

# Postgraduate Certificate Financial Operations in Credit Institutions and Companies





## Postgraduate Certificate Financial Operations in Credit Institutions and Companies

- » Modality: online
- » Duration: 6 weeks
- » Certificate: TECH Global University
- » Credits: 6 ECTS
- » Schedule: at your own pace
- » Exams: online
- » Target Group: University graduates who have previously completed any of the degrees in the field of Business and Economic Science

Website: [www.techtute.com/us/school-of-business/postgraduate-certificate/financial-operations-credit-institutions-companies](http://www.techtute.com/us/school-of-business/postgraduate-certificate/financial-operations-credit-institutions-companies)

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# 01 Welcome

The exchange of financial capital is part of the day-to-day business of companies involved in the credit sector. It is an area in constant evolution and in which there are constant fluctuations due, for example, to changes in a country's inflation. This is why working in this field requires specialized knowledge of the laws that govern it, as well as the types of operations and the most effective strategies for the valuation of income. This can be obtained either by having dedicated one's entire working life to this activity, or through the completion of a program specifically designed for this purpose. For this reason, TECH and its team of experts have decided to give the opportunity to graduates interested in this area, by offering a program focused on financial operations and credit institutions. Thanks to this course, students will be able to implement in their professional profile the most demanded economic and administrative skills, reaching, in just 150 hours of online training, their professional zenith.



Postgraduate Certificate in Financial Operations in Credit Institutions and Companies  
TECH Global University



“

*The completion of this Postgraduate Certificate will allow you to include in your professional profile an academic experience endorsed by a great university such as TECH. Undoubtedly, a significant distinction”*

02

# Why Study at TECH?

TECH is the world's largest 100% online business school. It is an elite business school, with a model based on the highest academic standards. A world-class center for intensive managerial skills education.



“

*TECH is a university at the forefront of technology, and puts all its resources at the student's disposal to help them achieve entrepreneurial success"*

## At TECH Global University



### Innovation

The university offers an online learning model that balances the latest educational technology with the most rigorous teaching methods. A unique method with the highest international recognition that will provide students with the keys to develop in a rapidly-evolving world, where innovation must be every entrepreneur's focus.

"*Microsoft Europe Success Story*", for integrating the innovative, interactive multi-video system.



### The Highest Standards

Admissions criteria at TECH are not economic. Students don't need to make a large investment to study at this university. However, in order to obtain a qualification from TECH, the student's intelligence and ability will be tested to their limits. The institution's academic standards are exceptionally high...

**95%** | of TECH students successfully complete their studies



### Networking

Professionals from countries all over the world attend TECH, allowing students to establish a large network of contacts that may prove useful to them in the future.

**+100000**

executives prepared each year

**+200**

different nationalities



### Empowerment

Students will grow hand in hand with the best companies and highly regarded and influential professionals. TECH has developed strategic partnerships and a valuable network of contacts with major economic players in 7 continents.

**+500**

collaborative agreements with leading companies



### Talent

This program is a unique initiative to allow students to showcase their talent in the business world. An opportunity that will allow them to voice their concerns and share their business vision.

After completing this program, TECH helps students show the world their talent.



### Multicultural Context

While studying at TECH, students will enjoy a unique experience. Study in a multicultural context. In a program with a global vision, through which students can learn about the operating methods in different parts of the world, and gather the latest information that best adapts to their business idea.

TECH students represent more than 200 different nationalities.





TECH strives for excellence and, to this end, boasts a series of characteristics that make this university unique:



### Learn with the best

---

In the classroom, TECH's teaching staff discuss how they have achieved success in their companies, working in a real, lively, and dynamic context. Teachers who are fully committed to offering a quality specialization that will allow students to advance in their career and stand out in the business world.

Teachers representing 20 different nationalities.



*At TECH, you will have access to the most rigorous and up-to-date case analyses in academia"*



### Analysis

---

TECH explores the student's critical side, their ability to question things, their problem-solving skills, as well as their interpersonal skills.



