

Finance Unlocked - Service Definition Document

Service Overview

Finance Unlocked's extensive library covers a wide range of topics across Banking and Finance to deliver financial fluency and is co-created and delivered by globally recognised finance experts.

The broad topics covered by Finance Unlocked are:

1. Banking
2. Competence & Culture
3. Compliance
4. Innovation & Technology
5. Investment Management
6. Macro & Markets
7. Sustainability
8. Technical Foundations

No actors or talking heads. With courses continually updated, refreshed and added (10-15 per month) inline with customer demand and regulatory requirements, our courses have relevance across the entire workforce, cross-functional, from entry level through to senior executives.

This comprehensive approach ensures that learners gain a holistic understanding of challenges and solutions, not just a single dimension, driving financial literacy across organisations.

The curriculum and content will be customised to meet the customers unique needs while upholding high standards through a rigorous internal content creation process and the exclusive use of recognised industry experts. This is achieved by providing unique learning types in addition to Finance Unlocked's extensive resources:

- **Curated Learning Pathways** - tailored curriculum designed led by our in-house subject matter experts
- **xUnlocked Studios** - full studio capability to create bespoke customer-specific content ensuring relevance, engagement, and measurability

Finance Unlocked leverages proprietary innovative learning technologies such as adaptive learning algorithms, animations, knowledge checkpoints and assessments to enhance engagement and maximise learning outcomes.

Each pathway is CPD certified enabling learners progress to count towards their Continued Professional Development.

Analytics

Full analytics are available through API, real-time dashboards or regular reports providing comprehensive metrics at an Organisation, Team, and User level, available through both 'Manager' and 'Learner' views. Data is tracked from the start of the engagement to the present day and includes:

- Learning Hours: Total time spent training.
- Modules Completed: Number of finished video modules.
- Learning Sessions: Frequency of platform engagement.
- Learning Profiles: Analysis of specific skills and categories accessed.
- CPD Credits: Total professional development points earned.

For a more gamified experience, Leaderboards are also available to encourage healthy competition and engagement.

Core Packages

Finance Unlocked is available as one unified offering, 'All Access', or a smaller highly-curated package, 'Growth'.

- **All Access** - full access to the entire off-the-shelf offering Finance Unlocked
- **Growth** - <10 hours access curated to your organisation's specific requirements from Finance Unlocked

Each of the packages covers core regulatory topics which allows key compliance topics to be covered.

Platform Functionality

1. Organisational Management

Assigned Learning

Help your team to meet targeted learning goals with assigned content tailored to your organisation's objectives.

Assigned Learning allows managers to set specific content and CPD/CPE goals, aligning training with organisational objectives. This feature helps ensure learners develop skills relevant to business goals.

Key Features:

- **Customisable content:** As a learning leader, you can assign specific modules or pathways to ensure your teams learn relevant skills aligned with your business objectives.
- **Outcome-driven learning:** Guide your learners to meet desired outcomes and competencies, fostering growth that aligns with your organisation's values and goals.
- **Support your team's professional development:** Set and track goals for each learner, supporting their career growth.
- **Assigned learning & bespoke content for different teams:** Tailor content assignments based on department needs, ensuring each team receives bespoke learning paths that address their specific skills and knowledge requirements.

Company Engagement Score

Monitor and boost team engagement with daily updated scores, helping managers to track learning activity across your organisation.

The Company Engagement Score provides managers with daily, up-to-date engagement metrics for their teams. It's visible on the manager dashboard, allowing leaders to track progress and identify trends in team learning activity.

Key Features:

- **Real-time engagement tracking:** The engagement score is calculated daily, providing managers with up-to-date insights on team participation and learning progress.
- **Accessible manager dashboard:** Account managers and organisation owners can view the engagement score directly on their dashboard, making it easy to assess overall learning engagement at a glance.
- **Data-driven insights:** With daily values, organisations can identify trends and take proactive steps to encourage ongoing team engagement with the platform.

