

**THE ASIA-PACIFIC ACADEMIC CREDIT AND
QUALIFICATIONS BANK: A PROPOSAL TO SUSTAIN AND
ENHANCE HUMAN CAPITAL MOBILITY**

-Delivering on digital student data portability-

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Ladies and Gentlemen,
Good afternoon.

It is my privilege to participate in this Seminar that I am sure will have an important impact in the future of education, not only in terms of digital student information management, but also, I think, in terms of the way education is seen and appreciated in our societies.

My feeling is that while making more efficient the administration of educational services using technology to create and operate digital student data depositories, we are also transforming the impact of the use in society of academic credentials, the social and economic value of education, its transparency and possibly, as our friend Tom Black explained me once, the nature of education it self.

We can look back into history and remember that the first modern Universities based in the "trivium" and the "quadrivum", used to offer very general degrees as "baccalaureus", "magister" and "doctor". It was later over the years that degrees became highly specialized, so today, as an example; you might obtain a master's degree in law or a PHD in Education.

Still, we must understand that education operates in permanent evolution. So if it is true that at this time in history students usually follow a very specific curriculum imposed by an academic institution, probably in the future, thanks to the support of digital data depositories, he or she might construct his very own and personalized curriculum in a multiple set of academic, vocational and training institutions.

Actually, something similar is already happening in different educational systems where you can obtain a degree with a major and a minor specialization; but imagining a more flexible future, maybe, thanks to students digital depositories, every individual would be able to learn exactly what he or she wants, where he or she wants, when he or she wants and combining as many subjects, institutions and periods as required in order to fulfil someone's personal or professional interests.

In the end, this is only one example, but I truly believe that student digital data depositories, all together, might represent a more equitable future for education.

I want to express my gratitude to CHESSICC, the China Higher Education Student Information and Career Center and my appreciation to DUO, the Executive Education Agency of the Netherlands Ministry of Education, Culture and Science, on the very kind and meaningful invitation they sent me to attend this Seminar. Especially, I want to thank Herman de Leeuw, Tom Black, Ricardo Torres, Victoriano Giralt, Michael Reilly and of course Ms. Gao Lan, on their fine consideration and various messages we have exchanged since I very first learnt on the highly eloquent and relevant Groningen Declaration.

So, as kindly requested, I will briefly present you over the next minutes my paper on a proposal to create an Asia Pacific Academic Credit and Qualifications Bank. I will start with some general ideas on financial banking, the specificities of the proposal, and finally, some generalities of the Mexican new National Bank of Academic Credits and Prior Learning Recognition, strongly connected in operation to the Mexican National Students Data Depository known as RODAC or Official Registry of Academic Documents.

The idea of banks might be traced to the year 1,800 B.C. **Babylonian temples** had a relevant role in the economy in terms of performing financial and **monetary transactions**. Buddhist monasteries of the fifth century had a similar role in our today great host country China, whether lending money or safekeeping money and goods.

During the “**Tang Dynasty**” and in times of increasing commerce, various paper credit instruments were also developed in order to be used instead of the traditional copper or iron coins. This documents used as drafts for transmitting funds, and that might be consider as the direct ancestor of paper money, were called “**feiqian**” or “**flying money**”.

We have a very similar case in the fifteenth century, when the practice of credit for money was implemented in the Chambers or first banks of **Venice**. Richard Hildreth, on his book on “**The History of Banks**”, explains in detail the advantage that was seen for this type of practice in the following words: “It was presently found that a **credit for money deposited in the Chamber was quite equivalent to so much cash in hand**; and the custom was introduced of effecting payments by the transfer of these credits from the account of the payer to that of the receiver. In this way **the trouble of counting large sums of coin, and of transporting it from one part of the city to another, was wholly avoided.**”

Banks are relevant institutions of modern societies, but we must start by asking ourselves what a bank is. In general, there are two sets of banking definitions, those financial that associate the word bank to organizations that provide various financial services, for example keeping or lending money; and those non financial definitions that explain that a bank, is simply a place were something is stored and ready for use. In any case, different definitions list some of the banking functions such as those referred to investment, loans and exchange of foreign money.