### Academic Excellence

---

TECH offers students the best online learning methodology. The university combines the Relearning method (postgraduate learning methodology with the best international valuation) with the Case Study. Tradition and vanguard in a difficult balance, and in the context of the most demanding educational itinerary.



### Economy of Scale

---

TECH is the world's largest online university. It currently boasts a portfolio of more than 10,000 university postgraduate programs. And in today's new economy, **volume + technology = a ground-breaking price**. This way, TECH ensures that studying is not as expensive for students as it would be at another university.

03

# Why Our Program?

Studying this TECH program means increasing the chances of achieving professional success in senior business management.

It is a challenge that demands effort and dedication, but it opens the door to a promising future. Students will learn from the best teaching staff and with the most flexible and innovative educational methodology.





“

*We have highly qualified teachers and the most complete syllabus on the market, which allows us to offer you education of the highest academic level”*

This program will provide you with a multitude of professional and personal advantages, among which we highlight the following:

**01**

### A Strong Boost to Your Career

By studying at TECH, students will be able to take control of their future and develop their full potential. By completing this program, students will acquire the skills required to make a positive change in their career in a short period of time.

*70% of students achieve positive career development in less than 2 years.*

**02**

### Develop a strategic and global vision of the company

TECH offers an in-depth overview of general management to understand how each decision affects each of the company's different functional fields.

*Our global vision of companies will improve your strategic vision.*

**03**

### Consolidate the student's senior management skills

Studying at TECH means opening the doors to a wide range of professional opportunities for students to position themselves as senior executives, with a broad vision of the international environment.

*You will work on more than 100 real senior management cases.*

**04**

### You will take on new responsibilities

The program will cover the latest trends, advances and strategies, so that students can carry out their professional work in a changing environment.

*45% of graduates are promoted internally.*

05

### Access to a powerful network of contacts

TECH connects its students to maximize opportunities. Students with the same concerns and desire to grow. Therefore, partnerships, customers or suppliers can be shared.

*You will find a network of contacts that will be instrumental for professional development.*

06

### Thoroughly develop business projects.

Students will acquire a deep strategic vision that will help them develop their own project, taking into account the different fields in companies.

*20% of our students develop their own business idea.*

07

### Improve soft skills and management skills

TECH helps students apply and develop the knowledge they have acquired, while improving their interpersonal skills in order to become leaders who make a difference.

*Improve your communication and leadership skills and enhance your career.*

08

### You will be part of an exclusive community

Students will be part of a community of elite executives, large companies, renowned institutions, and qualified teachers from the most prestigious universities in the world: the TECH Global University community.

*We give you the opportunity to study with a team of world-renowned teachers.*

# 04 Objectives

The credit business sector is increasingly demanding professionals versed in this area and in the management of financial operations. In order to allow graduates to access a program through which they can adapt their professional profile to this labor demand, TECH has developed the perfect Postgraduate Certificate for it. This is an academic experience through which students can delve into the keys to the current economic activity in the international sector, being able to implement the most effective and innovative management and leadership strategies to their activity.



“

*If your goals include elevating your talent to the top of the credit business sector, go for a qualification that will give you everything you need to do so. Hint: this Postgraduate Certificate will do it”*

TECH makes the goals of their students their own goals too.  
Working together to achieve them.

The Postgraduate Certificate in Financial Operations in Credit Institutions and Companies will enable students to:

01

Understand the basic concepts that make up financial operations

02

Develop models such as valuation of constant, variable or fractional income, to use within the framework of the financial enterprise

03

Delve into the characteristics, regulations and types of financial markets applicable to companies







04

Know the business model of credit institutions

05

Approach financial concepts that every company needs for its commercial execution

06

Know the benefits of corporate loans

05

# Structure and Content

This program has been designed based on the criteria of a team of experts in business management and leading institutions, adapting its content to the prestigious and effective Relearning methodology. This pedagogical strategy consists of reiterating the most important concepts throughout the syllabus, promoting a natural and progressive acquisition of knowledge. This, together with the quantity and quality of the additional material included in this program, allows TECH to offer a dynamic, multidisciplinary and highly empowering academic experience.