Individual and Company Analytics

Gain useful insights into learning progress and performance, from both an individual learner and overall company level.

Learners have access to individual analytics for tracking their progress, while account owners can view company-wide metrics to assess team engagement and performance. This data-driven approach enables informed decisions on learning outcomes.

Key Features:

- **Individual learner analytics:** Learners can view their own progress, track pathway and module progress, and monitor test scores to stay motivated on personal learning goals.
- **Company-wide analytics for account owners:** Gain insights into your team's engagement, completion rates, and CPD/CPE progress so you can make data-driven decisions to support learning outcomes.

- **Data-driven learning:** Both individuals and account owners can use these analytics to identify strengths, address gaps, and optimise the learning journey, ensuring maximum ROI.

Data Integration

Integrate learning data with your organisation's central records or master LMS/LRS, ensuring unified tracking and reporting.

This feature enables integration of learning data with an organisation's central records, LMS, or LRS through APIs. This centralised approach simplifies data tracking and reporting across platforms, ensuring unified learning records.

Key Features:

- **Centralised data management:** All usage data can be directly integrated with your organisation's core systems, enabling efficient, centralised access to learning metrics.
- **API compatibility:** Easily connect to your master LMS or LRS through robust APIs, ensuring a smooth flow of data between platforms without manual effort.
- **Unified learning records:** Keep records across platforms, allowing for consistent tracking, reporting, and analysis of learner progress and engagement.

2. Learning Content Types

Certificate Programmes

Become an advocate and earn a credential that showcases your expertise with our comprehensive certificate programmes.

Certificate Programmes offer learners a comprehensive, in depth course to master complex topics. These self-paced courses consist of multiple modules, providing a credential that demonstrates expertise. The certificate can be shared on LinkedIn and other social channels to highlight professional growth.

Key Features:

- **In-depth learning pathways:** Access a curated, multi-module journey designed to deepen your knowledge on specific topics, ensuring you leave with a strong skillset.
- **Flexible, self-paced learning:** Complete at your own pace, balancing your professional and personal commitments.
- **Credential recognition:** Upon completion, earn a certificate that you can share straight to LinkedIn, boosting your professional credibility and showcasing your commitment to ongoing learning.

Pathways

Quickly gain key insights on critical concepts guided by industry experts.

Pathways are (on average) one-hour, expert-led courses focusing on essential skills. Each Pathway is CPD-accredited, enabling learners to gain professional development points. Learners can track their progress and earn a digital certificate upon completion making it easy to share achievements.

Key Features:

- **CPD accreditation:** Each pathway is CPD-accredited, so you can advance your professional development while building new skills.
- **Focused learning:** Delve into targeted topics with a curated, one-hour pathway that covers the essentials for maximum impact.
- **High-value content:** Visualise complex ideas through expert-led videos, allowing for immediate application of new knowledge in your work.
- **Progress tracking:** Keep an eye on your advancement through each module with a built-in progress bar.
- **Completion rewards:** Unlock an accredited test upon finishing all videos; passing earns you CPD points and a downloadable certificate which can be shared on LinkedIn to showcase your achievement.

Bite-Sized Learning

Enjoy flexible, bite-sized learning that fits into your schedule. Our content is designed to be approachable and easy to understand and apply.

This feature breaks down learning into on average 10-minute videos, making it easy for learners to fit study sessions into their schedules. Content is divided into chapters, ensuring quick, focused engagement.

Key Features:

- **Short videos:** Videos are on average 10 minutes long, allowing you to grasp concepts quickly.
- **Digestible chapters:** Our content is curated into chapters, allowing for quick, focused learning sessions.
- **Flexible learning experience:** Choose how and when you engage with our content, ensuring learning with Finance Unlocked is always accessible and never overwhelming.

3. Engagement Features

Hotspots

Enhance your learning with Hotspots, optional 30-second video pop-ups that lets you dive deeper into key concepts without disrupting your flow.