It is precisely because of these functions, that we can identify different categories of banks. Here, we are capable to identify **Commercial Banks** involved in retail services such as the Qatar Commercial Bank; **Financial Banks** that provide investment services, such as the Suisse's UBS Bank; **Development Banks** that support countries to, by example, fight poverty, such as The World Bank, and **Central Banks** that operate to regulate monetary and financial systems in order to achieve financial safety, flexibility and stability, such as the United States Federal Reserve.

However, there are also other banks, which are not necessarily financial, and we can find **Blood Banks** such as Singapore Cord Blood Bank, **Food Banks** such as The Australian FoodBank and **Knowledge Banks**, as the one operated by The World Bank, among other similar institutions. In every case, whether collecting money, blood, food or knowledge, banks do perform a very relevant function in our economies, and in our societies, fighting poverty, hunger, sickness and ignorance, among other examples.

In general, financial banks do perform two major functions, primary functions related to accepting deposits and granting loans; and secondary functions associated to agency or utility functions such as funds transfer, research, dealing foreign exchange or providing advisory services.

In the end, my feeling is that banking is about trust, security, innovation, leadership, networking, mobility, improving quality, speed and efficiency, and of course, reducing cost in transactions.

If we were to learn from the financial banking experience and to adopt best practices in the educational sphere, I would say that as long as we have proved that flying money existed and still exists; **flying diplomas might also exist** and be represented by digital mechanisms of student's data portability.

Safe and secure transactions would be needed for these purposes, and certainly, issues as banking secrecy, data protection, authenticity verification and consent might be involved in every transfer.

In order to operate the system with stability, we might need a **regulatory agency** defining standards and codes of best practice, and surely a common **exchange rate system**.

In order to prevent and solve controversies and conflicts, I would say that we might also need to create **arbitration and mediation procedures**, and for sure, a body to coordinate these mechanisms would guarantee equity and justice in the system.

In any case, as I see it, the idea of an academic credit and qualifications bank is to provide citizens with a tool to gain, accumulate and transfer recognized learning, as a mean to obtain one or more academic or vocational qualifications, or as a mean to make visible a personal portfolio of academic, vocational or training credentials.

In a financial bank you can save money to buy a house or a car, or to pay a vacation, whereas in an academic bank, you save learning to achieve an academic qualification or an academic credential, a professional licence or a vocational permission. We are talking about an individual desire to get a job, to get a salary raise or even to keep his current employment.

In both cases, whether financial or academic banks, they might operate as a way to respond to a social aim: to support individuals to achieve their dreams. I am sure that for so many people, getting a house is as important as getting a degree, because getting a degree is not only a mean to achieve economical goals, but a symbol of social status and in some cases, a matter of dignity, self respect and pride.

So my proposal defends that we have to learn from financial banking experiences and that it would not be difficult to create specialized educational or academic banks oriented to facilitate the safe deposit of academic credits and qualifications; to facilitate the secure national and international transfer of academic credits and to facilitate and simplify the recognition of foreign academic qualifications and credentials.

I would say that in a Global reality, we would need a World Academic Credit and Qualifications Bank, coordinated with national and regional banks of similar nature. Still, I want to explain you why I decided to propose such a bank for the Asia Pacific region.

The 21 economies represented in APEC, signify almost 40 per cent of the world population, 54 per cent of the world GDP and 44 per cent of the world trade.

The APEC logic model approved by APEC leaders for meeting future challenges through educational responses, highlights three major strategies involving globalization, cooperation and innovation, and it has been agreed that cross border education needs to be promoted in APEC economies and that to facilitate among the region the exchange of educational services is needed, so that is why I feel that the creation of an academic bank is totally aligned with the main objectives of APEC that defend more efficient economies and the removal of barriers to free trade.

