ili više sati radnog opterećenja) treba da zahtevaju barem 15 sati CPD aktivnosti godišnje. Do 50% ovog zahteva može biti ispunjeno kroz samostalno učenje, ali ne može biti ispunjen

Table 3. Triple E Standard - Red Pillar - Body of Qualification

Red pillar	Quality standards	Methodologies and tools	Guidelines
BODY	Short information	Name of qualification Target group of qualifications Goal of qualification	GUIDELINES 1
	Learning Outcomes	Defined by knowledge, skills and competencies	GUIDELINES 2
		Minimum qualification size: 50 hours	GUIDELINES 3
	Units	A coherent learning outcome with a common name	GUIDELINES 4
		Minimum unit size: 10 hours	GUIDELINES 5
		Accepted methods of assessment	GUIDELINES 6
		Accepted validation methods *	GUIDELINES 7: recommendation
		<i>Accepted procedure of Accumulation and Transfer *</i>	GUIDELINES 8: recommendation
	EQF/NQF level	NQF or transient recommendation of EBTN	GUIDELINES 9
	Triple E points	Work on learning outcomes translated into Triple VET credits	GUIDELINES 10
		10 hours = 1 Triple VET credit	
	CPD	Minimum requirement: 10-15 hours per year	GUIDELINES 11
		Accepted activities	
		Validation procedure accepted	
	Assesment	Accepted methods	GUIDELINES 12
Validation	Formal, informal, informal learning outcomes	GUIDELINES 13	
	Accepted methods		
Updating	Accepted procedure	GUIDELINES 14	
Accumulation and transfer	<i>Accepted Procedure of Accumulation and Transfer *</i>	GUIDELINES 15: recommendation	

Source: EBTN 2015. Triple E standard - the quality standard for professional qualifications in the European financial services sector. EBTN: Brussels, p. 12

The fourth column of this pillar provides references to individual guidelines that define requirements to be implemented and embedded in the design of Triple E qualifications, and covers 15 guidelines that define the following aspects.

- The presentation of the Triple E qualification starts with the summarized information on the qualification title, the definition of end-users qualifications and a brief description of the qualification objectives in relation to future holders of the qualification certificate.
- Triple E qualification is defined by clear learning outcomes, i.e. statements about what the student knows, understands, and what he can do after completing the learning process, regardless of whether this is formal, non-formal or informal learning. Learning outcomes are categorized into knowledge, skills and competences (competence can be described in terms of responsibility and autonomy).
- *The minimum size of the Triple E qualification is 50 hours of effort invested in learning (hereinafter: "workload"), which is*

necessary for an average learner to achieve a qualification; it is the person for whom the new qualification fits into the existing professional profile and which leads towards professional progress.

- Triple E qualifications are divided into *units*, which represent coherent sets of knowledge, skills and competencies, making a coherent part of the qualification itself. Each unit should be described by a generic name.
- *The minimum size of the Triple E qualification unit is 10 hours of workload, which represents a single "Triple VET credit".*
- The Triple E qualification must explicitly state *adequate methods for assessing the learning outcomes* contained in each unit of qualification. The assessment is defined as the process of assessing the knowledge, skills and competencies of the individual against the previously defined criteria. There is a list of accepted assessment methods in the Triple E qualification.
- It is recommended that the Triple E qualification units should be available

samo praksom na radnom mestu. CPD aktivnosti i godišnji zahtev moraju biti validirani najmanje na svake tri godine. Triple E kvalifikacija mora izričito da navede ko je odgovoran za CPD validaciju i kako će ona biti proverena i validirana, kao i da navede adekvatne metode za procenu ishoda učenja.

- Triple E kvalifikacija potvrđuje svoju validnost tokom vremena. Stoga se navodi učestalost ažuriranja kvalifikacije. Ishodi učenja Triple E kvalifikacije se revidiraju i ažuriraju najmanje jednom svake tri godine. Standardi definišu i prihvaćene pristupe ažuriranju.

Do sada su kada je reč o primeni Triple E standarda, šest instituta iz Evrope dobila Triple E akreditaciju za različite kvalifikacije koje su razvili; to su instituti iz Poljske, Grčke, Italije, Irske, Belgije i Rumunije. Još 10 instituta je u procesu odobravanja.

Zaključak

Evropski okvir kvalifikacija za doživotno učenje je zajednički referentni okvir za efektivno razvrstavanje formalnih kvalifikacija kojima pojedinci raspolažu, kao i prepoznavanje novostečenih kvalifikacija i sertifikata realizovanih kroz treninge, obuke i druge načine učenja na različitim adresama i teritorijama u okviru njihovog profesionalnog i ličnog razvoja. On podrazumeva i

