LAPT

LONDON ACADEMY OF PROFESSIONAL TRAINING

CERTIFICATE

Certificate in Retail Practice and Point of Sale

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LAPT — London Academy of Professional Training

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Reference RET-C05 • Retail Centres

UKPRN 10067351 • Registered in England and Wales, company 4984798

4	55	488	400	60%	Lifetime
SUBJECTS	CHAPTERS	CLASSES	TOTAL MARKS	PASS MARK	VALIDITY

AT A GLANCE

REFERENCE	**RET-C05**
AWARD	**Certificate**
ASSESSMENT	**400 marks — 240 to pass (60%)**
PREREQUISITES	**None**
VALIDITY	**Lifetime**
AWARDING BODY	**LAPT — London Academy of Professional Training**

CURRICULUM

1 **Introduction to Retail and Retail Etiquette** 15 chapters · 126 classes **100 marks**

- **1 Understanding the Principles of Retail Etiquette** — 4 classes
  - 1.1 Exploring the Importance of Retail Etiquette
  - 1.2 Recognizing and Respecting Customer Needs
  - 1.3 Communicating Effectively with Customers
  - 1.4 Applying Retail Etiquette in Real-world Scenarios
- **2 Developing Effective Customer Interaction Techniques** — 4 classes
  - 2.1 Understanding Customers: Identifying Needs and Expectations
  - 2.2 Building Rapport: Techniques for Positive First Impressions
  - 2.3 Active Listening: Mastering the Art of Effective Communication
  - 2.4 Guiding the Sale: Integrating Etiquette with Persuasive Upselling
- **3 Strategies for Enhancing Customer Experience through Upselling** — 4 classes
  - 3.1 Understanding the Principles of Upselling
  - 3.2 Identifying Opportunities for Effective Upselling
  - 3.3 Communicating Value to Enhance Customer Experience
  - 3.4 Assisting Customers with Returns
- **4 Retail Sales Procedures for Age-Restricted Products** — 4 classes
  - 4.1 Understanding Age-Restricted Products
  - 4.2 Legal Requirements for Sales
  - 4.3 Identifying Customer Age
  - 4.4 Best Practices for Compliance
- **5 The Retail Sector and Store Formats in India** — 10 classes
  - 5.1 What Retail Is and Why It Matters
  - 5.2 Organised and Unorganised Retail in India
  - 5.3 Kirana Stores, Supermarkets and Hypermarkets
  - 5.4 Department Stores and Specialty Shops
  - 5.5 Malls, High Street and Market Locations
  - 5.6 Online and Omnichannel Shopping Basics
  - 5.7 Franchise, Chain and Independent Stores
  - 5.8 Who Shops Where and Why
  - 5.9 Festival Seasons and Retail Peaks
  - 5.10 Mapping Formats in Your Own Town
- **6 Store Roles, Departments and Career Paths** — 10 classes
  - 6.1 Who Works in a Store
  - 6.2 Sales Associate Duties
  - 6.3 Cashier and Billing Staff Duties
  - 6.4 Stockroom and Warehouse Roles
  - 6.5 Visual Merchandiser and Display Roles
  - 6.6 Supervisor and Store Manager Roles
  - 6.7 Head Office and Support Functions
  - 6.8 How Departments Depend on Each Other
  - 6.9 Entry Jobs and Promotion Routes
  - 6.10 Planning Your First Year in Retail
- **7 Personal Grooming and Hygiene at Work** — 10 classes
  - 7.1 Why Personal Hygiene Matters in a Shop
  - 7.2 Daily Washing, Dress and Hair Care
  - 7.3 Hand Washing at Key Moments
  - 7.4 Nails, Jewellery and Accessories Rules
  - 7.5 Oral Care and Fresh Breath
  - 7.6 Hygiene When Handling Food or Open Goods
  - 7.7 Working Well When Unwell
  - 7.8 Cleaning Uniforms and Footwear
  - 7.9 Hygiene Checks Before Each Shift
  - 7.10 Personal Hygiene Routine Practice
- **8 Professional Appearance, Uniform and Conduct** — 10 classes
  - 8.1 How First Impressions Are Formed