As I see it, an academic bank might operate as the best strategy to build learning or knowledge based economies and we all agree that investing in individuals is the best way to achieve further social and economical development.

At this time, there are different obstacles that I have identified to academic international transit and cross border education.

First of all, in some economies and countries, such as Mexico, the “apostille” or a legalization process is necessary to recognize partially or totally certificates, diplomas and degrees obtained abroad.

This is especially a greater problem in the case of poor migrant people voluntary or compulsory deported from the north. They return to Mexico without documents or if lucky, with an academic transcript but not legalized or including the “apostille”.

Fortunately, we are grateful with our border neighbour as The United States of America and Mexico just signed an agreement to try to remove or substitute the “apostille” obstacle required, actually, more from the Mexican side because legislation does not recognize foreign issued documents without the legalization or “apostille” requisite, unless an international agreement says so. Still, at this time, the major challenge for both nations and especially for Mexico is to define how this process is going to be implemented, as digital data portability is implied in the solution.

There are other obstacles to fight in order to promote cross border education and international academic mobility, such as fraud, as lack of trust that has been affected due to the growing number of false academic credentials. Actually, we have detected that some false documents might also include a false “apostille”.

Some diplomas might not necessarily be false, but involve very poor standards, so diploma mills existence is also another problem affecting trust, mainly because at this time, we can also find accreditation mills.

Systems of education are diverse, and sometimes do include different educational levels that are difficult to be compared. It is also difficult to compare quality among different educational systems and national quality frameworks.

Finally, Individuals find it difficult to have knowledge (or learning) recognized when they cross borders from one country to other.

This is why whether a global, regional or national academic bank as the one I proposed to create for the APEC region, it is necessary to think in an individual centred strategy. This means that the Bank's first mission is to serve the individual, not the system.

In any case, I feel that trust obstacles to academic mobility that include a necessity of authenticity of documents, credibility and transparency of credentials, might easily be overcome by the use of Information and Communication Technologies. Basically, through an articulated network of Students Data Systems. This means that probably we need Depositories with a broader mission and legal functions. This is why I am mainly talking about academic banks and not only about merely deposit agencies. In such a way, I am thinking in comprehensive banking institutions fixing academic exchange rates while defining or coordinating qualification frameworks, quality frameworks and systems to assign, accumulate and transfer academic credits.

It might seem naïve to believe in my proposal, but we have to consider that there are several related experiences already in place.

First of all, I am totally convinced that my proposal needs to be enriched by the experiences of other student data depositories, and that is why I am so happy and proud to share with you the experience of this Seminar as I really have so much to learn from all of you. I think that it is always about learning, and in this sense, I have to recognize that the Mexican model of an Academic Credits & Recognition of Prior Learning Bank, was actually taken from the Korean Academic Credit Bank System, a system, that recognizes diverse types of learning experiences acquired not only in school but also outside of schools.

The ACBS, allows people with various educational backgrounds to obtain a higher education degree at the bachelor or associate degree level.

Just before coming to this Seminar, I realized that the Republic of South Korea has a new model to be considered, named Lifelong Learning Account System. The system is identified as one of the essential national tasks that can manage the individual learning history and results and connect the certificate course in the information system. This system, also in charge of the National Institute of Lifelong Learning, provides the opportunities to participate in the learning program for the neglected class so that it can activate the lifelong education of the people.

In any case, I feel is important to let you know the status of the proposal to create an Asia Pacific Academic Credit and Qualifications Bank.

So far, the paper I am presenting was published last November 2012. In APEC the leaders of the Human Resources Development Group and of the Education Network (EDNET) have already received the document and are analysing it at this time.

The Mexican Economy has also suggested to consider such a proposal in the APEC Human Resources Development Working Group Work Plan for the year 2013 or to start considering its inclusion in the year 2014. For this, the Mexican economy would possibly need to prepare a concept note, gain support from 5 economies and submit the project in order to receive funds to organize related seminars and actions. So there is still a long way to go, but I feel the most important is that the ideas are already published and just there open for someone to take them if those seem useful. Maybe the paper could be used as an inspiration for the creation of other national or international academic banks.