reorganizaciju Sistema kvalifikacija koji postoji na nivou svake zemlje pojedinačno, u cilju njegovog spajanja u jedinstven okvir koji nudi pored same klasifikacije i mogućnosti i validacije i sertifikacije kompetencija, njihove prepoznatljivosti u formi trening kredita za određena zvanja i kvalifikacije. Zemlje koje imaju implementiran i dobro razvijen Evropski okvir kvalifikacija u svojim nacionalnim sistemima, imaju daleko veće izgleda za uspešnu pojavu i zastupljenost profesionalnih kvalifikacija na domaćim tržištima i shodno tome, primenu Triple E i drugih sličnih standarda kvalifikacija. Zemlje koje još uvek nisu dostigle takav nivo razvijenosti u segmentu profesionalnih kvalifikacija, imaju priliku da primenom Triple E standarda unaprede praksu i implementiraju set standarda koji će biti koristan i podsticajan za ceo sistem i posebno za zaposlene u bankama, njihove poslodavce, tržište rada u celini, etiku i standarde profesija, itd. Republika Srbija je u procesu evrointegracija na dobrom putu u implementaciji Evropskog okvira kvalifikacija, što će značajno i podsticajno delovati i na bankarski sektor u njegovom stremljenju ka uspostavljanjem sistema kvalifikacija. Udruženje banaka Srbije, svojim članstvom u EBTN, ne samo da ima priliku da primeni najbolju evropsku praksu u domen domaćeg bankarskog sektora, nego i direktno učestvuje u izradi najsavremenijih standarda u sektoru finansijskih usluga Evrope, kao što je Triple E standard.

through the *validation process*. Validation is defined as a certificate from the competent body that the learning outcomes (knowledge, skills and competencies) acquired by a particular individual in a formal, non-formal or informal environment are assessed against the previously defined criteria and in accordance with the requirements of the validation standard. The validation methods accepted within the given qualification must be explicitly listed with the description of this qualification and must be adequate for validating the learning outcomes prescribed by the qualification.

- The Triple E qualifications units should be *appropriate for the accumulation and transfer procedure*. This means that the units of learning outcomes of one unit are adequately assessed and documented in the personal transcript of a student who has acquired a set of outcomes through formal, non-formal and informal learning. Units can be accumulated in a qualification or transferred from one qualification to another, including transfer from one context of learning to another (e.g. between types of education systems, countries, etc.). The accumulation and transfer procedure is based on the processes of evaluation, validation and recognition of learning outcomes and learning outcome units.
- The Triple E qualification is linked to the *European Qualifications Framework (EQF)* by awarding the National Qualifications Framework (NQF) level in the country in which it is issued. In the event that the National Qualifications Framework still does not exist in the country using the qualifications, the Triple E qualification can be aligned with the European Qualifications Framework following the recommendation of the EBTN as a transitional solution (EUR-Lex, 2008).
- The Triple E qualification provides the *workload* that a student should invest in order to reach the learning outcomes contained in the qualification. Workload measures related to specific learning outcomes are translated into VET loans, which are called "Triple VET Loans". One Triple VET credit is equal to a 10-hour learning period aimed at achieving the specific learning outcomes. Triple VET

credits for specific learning outcomes can be accumulated and transferred (EUR-Lex, 2009).

- The Triple E qualification requires the activities of *Continuing Professional Development (CPD)* to maintain learning outcomes within a qualification of at least 10 hours per year. Qualifications that are higher than 15 Triple VET credits (or 150 hours or more hours of workload) should require at least 15 hours of CPD activity per year. Up to 50% of this requirement can be fulfilled through self-study, but cannot be fulfilled only in practice at the workplace. CPD activities and the annual requirement must be validated at least every three years. The Triple E qualification must explicitly state who is responsible for the CPD validation and how it will be validated, as well as indicate the adequate methods for evaluating learning outcomes.
- Triple E qualification confirms its validity over time. Therefore, the frequency of updating the qualification is stated. Learning Outcomes of the Triple E qualifications are reviewed and updated at least once every three years. The standards also define the accepted updating approaches.

So far, when it comes to the implementation of the Triple E standard, six institutes from Europe have received the Triple E accreditation for the different qualifications they have developed. These are the institutes from Poland, Greece, Italy, Ireland, Belgium, and Romania. 10 more institutes are in the process of approval.

Conclusion

The European Qualifications Framework for Lifelong Learning is a common reference framework for the effective classification of formal qualifications possessed by individuals, as well as the recognition of newly-acquired qualifications and certificates realized through training and other ways of learning at different addresses and territories as part of their professional and personal development. It also implies the reorganization of the Qualification System, which exists at the level of each country individually, in order to integrate it into a single framework that offers, in addition to

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the classification itself and the possibilities of validation and certification of competences, their recognition in the form of training credits for certain titles and qualifications. Countries that do have the implemented and well-developed European Qualifications Framework in their national systems have far greater prospects for a successful appearance and representation of professional qualifications on their domestic markets and, accordingly, the implementation of Triple E and other similar qualification standards. Countries that have not yet reached such a level of development in the professional qualifications segment have the opportunity to use Triple E standards to advance their practice and implement a set of standards that will be beneficial and incentive for the whole system

and especially for employees in banks, their employers, the labor market as a whole, ethics and standards of profession, etc. The Republic of Serbia is in the process of EU integration and on a good path of implementing the European Qualifications Framework, which will significantly stimulate the banking sector in its quest for the establishment of a qualification system. The Association of Serbian Banks, owing to its membership in the EBTN, not only has the opportunity to apply the best European practice in the domain of the domestic banking sector, but also to directly participate in the development of the most modern standards in the financial services sector of Europe, such as the Triple E standard.