  - 8.2 Wearing the Uniform Correctly
  - 8.3 Name Badges and Identity Cards
  - 8.4 Dress Standards Without a Uniform
  - 8.5 Posture, Smile and Body Language
  - 8.6 Punctuality and Attendance Habits
  - 8.7 Mobile Phone and Personal Item Rules
  - 8.8 Honesty and Respect at Work
  - 8.9 Dealing with Compliments and Criticism
  - 8.10 Self-Check of Appearance and Conduct
- **9 Workplace Communication and Telephone Manners** — 10 classes
  - 9.1 Speaking Clearly and Politely
  - 9.2 Listening Without Interrupting
  - 9.3 Polite Words for Everyday Situations
  - 9.4 Answering the Store Telephone
  - 9.5 Taking Messages and Passing Them On
  - 9.6 Writing Short Notes and Notices
  - 9.7 Using Messaging Groups Properly
  - 9.8 Speaking to Seniors and Colleagues
  - 9.9 Communicating Across Languages in a Store
  - 9.10 Role-Play of Telephone and Counter Talk
- **10 Helping Customers Find Products on the Shop Floor** — 10 classes
  - 10.1 Learning the Store Layout by Heart
  - 10.2 Reading Aisle Signs and Category Labels
  - 10.3 Answering Where Is It Questions
  - 10.4 Walking a Customer to the Product
  - 10.5 Giving Directions Without Leaving the Floor
  - 10.6 Checking if an Item Is Out of Stock
  - 10.7 Offering Alternatives When Items Are Missing
  - 10.8 Keeping Aisles Clear for Shoppers
  - 10.9 Helping Customers with Heavy Items
  - 10.10 Floor Assistance Practice Session
- **11 Basic Business Support Tasks in a Store** — 10 classes
  - 11.1 Why Store Records Matter
  - 11.2 Filing Bills, Invoices and Delivery Notes
  - 11.3 Keeping a Daily Task Diary
  - 11.4 Handling Stationery and Office Supplies
  - 11.5 Photocopying, Scanning and Printing Documents
  - 11.6 Maintaining Staff Notice Boards
  - 11.7 Sorting Incoming and Outgoing Post
  - 11.8 Keeping Contact Lists Up to Date
  - 11.9 Basic Spreadsheet Entry for Store Data
  - 11.10 Practice with a Mock Store Office
- **12 Using Store Equipment, Devices and Basic Software** — 10 classes
  - 12.1 Common Tools Found in a Shop
  - 12.2 Price Gun and Label Printer Use
  - 12.3 Barcode Scanners and Handheld Devices
  - 12.4 Switching Devices On and Off Safely
  - 12.5 Using the Store Intercom and Radios
  - 12.6 Logging Into Store Software Properly
  - 12.7 Password Care and Shared Device Rules
  - 12.8 Reporting Faulty Equipment
  - 12.9 Basic Cleaning and Care of Devices
  - 12.10 Equipment Handling Skills Check
- **13 Opening, Closing and Daily Store Routines** — 10 classes
  - 13.1 Why Routines Keep a Store Running
  - 13.2 Opening Checks Before Customers Arrive
  - 13.3 Preparing the Shop Floor for Trading
  - 13.4 Setting Up Counters and Displays
  - 13.5 Shift Handover and Briefings
  - 13.6 Lunch, Breaks and Floor Cover
  - 13.7 Closing Checks at the End of the Day
  - 13.8 Securing Cash, Keys and Premises
  - 13.9 Tidying and Cleaning at Closing
  - 13.10 Running a Full Day Routine in Simulation
- **14 Shop Rules, Pricing Basics and Consumer Rights** — 10 classes
  - 14.1 Why Stores Have Rules
  - 14.2 Understanding MRP and Selling Price
  - 14.3 Reading Price Tags and Shelf Labels
  - 14.4 GST Bills and What They Show
  - 14.5 Customer Rights Under the Consumer Protection Act
  - 14.6 Honest Description of Products
  - 14.7 Store Policies Customers Ask About
  - 14.8 Whom to Ask When Unsure
  - 14.9 Respecting Customer Privacy
  - 14.10 Explaining Rules Politely to Customers
- **15 Welcoming Every Customer Respectfully** — 10 classes