In Mexico, as I mentioned, we have already created an incipient model of a Mexican Academic Credit and Recognition of Prior Learning Bank.

The Bank, actually works as a national central bank, and the idea is not only to regulate academic credits in Mexico and the different processes to acquire, accumulate and transfer credits from one institution to another, but also, we are talking of a bank that is trying to solve those problems daily faced by people that can not have access to an specific school having recognized what they already know or have certified somewhere else in Mexico or abroad. It is only a pilot project but so far we have been able to help something of around 1,200 cases involving secondary and tertiary education solutions.

The World Bank, a financial organisation that I have always admired and respected, has as a main mission to fight poverty. In our case, the Mexican Academic Credit and Recognition of Prior Learning Bank has as a mission to fight ignorance and to complete every necessary effort to maintain young people and also adult people within the educational system. In the end, we are trying to support life long learning and to reduce the number of NEET people or people that is not in education, employment or training. So far we have a national academic bank, but if the project maintains its stability, possibly in the future we could also create bank branches in specific areas of Mexico.

So the idea is to invite people in the need of a specific qualification, to open an account whit us, to accumulate learning, and to be guided to learn what is missing in order to obtain the certificate, diploma or degree they need or have aspirations to gain. To sum up, the Bank represents a lifelong learning strategy, an alternative to introduce or re-introduce to the educational system those people that are not in employment, education or training and mainly, an option to facilitate student's mobility.

Once the student or client has open an academic account, we ask him to provide to us his detail curriculum vitae supported by every single piece of evidence. We analyse the content and authenticity of every document presented and from this we decide the number, level and nature of the academic credits that can be deposit in the account.

This analysis also derives in suggestions to the owner of the account, in terms of what further study or examinations are needed to obtain the requested qualification.

Once our client has accumulated the necessary number, level, quality and nature of academic credits, we issue the correspondent certificate, diploma or degree.

Of course, in order to operate an academic credit bank you need a comprehensive qualifications framework, an academic credit system containing rules to gain, accumulate and transfer credits and very desirable, a national deposit or bank of students data.

So far this is the Qualifications Framework we are using at this time for the purposes of the Bank, and the idea is to invite people to learn all their life. I called it the circle of life long learning and the framework is based in the Donald Super life rainbow or life span, but also in different qualification frameworks such as the Irish and the Australian frameworks among other sources of inspiration.

As I mentioned, to operate an Academic Credit Bank you also need a National Students Data Depository, and actually, in the case of Mexico, it was after we created the Mexican Registry of Academic Documents, that we realised on its potential to create and transform educational opportunities for everyone.

So far, our National Students Data Depository or RODAC, includes different sections, those related to individual or massive deposit of academic credentials; a section to solicit correction of data; a section to apply for an academic credential duplicate or certification, and a section to track academic records that were lost for some reason. Of course, in some cases we already have the necessary information in our databases, but in some many cases we don't. So we have to try to find ways to recover or search for the necessary information and here we depend on the cooperation of the different Mexican educational institutions and authorities of the federal and local systems of education.

So yes, in some cases our response might be provided in minutes, and in other cases, in months, but we are providing citizens with a service that they need and that no one else was providing in Mexico.

RODAC has also a very restrictive and confidential section that includes a national Catalogue or registry of people authorised to sign academic documents, and actually, an actual registry of their signatures.

There is also in RODAC a catalogue of academic forms and other information that might help us to identify false academic documents. Actually, we also have a catalogue of false documents detected and this catalogue is actually been use to analyse the trends of associated crimes, so now we are able to learn the specific details of a false document and which security measures we have to reinforce.

The Mexican RODAC legally exists since the year 2011, as we convinced the Mexican congress to modify the General Law on Education in order to formally create a National Registry of Academic Documents, and also National Registries of Students, Schools and Teachers.