Hotspots are 30-second, optional video or text pop-ups that let learners explore additional information without interrupting their flow. This feature enhances learning by allowing learners to dive into specific areas while maintaining a seamless experience.

Key Features:

- **Flexible exploration:** Choose when to explore additional content and gain a more well-rounded understanding.
- **Ensured continuity:** Each hotspot returns you directly to where you left off, ensuring a frictionless experience.

Knowledge Checkpoint

Increase engagement and retention with our enhanced Knowledge Check feature, which offers diverse, research-backed question formats that encourage critical thinking and reinforce understanding.

Our Knowledge Check feature has been enhanced with three new interactive formats: Conversation Flow, Answer Focus, and Type Response. These formats are based on cognitive science to increase engagement and retention, providing varied ways for learners to assess their understanding of each module.

Key Features:

- **Enhanced Engagement:** Provides multiple, dynamic ways to interact with learning materials, boosting focus and comprehension.
- **Interactive Question Formats:**
 - **Conversation flow:** Learners respond in a chat-like interface, simulating a real-time conversation to promote active engagement.
 - **Answer focus:** Shows one answer option at a time, helping learners concentrate on each choice before making a final selection.
 - **Type response:** Requires learners to enter the correct answer's corresponding letter, encouraging a more active learning interaction.
 - **Multiple choice:** The traditional multiple-choice format remains available, providing a familiar way to review material.
 - **Deeper understanding:** Cognitive research shows that varied question formats stimulate higher-order thinking and significantly improve information retention.
 - **Best practice:** Developed using best-in-class educational strategies from academic research and successful applications in learning platforms.
 - **Competitive edge:** Unlike many B2B platforms, we now offer a more varied and engaging post-video learning experience, drawing on best practices in interactive learning.

Weekly Goal Feature

Boost your chances of success by setting clear learning goals, learners who set goals are 4x more likely to achieve them.

The Goal Setting feature allows learners to create specific learning goals, helping them stay motivated and focused. Research shows that goal-setting increases the likelihood of achievement by 4x, making this feature an effective tool for personal progress.

Key Features:

- **Enhanced motivation:** Goal-setting empowers learners to take ownership of their progress, providing clear milestones to work toward.
- **Flexible learning:** Learners can choose a weekly goal of 15, 30, or 45 minutes, allowing them to set a pace that fits their schedule and preferences.
- **Real-time progress tracking:** The progress bar on the dashboard widget updates in real-time, giving learners instant feedback on their progress and encouraging them to stay on course.
- **Motivational dashboard widget:** The dashboard widget includes animated elements and motivational text to engage and delight learners, making the goal-setting experience enjoyable and encouraging regular participation.
- **Personalised learning paths:** By setting specific goals, learners can tailor their pathways to focus on skills and knowledge areas that align with their personal or professional development plans.
- **Increased achievement:** Studies show that setting goals makes learners 4x more likely to reach them, helping you stay committed and on track to meet your objectives.

4. Gamification & Motivation

Test Exercises

After completing certificates and pathways, learners can immediately put their skills to the test. These exercises are designed to validate both practical know-how and deeper, theoretical understanding. This helps learners identify areas for improvement and solidify their learning outcomes.

Key Benefits:

- **Reinforces learning:** Tests help cement the knowledge gained, turning theory into actionable skills.
- **Boosts confidence:** Successfully passing the test exercises builds confidence, making learners feel ready to apply their skills in real-world scenarios.

Progress Tracking

Keep an eye on your advancement through each module with a built-in progress bar.

Completion Rewards

Unlock an accredited test upon finishing all videos; passing earns you CPD points and a downloadable certificate which can be shared on LinkedIn.

5. Recognition and Achievements

Certificate Page

Complete your pathway and earn a personalised certificate you can proudly share online to showcase your achievements.

Each learner receives a unique certificate page URL, displaying completion details and allowing easy sharing. This feature is ideal for learners who want to showcase their achievements on social platforms like LinkedIn.