2

Team Working and Personal Development in Retail

12 chapters · 120 classes **100 marks**

- **1 Why Teamwork Matters in a Store** — 10 classes
  - 1.1 What a Retail Team Does Together
  - 1.2 Shared Goals of the Store
  - 1.3 Roles Within a Team
  - 1.4 How One Person's Work Affects Others
  - 1.5 Customers Notice Team Spirit
  - 1.6 Trust and Reliability Among Colleagues
  - 1.7 Cooperation Across Departments
  - 1.8 Common Teamwork Problems
  - 1.9 Qualities of a Good Team Member
  - 1.10 Team Strengths Self-Review
- **2 Communicating Within the Retail Team** — 10 classes
  - 2.1 Clear Spoken Instructions
  - 2.2 Active Listening to Colleagues
  - 2.3 Asking for Help Politely
  - 2.4 Passing on Customer Requests
  - 2.5 Using Staff Notice Boards and Logs
  - 2.6 Messaging Groups and Their Etiquette
  - 2.7 Daily Briefings and Huddles
  - 2.8 Giving Updates on Stock and Prices
  - 2.9 Handling Gossip and Rumours
  - 2.10 Team Communication Exercise
- **3 Shifts, Rotas and Handovers Between Colleagues** — 10 classes
  - 3.1 How Rotas Are Planned
  - 3.2 Reading Your Weekly Schedule
  - 3.3 Swapping Shifts Fairly
  - 3.4 Arriving Ready and On Time
  - 3.5 Handover Notes Between Shifts
  - 3.6 Covering Breaks and Absences
  - 3.7 Working Peak and Festival Hours
  - 3.8 Fair Sharing of Late Shifts
  - 3.9 Recording Hours Worked Accurately
  - 3.10 Shift Handover Role-Play
- **4 Sharing Tasks and Supporting Colleagues** — 10 classes
  - 4.1 Dividing Daily Store Tasks
  - 4.2 Offering Help Without Being Asked
  - 4.3 Asking Colleagues for Support
  - 4.4 Supporting New Joiners
  - 4.5 Working With Different Personalities
  - 4.6 Respecting Differences in Age and Background
  - 4.7 Recognising When a Colleague Is Struggling
  - 4.8 Sharing Credit and Praise
  - 4.9 Taking Responsibility for Mistakes
  - 4.10 Task Sharing Simulation
- **5 Resolving Disagreements Among Colleagues** — 10 classes
  - 5.1 Why Conflicts Arise at Work
  - 5.2 Spotting Early Signs of Tension
  - 5.3 Staying Calm in a Disagreement
  - 5.4 Listening to the Other Side
  - 5.5 Finding Common Ground
  - 5.6 When to Involve a Supervisor
  - 5.7 Avoiding Blame and Personal Remarks
  - 5.8 Rebuilding Trust After a Dispute
  - 5.9 Company Grievance Routes
  - 5.10 Conflict Resolution Role-Play
- **6 Working Together to Meet Store Targets** — 10 classes
  - 6.1 Understanding Daily and Weekly Targets
  - 6.2 Breaking Targets Into Team Tasks
  - 6.3 Reading Sales and Service Boards
  - 6.4 Staying Motivated When Targets Slip
  - 6.5 Helping Each Other During Busy Spells
  - 6.6 Quality Standards Within Targets
  - 6.7 Using Time Wisely as a Team
  - 6.8 Reporting Progress Honestly
  - 6.9 Celebrating Team Achievements
  - 6.10 Target Planning Workshop