“

*The program includes 180 hours of diverse content, from detailed videos and research articles to a dynamic and intensive syllabus, so that you get the best out of this academic experience”*

## Syllabus

For the development of the syllabus of this program, TECH has carefully analyzed the needs of the current labor market, adapting its content to the requirements of the entities. In addition, it has been guided by a team of experts in the financial area, creating a Postgraduate Certificate that will undoubtedly enhance the professional profile of any graduate who wants to stand out in the sector of economic operations and credit institutions.

It is a multidisciplinary and avant-garde academic experience that includes 180 hours of the best theoretical, practical and additional content, thanks to which the student will be able to delve in a personalized way into the different aspects of the syllabus. This is in order to fully satisfy the demands of all of them, allowing them to adapt the program to their time and the degree of specialization they wish to obtain.

In addition, the use of real situations to solve will help them put their skills into practice, allowing them to implement the most effective strategies for income valuation and short-term operations, as well as the management of loans based on current amortization quotas. It is, therefore, a unique opportunity to include in your resume an asset that will undoubtedly make you stand out in any recruitment process.

This Postgraduate Certificate is developed over 6 weeks and is divided into 1 module:

### Module 1

### Financial Transactions



### Where, When and How is it Taught?

TECH offers you the possibility to study this Postgraduate Certificate in Financial Operations in Credit Institutions and Companies completely online. During the 6 weeks of the specialization, the student will be able to access all the contents of this program at any time, which will allow the students to self-manage their study time.

*A unique, key, and decisive educational experience to boost your professional development and make the definitive leap.*

**Module 1. Financial Transactions**

**1.1. Basic Concepts**

- 1.1.1. Essential Terms for Financial Transactions
  - 1.1.1.1. Financial Capital
  - 1.1.1.2. Financial Law
  - 1.1.1.3. Financial Operation
  - 1.1.1.4. Commercial Characteristics: Effective Amounts and APR

**1.2. Simple Laws**

- 1.2.1. Capitalization, Simple Discounting, Equivalent Quantities and Capital Substitution
- 1.2.2. Simple Capitalization in Arrears
- 1.2.3. Simple Discounting in Arrears
- 1.2.4. Simple Discounting in Advance
- 1.2.5. Equivalent Amounts
- 1.2.6. Capital Substitution: Common Maturity and Average Maturity

**1.3. Short-Term Operations**

- 1.3.1. Discounts on Trade Bills of Exchange: For-Fait and Re-Draft
  - 1.3.1.1. Fixed Rate
  - 1.3.1.2. Re-Draft
- 1.3.2. Debit and Credit Current Account Settlements
  - 1.3.2.1. Current Debit Account
  - 1.3.2.2. Current Credit Account
- 1.3.3. Treasury Bill Transactions
  - 1.3.3.1. Concept
  - 1.3.3.2. Operation

**1.4. Compound Laws**

- 1.4.1. Capitalization and Compound Discounts
  - 1.4.1.1. Capitalization
    - 1.4.1.1.1. Concept
    - 1.4.1.1.2. Operation
  - 1.4.1.2. Compound Discounts
    - 1.4.1.2.1. Concept
    - 1.4.1.2.2. Operation

**1.5. Income Valuation. Steady Income**

- 1.5.1. Types of Steady Income
  - 1.5.1.1. Concept
- 1.5.2. Steady Income: Temporary Post-payable
  - 1.5.2.1. Concept
  - 1.5.2.2. Operation
- 1.5.3. Steady Income: Temporary - Prepayable
  - 1.5.3.1. Concept
  - 1.5.3.2. Operation