Key Features:

- **Dedicated certificate page:** Each certificate comes with a unique URL where viewers can see your accomplishment details, including the pathway or certificate programme and completion date.
- **Easily shareable:** Share your achievements on LinkedIn, your portfolio, or directly with your network, building credibility and visibility for your skills.
- **Personalised recognition:** Each certificate is uniquely linked to you, creating a lasting record of your professional development.

CPD Accreditation

Each pathway is CPD-accredited, so you can advance your professional development while building new skills.

CPD Accreditation is a trust mark achieved by training providers, course creators, and other educators when their training activity (course, event, other) has been assessed and confirmed to meet standards suitable for Continuing Professional Development.

6. Accessibility and Inclusivity

Accessibility Features

Access learning that adapts to your needs, with features designed to be customisable and inclusive.

Accessibility options include subtitles, adjustable playback speed, screen reader compatibility, and multiple language options. These features are designed to make learning more inclusive and adaptable to diverse needs.

Key Features:

- **Subtitles and text summaries:** Every module is accompanied by subtitles, closed captions, and text summaries, making it easier to follow along.
- **Adjustable playback speed:** Choose the speed that best suits your learning style with adjustable playback options.
- **Screen reader compatibility:** Our platform supports JAWS (Windows 7+) and VoiceOver (OSX+), ensuring an inclusive experience for all users.
- **Multilingual options:** Access content in multiple languages, expanding accessibility for diverse audiences and making learning available worldwide.

7. Learning Experience Enhancements

A Full Learning Experience

Enjoy everything you need in one place, our full learning experience allows you to stay focused on learning, without the need to search for extra resources.

Our learning experience has been carefully crafted for effective learning. From targeted outcomes and expert insights to visuals and animations that improve retention by up to [400%](#), this feature aims to keep learning engaging and thorough.

Messaging: Key Features:

- Targeted learning outcomes: Know exactly what knowledge and skills you'll gain by the end, giving your learning clear structure.
- Visuals and animations: [Research shows that visuals and animations can improve learning retention by up to 400%](#). Each module includes these elements to break down complex ideas, making learning more engaging and memorable.

Insights

Our Insights offer supplementary content that enriches your learning journey with timely, relevant information on industry trends, key concepts, and emerging developments. Designed to keep learners updated with valuable context, Insights provide a deeper understanding of topics and bring real-world relevance to your studies.

Key features:

- **Regular updates:** Content is refreshed frequently to ensure you have access to the latest industry news and developments.
- **Expert-led content:** All insights are curated by our collection of industry experts offering authoritative perspectives.

Glossary

The Glossary is a comprehensive list of acronyms, jargon and terminology which are demystified by our Experts, to support your learning. Each item includes a clear, text-based definition, and where beneficial, an accompanying video with embedded graphics offers additional clarity and context.

Access / Integration

Learning can be accessed either directly through Finance Unlocked.com or via seamless integration with existing Learning Management Systems (LMS) and HRIS platforms via SCORM, xAPI, API, and SSO. This allows organisations to embed expert-led video content directly into their internal ecosystems, streamlining learner access and management.

After Sales Support

To ensure the smooth adoption and integration of Finance Unlocked into our customers daily operations, a robust change management process will be implemented. This process will prepare the organisation's workforce and stakeholders to embrace the program and embed it as a core part of the company's culture.

Key Aspects of Change Management	
Stakeholder Introduction	Purpose: Introduce stakeholders to the dedicated account management team pre-implementation to ensure the ongoing success of the programme. Head of Account Management & Customer Success Manages the implementation and is accountable for building and sustaining a strong client relationship, understanding client needs and objectives, and ensuring the successful implementation and ongoing management of the program. Client Success Partner Acts as the first point of contact, overseeing the implementation ensuring successful delivery of the Learning initiative, whilst being responsible for the initial and ongoing adoption, learning and knowledge transfer