- **7 Self-Assessment and Setting Learning Goals** — 10 classes
  - 7.1 Why Retail Staff Keep Learning
  - 7.2 Listing Your Current Skills
  - 7.3 Spotting Your Skill Gaps
  - 7.4 Learning Styles and Study Habits
  - 7.5 Setting Clear Short-Term Goals
  - 7.6 Setting Longer-Term Career Goals
  - 7.7 Choosing Learning Activities
  - 7.8 Finding Time to Learn Around Shifts
  - 7.9 Keeping a Learning Diary
  - 7.10 Drafting Your Personal Learning Plan
- **8 Following a Personal Training Plan** — 10 classes
  - 8.1 Reading a Store Training Plan
  - 8.2 Agreeing Training Dates With a Supervisor
  - 8.3 Learning Through On-the-Job Practice
  - 8.4 Online and Classroom Training Options
  - 8.5 Taking Notes and Revising
  - 8.6 Practising New Skills Safely
  - 8.7 Asking Questions During Training
  - 8.8 Recording Training Completed
  - 8.9 Reviewing Progress With Your Supervisor
  - 8.10 Updating Your Plan After Review
- **9 Receiving and Using Feedback** — 10 classes
  - 9.1 Why Feedback Helps Growth
  - 9.2 Types of Feedback in Retail
  - 9.3 Accepting Feedback Without Defensiveness
  - 9.4 Asking for Feedback Actively
  - 9.5 Turning Feedback Into Action Points
  - 9.6 Customer Comments as Feedback
  - 9.7 Supervisor Appraisal Basics
  - 9.8 Recognising Your Own Strengths
  - 9.9 Tracking Improvement Over Time
  - 9.10 Feedback Conversation Practice
- **10 Helping Colleagues Learn New Skills** — 10 classes
  - 10.1 Why Coaching Colleagues Matters
  - 10.2 Spotting What a Colleague Needs to Learn
  - 10.3 Showing, Telling and Letting Them Try
  - 10.4 Breaking a Task Into Easy Steps
  - 10.5 Giving Encouraging Feedback
  - 10.6 Checking Understanding With Questions
  - 10.7 Buddying New Staff in Store
  - 10.8 Sharing Product Knowledge
  - 10.9 Being Patient With Slow Learners
  - 10.10 Peer Coaching Role-Play
- **11 Developing Your Customer Service Skills** — 10 classes
  - 11.1 What Good Service Skills Look Like
  - 11.2 Self-Rating Your Service Skills
  - 11.3 Learning From Experienced Colleagues
  - 11.4 Learning From Customer Reactions
  - 11.5 Improving Listening and Questioning
  - 11.6 Building Product Knowledge Habits
  - 11.7 Managing Stress During Rush Hours
  - 11.8 Setting Service Improvement Goals
  - 11.9 Recording Service Achievements
  - 11.10 Service Skills Action Plan
- **12 Leading a Team Temporarily** — 10 classes
  - 12.1 Stepping In When a Supervisor Is Away
  - 12.2 Limits of Temporary Authority
  - 12.3 Giving Clear Instructions to Colleagues
  - 12.4 Allocating Tasks Fairly
  - 12.5 Keeping Standards High on the Floor
  - 12.6 Handling Problems That Arise
  - 12.7 Motivating Colleagues During a Shift
  - 12.8 Keeping Records of the Shift
  - 12.9 Reporting Back to the Manager
  - 12.10 Temporary Team Leader Simulation