1.5.4. Steady Income: Temporary - Deferred

- 1.5.4.1. Concept
- 1.5.4.2. Operation
- 1.5.5. Steady income: Temporary - Anticipated
  - 1.5.5.1. Concept
  - 1.5.5.2. Operation
- 1.5.6. Steady Income: Perpetual
  - 1.5.6.1. Concept
  - 1.5.6.2. Operation

**1.6. Income Valuation. Variable Income**

- 1.6.1. Variable Income in Geometric Progression
  - 1.6.1.1. Temporal
    - 1.6.1.1.1. Concept
    - 1.6.1.1.2. Operation
  - 1.6.1.2. Perpetual
    - 1.6.1.2.1. Concept
    - 1.6.1.2.2. Operation

1.6.2. Variable Income in Arithmetic Progression

- 1.6.2.1. Temporal
  - 1.6.2.1.1. Concept
  - 1.6.2.1.2. Operation
- 1.6.2.2. Perpetual
  - 1.6.2.2.1. Concept
  - 1.6.2.2.2. Operation

**1.7. Income Valuation. Fractional Income**

- 1.7.1. Fractional Steady Income
  - 1.7.1.1. Concept
  - 1.7.1.2. Operation
- 1.7.2. Fractional Geometric Progression Equities
  - 1.7.2.1. Concept
  - 1.7.2.2. Operation

1.7.3. Variable Income in Fractional Arithmetic Progression

- 1.7.3.1. Concept
- 1.7.3.2. Operation
- 1.7.4. Fractional Perpetual Income
  - 1.7.4.1. Concept
  - 1.7.4.2. Operation
- 1.7.5. Non-Uniform Fractional Income
  - 1.7.5.1. Concept
  - 1.7.5.2. Operation

**1.8. Loans**

- 1.8.1. American System
  - 1.8.1.1. Concept
  - 1.8.1.2. Operation
- 1.8.2. French System
  - 1.8.2.1. Concept
  - 1.8.2.2. Operation

1.8.3. Variable Rate Loan and Constant Amortization Installments

- 1.8.3.1. Concept
- 1.8.3.2. Operation



# 06

# Methodology

This academic program offers students a different way of learning. Our methodology uses a cyclical learning approach: **Relearning**.

This teaching system is used, for example, in the most prestigious medical schools in the world, and major publications such as the **New England Journal of Medicine** have considered it to be one of the most effective.







“

*Discover Relearning, a system that abandons conventional linear learning, to take you through cyclical teaching systems: a way of learning that has proven to be extremely effective, especially in subjects that require memorization"*

## TECH Business School uses the Case Study to contextualize all content

Our program offers a revolutionary approach to developing skills and knowledge. Our goal is to strengthen skills in a changing, competitive, and highly demanding environment.

“

*At TECH, you will experience a learning methodology that is shaking the foundations of traditional universities around the world”*



*This program prepares you to face business challenges in uncertain environments and achieve business success.*



*Our program prepares you to face new challenges in uncertain environments and achieve success in your career.*

### A learning method that is different and innovative

This TECH program is an intensive educational program, created from scratch to present executives with challenges and business decisions at the highest level, whether at the national or international level. This methodology promotes personal and professional growth, representing a significant step towards success. The case method, a technique that lays the foundation for this content, ensures that the most current economic, social and business reality is taken into account.

“

*You will learn, through collaborative activities and real cases, how to solve complex situations in real business environments”*

The case method has been the most widely used learning system among the world's leading business schools for as long as they have existed. The case method was developed in 1912 so that law students would not only learn the law based on theoretical content. It consisted of presenting students with real-life, complex situations for them to make informed decisions and value judgments on how to resolve them. In 1924, Harvard adopted it as a standard teaching method.

What should a professional do in a given situation? This is the question we face in the case method, an action-oriented learning method. Throughout the program, the studies will be presented with multiple real cases. They must integrate all their knowledge, research, argue and defend their ideas and decisions.

## Relearning Methodology

TECH effectively combines the Case Study methodology with a 100% online learning system based on repetition, which combines different teaching elements in each lesson.