	Content Curation Resource. Finance Unlocked's Content Team will work closely with the organisation to curate the relevant content for the three programs.
Orientation and Onboarding Support	Platform Orientation Sessions: Conduct interactive webinars for learners and managers covering platform navigation and features. • Learner Orientation Sessions: Guide learners through navigation, accessing content, and personalising learning pathways. • Manager/Admin Sessions: Enable super admin functionalities like user management, content assignment, and progress tracking.
Communication Best Practice	Prior to rollout, a comprehensive communication plan will ensure all stakeholders understand the program's objectives, benefits, expectations, and their role in its success. The plan will utilise a multi-channel communication strategy to effectively convey how the program aligns with the organisation's learning goals. Executive Sponsorship Executive alignment boosts credibility, showing clear organisational support. Ideally led by the CEO, CSO or equivalent. Know Your Audience Tailor messages by role: • Senior Executives: High-level impacts. • Champions: Role-specific topics (regulations, supply chains). • Departmental Leaders: Develop a solid understanding of concepts relevant to each department . Articulate the Why Explain relevance: • To Individuals: Benefits to their roles and careers. • To the Organisation: Alignment with strategy and compliance. • Globally: Shared responsibility. Multi-Channel Engage audiences across formats:

	● Long Form: Articles, podcasts for depth. ● Short Form: Quick reminders via screens or banners. ● Face-to-Face: Webinars, team meetings, roundtables for impact. Starting Fast Drive engagement early: ● Immediate Action: Clear first steps. ● Easy Wins: Celebrate early completions. ● Frequent Engagement: Integrate learning into routines. ● Promote Success: Showcase early adopters as champions. <i>Finance Unlocked will support and advise the organisation in these activities</i>
Engagement Techniques	Executive Sponsor ● Email Campaigns: High-level intro and call to action (CTA). ● All-Hands/Meetings: Short shoutouts with CTAs. ● Webinars: Pre/post-learning discussions on key topics. ● Leadership Panels: Leaders discuss success stories. Line Manager/People Manager ● 1-2-1 Goals: Include learning in development plans. ● Hot Topics: Highlight key dates. ● New Content Updates: Share latest platform videos. ● Lunch & Learns: Discuss challenges and solutions in informal settings. ● Targeted Emails: Nudge inactive users. Peer-to-Peer ● Video Highlights: Share insights on social channels. ● Learner Interviews: Showcase applied learning. ● Roundtables: Discuss challenges, solutions, and relevance. <i>Finance Unlocked will support and advise the organisation in these activities</i>

Tools and Approaches to Sustain Engagement	Mobile-Friendly Design: Enable on-the-go learning for employees in dynamic or remote work environments. Data-Driven Insights and Adaptive Strategies Continuously monitor learner engagement, progress, and satisfaction through platform analytics.
Meeting Cadence and Ongoing Support	Regular Check-in Meetings. The Account Manager and Client Success Partner will agree on a cadence for conducting regular data-driven check-in meetings with the organisations stakeholders to review programme progress, address any challenges or concerns, and gather feedback. Quarterly Business Reviews. Business reviews are held to assess programme performance against key metrics, along with discussing strategic initiatives and identifying opportunities for improvement.
Project Plan and reporting	Tailored Programme Implementation Plan. Prior to programme implementation, a detailed project plan is developed in collaboration with the company's stakeholders, outlining key milestones, deliverables and timelines. This plan will act as the benchmark to measure progress and programme success. Ongoing Programme Management. The project plan serves as a roadmap for ongoing programme management, with clear objectives and action items to guide the account management team's activities. Company Specific Reporting on Project Performance The account management team will provide regular reporting on programme performance, including learner engagement metrics, completion rates, assessment scores and feedback analysis. The report will also include actionable insights to inform decision-making and programme optimisation efforts

Service levels

We guarantee 99% uptime (24/7/365 availability) with Service Level Reports are available on <https://status.financeunlocked.com/>.