3 **Point of Sale, Cash Handling and Payments** 16 chapters · 122 classes **100 marks**

- **1 Understanding Cash Handling Basics** — 4 classes
  - 1.1 Introduction to Cash Handling Principles
  - 1.2 Identifying and Using Cash Handling Tools
  - 1.3 Implementing Secure Cash Handling Practices
  - 1.4 Handling Cash Discrepancies and Errors Effectively
- **2 Implementing Cash Handling Procedures** — 4 classes
  - 2.1 Understanding the Importance of Cash Handling Procedures
  - 2.2 Identifying Risks and Safeguards in Cash Transactions
  - 2.3 Implementing Efficient Cash Handling Steps
  - 2.4 Monitoring and Adjusting Cash Handling Procedures
- **3 Advanced Cash Handling and Security Measures** — 4 classes
  - 3.1 Identifying and Handling Counterfeit Currency
  - 3.2 Implementing Secure Cash Drawer Procedures
  - 3.3 Mastering Transaction Documentation and Tracking
  - 3.4 Conducting End-of-Day Reconciliation and Reporting
- **1 Overview of Payment Systems** — 6 classes
  - 1.1 Types of Payment Systems
  - 1.2 Digital Payment Innovations
  - 1.3 Understanding Payment Gateways
  - 1.4 Impact of E-Commerce on Payments
  - 1.5 Regulatory Framework for Payments
  - 1.6 Future Trends in Payment Systems
- **2 Ensuring Accuracy in Transactions** — 6 classes
  - 2.1 Importance of Transaction Accuracy
  - 2.2 Common Transaction Errors
  - 2.3 Techniques for Error Prevention
  - 2.4 Verification Processes in Transactions
  - 2.5 Auditing Transactions Effectively
  - 2.6 Feedback Mechanisms for Accuracy
- **3 Security Best Practices** — 6 classes
  - 3.1 Identifying Security Vulnerabilities
  - 3.2 Implementing Secure Payment Protocols
  - 3.3 Role of Encryption in Security
  - 3.4 Physical Security Measures
  - 3.5 Cybersecurity Awareness for Staff
  - 3.6 Incident Response Planning
- **4 Staff Training on Payment Procedures** — 6 classes
  - 4.1 Developing Training Programs
  - 4.2 Effective Communication Techniques
  - 4.3 Role-Playing Payment Scenarios
  - 4.4 Assessing Staff Competence
  - 4.5 Continuous Learning Opportunities
  - 4.6 Feedback and Improvement Strategies
- **5 Handling Payment Discrepancies** — 6 classes
  - 5.1 Identifying Payment Discrepancies
  - 5.2 Root Cause Analysis Techniques
  - 5.3 Communication with Customers
  - 5.4 Resolving Disputes Effectively
  - 5.5 Documenting Discrepancies
  - 5.6 Preventing Future Discrepancies
- **9 Working Out Prices, Discounts and GST at Billing** — 10 classes
  - 9.1 Reading MRP, Selling Price and Unit Price
  - 9.2 Calculating Percentage Discounts
  - 9.3 Applying Buy One Get One and Combo Offers
  - 9.4 How GST Is Added or Included
  - 9.5 Reading GST Rates on Product Categories
  - 9.6 Checking Weights, Measures and Price per Kilo
  - 9.7 Rounding Rules at the Till
  - 9.8 Handling Price Mismatches
  - 9.9 Mental Maths Shortcuts for Billing
  - 9.10 Billing Calculation Practice
- **10 Operating the Billing Counter and Processing Orders** — 10 classes
  - 10.1 Counter Layout and Daily Set-Up
  - 10.2 Logging Into the Billing System
  - 10.3 Scanning and Entering Items Correctly
  - 10.4 Handling Items That Will Not Scan
  - 10.5 Taking Customer Orders and Advance Payments
  - 10.6 Applying Coupons and Loyalty Cards
  - 10.7 Printing and Explaining the Tax Invoice
  - 10.8 Managing Queues and Waiting Customers
  - 10.9 Voiding and Correcting Entries
  - 10.10 Full Billing Transaction Practice
- **11 Accepting UPI, Card and Wallet Payments** — 10 classes
  - 11.1 Payment Methods Used in Indian Stores
  - 11.2 Accepting UPI and QR Code Payments
  - 11.3 Confirming a UPI Payment Has Arrived
  - 11.4 Using Card Machines and PIN Entry
  - 11.5 Contactless and Tap-to-Pay Payments
  - 11.6 EMI and Split Payment Handling
  - 11.7 Handling Failed and Pending Payments
  - 11.8 Giving Payment Receipts
  - 11.9 Spotting Fake Payment Screens
  - 11.10 Payment Method Role-Play
- **12 Packing and Packaging Goods for Customers** — 10 classes
  - 12.1 Why Good Packing Protects Sales
  - 12.2 Choosing Bags, Boxes and Wrapping
  - 12.3 Packing Fragile Items Safely
  - 12.4 Packing Food and Frozen Goods
  - 12.5 Separating Chemicals From Food Items
  - 12.6 Gift Wrapping Skills
  - 12.7 Reducing Plastic and Waste in Packaging
  - 12.8 Packing Quickly at Peak Times
  - 12.9 Sealing Delivery Orders Securely
  - 12.10 Packing Speed and Quality Practice
- **13 Assisting Customers at Self-Checkout** — 10 classes
  - 13.1 How Self-Checkout Works
  - 13.2 Welcoming Customers to Self-Checkout
  - 13.3 Helping With Scanning and Weighing Items
  - 13.4 Resolving Scanner and Weight Errors
  - 13.5 Age and Approval Checks at Self-Checkout
  - 13.6 Helping With Card and UPI Payment
  - 13.7 Watching for Theft and Mistakes
  - 13.8 Keeping Self-Checkout Clean and Stocked
  - 13.9 Dealing With Frustrated Customers
  - 13.10 Self-Checkout Assistance Practice
- **14 Cashing Up and Closing the Till** — 10 classes
  - 14.1 Why Cashing Up Is Done Daily
  - 14.2 Counting Notes and Coins Correctly
  - 14.3 Counting Methods and Denominations
  - 14.4 Reading the End-of-Day Report
  - 14.5 Matching Cash, Card and UPI Totals
  - 14.6 Recording Floats and Cash Drops
  - 14.7 Preparing the Bank Deposit
  - 14.8 Handling Counterfeit Note Checks
  - 14.9 Securing the Till and Cash Room
  - 14.10 Cashing Up Simulation
- **15 Checking Takings and Evaluating Cash Practices** — 10 classes