We enhance the Case Study with the best 100% online teaching method: Relearning.

*Our online system will allow you to organize your time and learning pace, adapting it to your schedule. You will be able to access the contents from any device with an internet connection.*

At TECH you will learn using a cutting-edge methodology designed to train the executives of the future. This method, at the forefront of international teaching, is called Relearning.

Our online business school is the only one in the world licensed to incorporate this successful method. In 2019, we managed to improve our students' overall satisfaction levels (teaching quality, quality of materials, course structure, objectives...) based on the best online university indicators.



In our program, learning is not a linear process, but rather a spiral (learn, unlearn, forget, and re-learn). Therefore, we combine each of these elements concentrically.

With this methodology we have trained more than 650,000 university graduates with unprecedented success in fields as diverse as biochemistry, genetics, surgery, international law, management skills, sports science, philosophy, law, engineering, journalism, history, markets, and financial instruments. All this in a highly demanding environment, where the students have a strong socio-economic profile and an average age of 43.5 years.

*Relearning will allow you to learn with less effort and better performance, involving you more in your specialization, developing a critical mindset, defending arguments, and contrasting opinions: a direct equation to success.*

From the latest scientific evidence in the field of neuroscience, not only do we know how to organize information, ideas, images and memories, but we know that the place and context where we have learned something is fundamental for us to be able to remember it and store it in the hippocampus, to retain it in our long-term memory.

In this way, and in what is called neurocognitive context-dependent e-learning, the different elements in our program are connected to the context where the individual carries out their professional activity.



This program offers the best educational material, prepared with professionals in mind:



### Study Material

All teaching material is produced by the specialists who teach the course, specifically for the course, so that the teaching content is highly specific and precise.

These contents are then applied to the audiovisual format, to create the TECH online working method. All this, with the latest techniques that offer high quality pieces in each and every one of the materials that are made available to the student.



### Classes

There is scientific evidence suggesting that observing third-party experts can be useful.

Learning from an Expert strengthens knowledge and memory, and generates confidence in future difficult decisions.



### Management Skills Exercises

They will carry out activities to develop specific executive competencies in each thematic area. Practices and dynamics to acquire and develop the skills and abilities that a high-level manager needs to develop in the context of the globalization we live in.



### Additional Reading

Recent articles, consensus documents and international guidelines, among others. In TECH's virtual library, students will have access to everything they need to complete their course.





### Case Studies

Students will complete a selection of the best case studies chosen specifically for this program. Cases that are presented, analyzed, and supervised by the best senior management specialists in the world.



### Interactive Summaries

The TECH team presents the contents attractively and dynamically in multimedia lessons that include audio, videos, images, diagrams, and concept maps in order to reinforce knowledge.

This exclusive educational system for presenting multimedia content was awarded by Microsoft as a "European Success Story".



### Testing & Retesting

We periodically evaluate and re-evaluate students' knowledge throughout the program, through assessment and self-assessment activities and exercises, so that they can see how they are achieving their goals.



07

# Our Students' Profiles

This Postgraduate Certificate is aimed at university graduates and graduates who have previously completed any of the following degrees in the field of economics, business and finances. It also offers tools to understand and be able to handle with ease the management of financial operations in the business sector, as well as specifically in credit institutions.

The diversity of participants with different educational profiles and from multiple nationalities makes up the multidisciplinary approach of this program.

Professionals who, being university graduates in any area, have 2 years of work experience in the financial business activity, may also take the Postgraduate Certificate.