We created RODAC because we felt that such a system could help us to be more efficient and reduce administrative bureaucracy, to fight falsification of documents, to overcome natural or human caused disasters where people usually loss everything including their academic documents, to support migrant people in need of their academic backgrounds, to promote internationalization and academic mobility, to support national security and of course, to protect students academic data.

RODAC is already in its first stages, and there is tons of information that we already do not have in the system, but we feel that we are mainly working for the future. Possibly I will not be able to see the future of RODAC and all the benefits that it will provide to the Mexican society, but I am sure that in the future RODAC will support a more efficient system of education.

In RODAC we are considering to include 3 fields of information: information of the student, information of the issuing institution, and information on the qualification or academic document.

So mainly we are talking about identity data, transparency data and academic data. Again, in so many cases we have so far only elementary or very basic information of specific credentials, but the idea is to continue developing the system and the registry with other relevant information, such as the quality assurance involved in every single qualification.

So far, in RODAC we only have basic information on 47 million academic documents, most of them related to the primary education sector, but the number of data associated to secondary and tertiary education is increasing every day. The system also includes information on job skills certificates, foreign degrees or certificates officially recognized in Mexico and certificates of language competency.

In the case of tertiary education, the public data of the National Registry of Professional Licenses has been of tremendous help to identify tertiary education diplomas and degrees, but we need to continue working in this area as not every academic degree or diploma ends in a professional licence.

RODAC verification service has been able to serve so far more than 50 thousand requests, and the number of verification requests is growing every year. Last year we received more than 24 thousand verification requests, and in 2013, we have received around 3,824 requests of authenticity confirmation.

As I mentioned before, some verifications are processed using traditional methods involving communication with the issuing institution, but every year the percentage of online verification responded immediately is growing.

Still, only 14 per cent of our verification processes are completed immediately as we have the associated data, but between 2009 and 2012, the percentage of online validation has increased from 1 per cent to 19 per cent. We are hoping that by the end of this year we will be able to improve the percentage of documents automatically validated by RODAC.

Our system will only be able to operate well if we have the entire cooperation and trust of the Mexican society and of the different educational actors in our country, but we are working to gain public confidence and if it is true that we are only advancing at small steps, it is also true that we envision a better future. Everyday we receive more emails and phone calls asking about RODAC and the way to participate in it.

As I mentioned earlier, RODAC has different applications, some public and some strictly confidential, so we have to be careful on issues involving the security of the system. Actually security is our greatest concern.

We also operate on the basis of consent, especially when third parties request information of a holder.

There is something else that I consider important to mention. In some cases, we are not able to totally confirm authenticity of a document, so we have created a colours scale to identify the level of authenticity of a document.

This is explained as in so many cases, we are dealing with very old academic documents, so we have limited information to confirm the total authenticity of a document, especially if the issuing academic institution does not exist any more, or has destroyed old academic files.

So we have a blue colour for full confirmation of authenticity, green for almost full certainty, yellow for documents that are in the process to be verified, orange for documents that are in serious doubt and red for documents where we have been able to confirm the lack of authenticity.

In order to sum up my presentation, I have 3 major conclusions:

First, certainly, the task of constructing an Asia Pacific Academic Credit and Qualifications Bank might seem impossible at first glance, but if we consider that in the end there are several actors, agencies, instruments and mechanisms already in place that only need coordination and articulation, I feel the task might look more feasible.

Second, Mexico is still in the first stages of building a national comprehensive and in full operation students clearing house, but its use is now more common, more registries are integrated every day and international practices are frequently analyzed and adopted.

Third, the creation of national student data depositories, students clearing houses and academic credit and qualifications banks, is not only about efficiency, technology and security, it is also about changing educational concepts and innovating for a better future, it is mainly, I feel, about offering the individuals as many alternatives as possible to access and continue education, and to create a healthy circle of long life learning.

Thank you very much for your time.

THE SPEAKER

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