4 **Returns, Refunds, Credit and Customer Accounts** 12 chapters · 120 classes **100 marks**

- **1 Returns and Refund Policy and Customer Rights** — 10 classes
  - 1.1 Why Stores Accept Returns
  - 1.2 Reading a Store Returns Policy
  - 1.3 Customer Rights Under Consumer Law
  - 1.4 Returns for Defective Versus Unwanted Goods
  - 1.5 Non-Returnable Goods and Hygiene Items
  - 1.6 Time Limits and Conditions for Returns
  - 1.7 Explaining the Policy Politely
  - 1.8 Policy Differences Between Stores and Online
  - 1.9 Staff Authority Levels for Returns
  - 1.10 Policy Explanation Practice
- **2 Assisting Customers Who Want to Return Goods** — 10 classes
  - 2.1 Welcoming a Returning Customer
  - 2.2 Finding Out Why the Item Is Being Returned
  - 2.3 Staying Calm With Unhappy Returners
  - 2.4 Checking What Evidence the Customer Has
  - 2.5 Explaining the Options Available
  - 2.6 Handling Gift Returns
  - 2.7 Returns Without a Bill
  - 2.8 Returns of Items Bought Online
  - 2.9 Sending Customers to the Right Counter
  - 2.10 Returns Customer Role-Play
- **3 Checking Condition, Proof of Purchase and Eligibility** — 10 classes
  - 3.1 Verifying the Bill or Invoice
  - 3.2 Checking Purchase Date and Batch Details
  - 3.3 Inspecting Packaging and Tags
  - 3.4 Spotting Used, Damaged or Tampered Goods
  - 3.5 Testing Electrical and Electronic Items
  - 3.6 Checking Warranty Cards and Serial Numbers
  - 3.7 Detecting Return Fraud Patterns
  - 3.8 Recording Findings Objectively
  - 3.9 When to Refer to a Manager
  - 3.10 Return Inspection Practice
- **4 Processing Refunds to the Original Payment Mode** — 10 classes
  - 4.1 Refund Options Explained
  - 4.2 Refunding Cash Purchases
  - 4.3 Refunding Card and UPI Payments
  - 4.4 Refund Timelines and Customer Expectations
  - 4.5 Partial Refunds and Deductions
  - 4.6 Reversing GST and Discount Values
  - 4.7 Using the Refund Function in the System
  - 4.8 Manager Approval and Override Rules
  - 4.9 Preventing Refund Fraud
  - 4.10 Refund Processing Simulation
- **5 Exchanges, Credit Notes and Price Differences** — 10 classes
  - 5.1 When an Exchange Is Better Than a Refund
  - 5.2 Exchanging for the Same Item in Another Size
  - 5.3 Exchanging for a Different Item
  - 5.4 Handling Price Differences Up and Down
  - 5.5 Issuing a Credit Note or Gift Voucher
  - 5.6 Credit Note Validity and Terms
  - 5.7 Recording Exchanges in the System
  - 5.8 Exchange Limits During Sale Periods
  - 5.9 Explaining Credit Note Use to Customers
  - 5.10 Exchange Conversations in Role-Play
- **6 Returns Records, Damaged Goods and Supplier Returns** — 10 classes
  - 6.1 Why Returns Records Matter
  - 6.2 Logging Returned Items Correctly
  - 6.3 Segregating Returned Stock
  - 6.4 Deciding Resale, Repair or Write-Off
  - 6.5 Reintroducing Resalable Goods to the Floor
  - 6.6 Returning Faulty Goods to Suppliers
  - 6.7 Claiming Credit From Suppliers
  - 6.8 Reporting Return Rates to Management
  - 6.9 Reducing Returns at the Source
  - 6.10 Returns Records Exercise
- **7 Credit, EMI and Hire-Purchase Options Explained** — 10 classes
  - 7.1 Why Retailers Offer Credit