“

*You will be able to know in detail the strategies of the American and French loan system, knowing in detail their constant amortization quotas”*

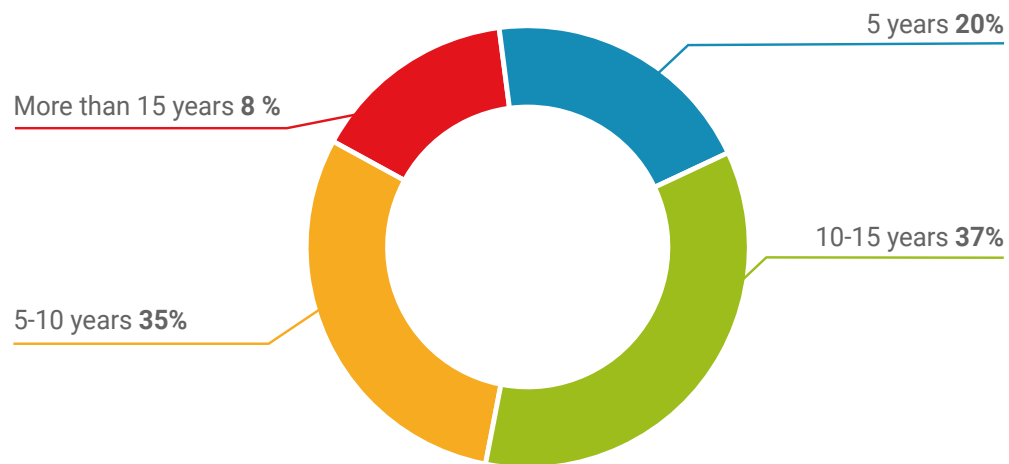
### Average Age

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Between **35** and **45** years old

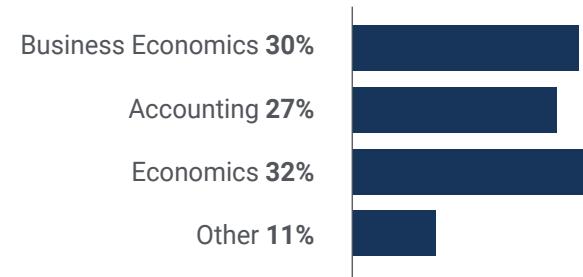
### Years of Experience

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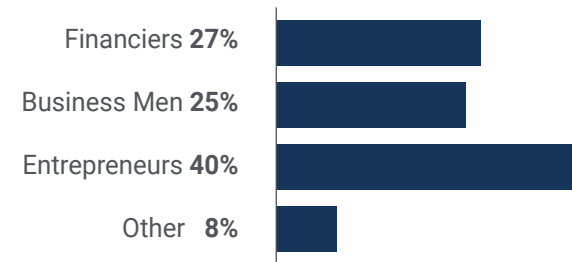
### Training

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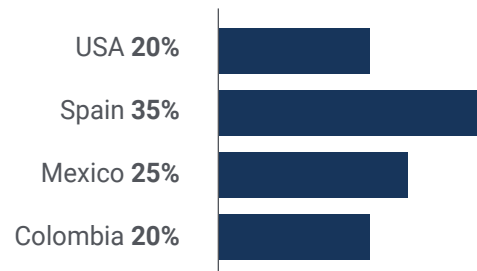
### Educational Profile

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## Geographical Distribution

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## Rocío Miranda

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*Chief Financial Officer*

*"I chose this program for two reasons: its syllabus and the possibility of taking it 100% online. Without a doubt, it has become one of the best academic experiences I have had so far, because thanks to the exhaustive information it contains, I have been able to implement aspects such as the valuation of constant and variable income in my professional activity. As I applied what I was learning in this program, I was able to demonstrate my potential, which helped me to get the promotion I had been pursuing for a long time"*

08

# Impact on Your Career

This Postgraduate Certificate has been designed so that the graduate can master their skills in the management of financial operations through specialized knowledge of its different areas and magnitudes. All this will make them a distinguished and well-versed professional in the area, which will make them stand out among their peers. It is, therefore, a unique academic opportunity to make a difference through a program designed precisely for that purpose.