Finance Unlocked offers support via email (support@financeunlocked.com). All inquiries sent to support@financeunlocked.com are answered within one working day (Monday–Friday), excluding UK bank holidays.

Hosting options and locations

We use Amazon Web Services (AWS) UK and EU data centres, with AWS EU-west-2 (London Docklands) being our Primary provider.

Security

By default, we aim for minimal PII to be collected. We only require Learners' names and emails/IDs. Learners' learning records are also stored, processed, and analysed to deliver the service. Data is stored for up to 12 months after the duration of the contract and then anonymised. Data is used for the delivery and improvement of the service.

We hold SOC 2 Type II certification, UK Cyber Essentials Plus certification and adhere to the UK Data Protection Act 2018 (EU GDPR), PCI DSS, ICO Guidance and Ofcom Regulations. All our policies and procedures already follow SOC 2 and ISO 27001 standards and are referenced as such. We have an annual 3rd party penetration test, and the report can be provided.

Access to data (import and export)

Data can be imported or extracted using CSV and JSON. Users can export their data through the web interface or by retrieving it via the API.

End of Contract Process

At the end of the contract, access to the service is terminated in line with the agreed notice period, and users can export their data via the web interface or API, with CSV extracts available on request as part of the exit process. The contract price includes access to the platform and standard support, while any bespoke services such as customised data extracts, additional reporting requirements, or non-standard onboarding/offboarding support may incur additional costs.

Operational Security

Configuration and change management approach

We follow an agile configuration and change management process where service components (application code, infrastructure, and configuration) are version-controlled and tracked throughout their lifecycle using documented environments, repositories, and deployment pipelines. Changes are requested, reviewed, tested, and deployed through controlled CI/CD workflows with traceability (tickets, pull requests, approvals, and release history). Security impact is assessed as part of the change process using peer review, secure coding standards, automated checks (including dependency and vulnerability scanning), and segregation of environments to validate changes before production release. Higher-risk changes follow enhanced review and testing to ensure security and stability are maintained.

Vulnerability Management

We operate a formal vulnerability management process to identify, assess, prioritise, and remediate security risks across our services. Potential threats are assessed through continuous monitoring of our infrastructure and applications, regular vulnerability scanning and penetration testing, and risk-based triage considering severity, exploitability, and business impact. Patches are deployed using controlled CI/CD release processes, with critical security patches prioritised for rapid deployment and lower-risk updates scheduled into regular maintenance cycles. Threat intelligence and vulnerability information is sourced from vendor security advisories, CVE/NVD databases, cloud provider security bulletins, automated dependency scanning tools, and findings from external security testing providers.

Proactive Monitoring Approach

We operate protective monitoring to detect and respond to suspicious activity across our services. Potential compromises are identified through continuous monitoring of logs, security alerts, and system health metrics, including authentication events, unusual access patterns, and abnormal traffic or configuration changes. When a potential compromise is detected, alerts are triaged, impacted systems are investigated and contained as required, and remediation actions are taken in line with our incident response process, including evidence collection and post-incident review. Incidents are responded to based on severity, with high-severity security alerts prioritised for immediate investigation and rapid containment.

Business Continuity and Disaster Recovery

We maintain documented business continuity and disaster recovery plans to ensure service availability and timely recovery in the event of disruption, including regular backups, resilient cloud infrastructure, defined recovery procedures, and periodic testing and review of the plans. We operate with a Recovery Time Objective (RTO) of 4 hours and a Recovery Point Objective (RPO) of 12 hours, and clients will be informed of any incident impacting their service.

Technical requirements

The service interface is a web-based platform accessed through a standard browser, enabling learners to complete assigned learning and managers to assign content and monitor progress and completion through reporting. With this in mind we currently support the latest versions of the

following browsers: Chrome 30+, Firefox 27+, Microsoft Edge, Microsoft Internet Explorer 11+ with JAWS on Windows 7+ and Safari 9+ on Apple devices with VoiceOver on OSX+. We constantly update the product to ensure it supports the latest browser versions.