  - 7.2 Credit Cards, Store Cards and Instalment Plans
  - 7.3 How EMI and No-Cost EMI Work
  - 7.4 Hire Purchase and Lease Basics
  - 7.5 Interest, Fees and Total Cost of Credit
  - 7.6 Role of Banks and Finance Companies
  - 7.7 Rules for Responsible Lending
  - 7.8 Explaining Borrowing Features Clearly
  - 7.9 Comparing Credit Options for a Customer
  - 7.10 Credit Options Explanation Practice
- **8 Identifying a Customer's Credit Needs** — 10 classes
  - 8.1 Why a Customer May Need Credit
  - 8.2 Asking Questions About Budget and Plans
  - 8.3 Checking the Customer's Interest Without Pressure
  - 8.4 Matching the Product to an Affordable Plan
  - 8.5 Recognising Unaffordable Commitments
  - 8.6 Explaining Alternatives to Borrowing
  - 8.7 Documenting the Customer's Choice
  - 8.8 Respecting Customer Confidentiality
  - 8.9 Referring Complex Cases to Finance Staff
  - 8.10 Credit Needs Interview Role-Play
- **9 Processing Credit and Hire-Purchase Applications** — 10 classes
  - 9.1 Documents Needed for a Credit Application
  - 9.2 Know Your Customer Checks
  - 9.3 Filling in Application Forms Correctly
  - 9.4 Explaining Terms Before Signing
  - 9.5 Submitting Applications to Finance Partners
  - 9.6 Credit Approval, Rejection and Waiting Time
  - 9.7 Telling Customers About Rejections Politely
  - 9.8 Delivering Goods After Approval
  - 9.9 Keeping Application Records Safe
  - 9.10 Application Processing Simulation
- **10 Promoting Store Credit Cards and Insurance Add-Ons** — 10 classes
  - 10.1 Features and Benefits of a Store Credit Card
  - 10.2 Identifying Customers Who May Benefit
  - 10.3 Presenting the Card Honestly
  - 10.4 Explaining Charges, Interest and Rewards
  - 10.5 Insurance Products Linked to Cards and Purchases
  - 10.6 Explaining Cover, Exclusions and Costs
  - 10.7 Helping Customers Apply for a Card
  - 10.8 Avoiding Mis-Selling of Financial Products
  - 10.9 Handling Customer Objections to Cards
  - 10.10 Card Promotion Role-Play
- **11 Setting, Monitoring and Acting on Customer Credit Accounts** — 10 classes
  - 11.1 What a Customer Credit Account Is
  - 11.2 Opening a Customer Account in the System
  - 11.3 Setting Credit Limits
  - 11.4 Monitoring Account Balances Regularly
  - 11.5 Spotting Late and Missed Payments
  - 11.6 Sending Reminder Messages Politely
  - 11.7 Stopping Further Credit When Needed
  - 11.8 Escalating Overdue Accounts
  - 11.9 Legal Limits on Debt Collection Practices
  - 11.10 Account Monitoring Exercise
- **12 Processing Account Payments and Reconciling Accounts** — 10 classes
  - 12.1 Receiving Payments Against Customer Accounts
  - 12.2 Part Payments and Advance Payments
  - 12.3 Allocating Payments to the Right Invoices
  - 12.4 Issuing Receipts and Statements
  - 12.5 Comparing Store Ledger With Customer Records
  - 12.6 Finding and Fixing Account Errors
  - 12.7 Handling Disputed Entries
  - 12.8 Month-End Account Reconciliation
  - 12.9 Writing Off Small Balances Properly

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UKPRN 10067351 • Company 4984798
Curriculum current at the date of issue.