“

*The exhaustive knowledge of the financial legislative framework will allow you to stand out for your concrete handling of the best strategies for capitalization and management of compound discounts”*

*Would you like to qualify for a significant salary increase? If the answer is yes, choose this Postgraduate Certificate and start working to enhance your professional profile.*

### Are you ready to take the leap? Excellent professional development awaits you.

TECH's Postgraduate Certificate in Financial Operations in Credit Institutions and Companies is an intensive program that prepares you to face challenges and business decisions in the environment of the organization you are part of. The main objective is to promote your personal and professional growth. Helping you achieve success.

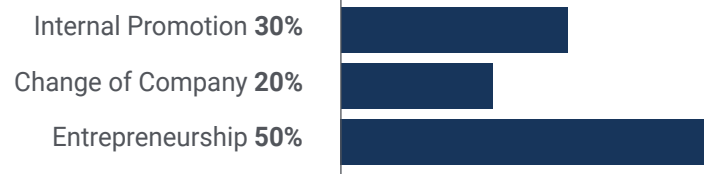
If you want to improve, make a positive change at a professional level and network with the best, then this is the place for you.

*Including this qualification in your Resume will make you stand out, not only in any personnel selection process, but also in the company you are currently working for.*

#### Time of change



#### Type of change



## Salary increase

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The completion of this program represents a salary increase of more than **25.3%** for our students.



09

# Benefits for Your Company

The opportunity to be able to include in its staff a professional qualified through the course of this program offered by TECH is, undoubtedly, something that the entity cannot miss. This is because the graduate will acquire a series of unique and specialized knowledge, based on the most exhaustive and innovative information related to financial operations. Thanks to this, the company will be able to implement the most effective strategies for the valuation of variable and constant income, raising its talent and quality to the top of the sector.







“

*Having a professional qualified with this Professional Certificate will allow the organization to implement the most innovative and effective business strategies and techniques in its activities”*

Developing and retaining talent in companies is the best long-term investment.

01

### Growth of talent and intellectual capital

The professional will introduce the company to new concepts, strategies, and perspectives that can bring about significant changes in the organization.

---

02

### Retaining high-potential executives to avoid talent drain

This program strengthens the link between the company and the professional and opens new avenues for professional growth within the company.

03

### Building agents of change

You will be able to make decisions in times of uncertainty and crisis, helping the organization overcome obstacles.

---

04

### Increased international expansion possibilities

Thanks to this program, the company will come into contact with the main markets in the world economy.



05

### **Project Development**

The professional can work on a real project or develop new projects in the field of R & D or business development of your company.

---

06

### **Increased competitiveness**

This program will equip students with the skills to take on new challenges and drive the organization forward.

# 10 Certificate

The Postgraduate Certificate in Financial Operations in Credit Institutions and Companies guarantees students, in addition to the most rigorous and up-to-date education, access to a Postgraduate Certificate issued by TECH Global University.



“

*Successfully complete this program and receive your university qualification without having to travel or fill out laborious paperwork"*

This program will allow you to obtain your **Postgraduate Certificate in Financial Operations in Credit Institutions and Companies** endorsed by **TECH Global University**, the world's largest online university.

**TECH Global University** is an official European University publicly recognized by the Government of Andorra ([official bulletin](#)). Andorra is part of the European Higher Education Area (EHEA) since 2003. The EHEA is an initiative promoted by the European Union that aims to organize the international training framework and harmonize the higher education systems of the member countries of this space. The project promotes common values, the implementation of collaborative tools and strengthening its quality assurance mechanisms to enhance collaboration and mobility among students, researchers and academics.

This **TECH Global University** title is a European program of continuing education and professional updating that guarantees the acquisition of competencies in its area of knowledge, providing a high curricular value to the student who completes the program.

Title: **Postgraduate Certificate in Financial Operations in Credit Institutions and Companies**

Modality: **online**

Duration: **6 weeks**

Accreditation: **6 ECTS**



\*Apostille Convention. In the event that the student wishes to have their paper diploma issued with an apostille, TECH Global University will make the necessary arrangements to obtain it, at an additional cost.



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