

EUROPE VISA SERVICES

TEAM TRAINING MODULE

Schengen Visit Visa • Germany Opportunity Card
Spain Digital Nomad Visa • Spain Non-Lucrative Visa
Internal learning and client-consultation guide
Prepared for: Dusal Overseas Solutions | Version: 12 October 2026

Important: This is a staff training resource, not legal advice and not a guarantee of visa eligibility or approval. Requirements, forms, fees, financial thresholds and procedures can change. Verify each case against the competent embassy/consulate or official immigration authority before advising a client.

1. How to Use This Module

Purpose: give consultants a consistent, ethical process for screening enquiries, explaining the correct route, collecting documents, and escalating complex cases. Use the module during onboarding, role-play sessions and quality reviews.

Learning outcomes

- Distinguish a short-stay Schengen visit visa from a long-stay visa or residence route.
- Screen applicants for Germany's Opportunity Card using the qualification, language, points and funding requirements.
- Identify whether a Spain Digital Nomad Visa or Non-Lucrative Visa may fit the client's actual work and income situation.
- Explain evidence requirements and common risk indicators without promising an outcome.
- Record advice accurately and protect the client's personal data.

Consultation workflow

Step	Consultant action	Evidence / output
1. Discover	Confirm nationality, current residence, travel purpose, timeline, family and immigration history.	Completed intake form
2. Match route	Select route based on genuine purpose and legal criteria; do not fit facts to a preferred product.	Route-fit note
3. Screen	Review qualification, income, employment, ties, travel history and document availability.	Eligibility checklist + gaps
4. Explain	Discuss criteria, risks, fees, third-party costs and what the service does/does not include.	Written scope and client acknowledgement
5. Prepare	Use official current checklist; verify translations, legalisation and consistency.	Document tracker

Step	Consultant action	Evidence / output
6. Quality check	Second-person review before submission; confirm truthful declarations.	QA sign-off
7. Follow up	Track appointments, requests, decisions and deadlines.	Case log

Golden rule: assess the real purpose of travel or residence first. Never recommend a visit visa as a workaround for work, residence, or job-seeking where that is not its permitted purpose.

2. Schengen Visit Visa — Team Guide

Purpose: temporary tourism, visiting family/friends, or another permitted short stay. A Schengen short-stay visa generally permits up to 90 days in any rolling 180-day period, subject to the visa sticker and border conditions. It is not a work permit or a general residence route. [1]

Who may be a suitable prospect?

- A person with a genuine short-term itinerary, credible funding, accommodation arrangements and a clear reason to return or continue lawful residence elsewhere.
- A traveller applying through the country that is the main destination; if no main destination can be determined, apply through the country of first entry, following official rules.
- Applicants who can document the purpose, means of support, accommodation, travel medical insurance and circumstances relevant to return.

Core screening questions

Topic	Ask the client	What to verify
Purpose	Why are you travelling? Which cities and dates?	Itinerary matches the stated purpose and length.
Funding	Who pays? What is the source of funds?	Bank history, income, sponsor evidence where accepted.
Employment/business	What do you do and when must you return?	Leave approval, business evidence, income and commitments.
Family/social ties	Who remains at home? What responsibilities do you have?	Relevant, genuine supporting evidence; never fabricate ties.
Travel/immigration history	Prior visas, refusals, overstays or deportations?	Full disclosure and copies of decisions where available.
Accommodation/insurance	Where will you stay and what insurance covers the trip?	Bookings/invitation and compliant insurance.

Typical document categories (the exact checklist varies)

- Valid passport and application form; compliant photograph and appointment/biometrics as required.
- Travel itinerary and evidence of accommodation or invitation.
- Travel medical insurance meeting the applicable Schengen requirements.
- Evidence of employment, business, study or other personal circumstances.
- Bank statements, income proof and sponsor documents where relevant.
- Evidence supporting the stated purpose and intention to leave before the authorised stay ends.

Red flags to escalate

- Client says the actual plan is to work, settle, or remain indefinitely while applying as a tourist.
- Large unexplained deposits, inconsistent salary/business records, altered documents, false bookings or contradictory dates.
- Undisclosed refusal, overstay, removal order, identity issue or suspected misrepresentation.

Client-facing explanation

"We can help you prepare and review your application based on your genuine travel purpose and supporting evidence. The consulate makes the decision. We cannot guarantee approval, a particular validity period, or entry at the border. Please provide complete and truthful information."

3. Germany Opportunity Card (Chancenkarte)

Purpose: a German residence route for eligible non-EU/EFTA nationals to enter Germany to look for qualified employment or a suitable qualification measure. It is not a tourist visa and is not an automatic job placement. The initial job-search Opportunity Card may be issued for up to one year. [2][3]

Two eligibility routes

Route	Main criteria	Consultant checks
A. Skilled worker route	A foreign vocational qualification or academic degree fully recognised in Germany, or a qualifying German qualification.	Evidence of qualification and official recognition/equivalence as applicable.
B. Points route	A state-recognised academic qualification or vocational training of at least two years; German A1 or English B2; at least 6 points; and adequate funds.	Qualification evidence, language proof, point-by-point evidence and funds.

Points route: areas to examine

- Recognition/equivalence status of the qualification.
- Qualification in a shortage occupation, if applicable.
- Relevant professional experience.

- Language level and accepted evidence.
- Age and previous lawful residence in Germany, where relevant to the official points grid.
- Partner/spouse circumstances if the official points rules allow it.

Do not calculate points from memory alone. Use the current official self-check and ensure every claimed point is supported by evidence. A minimum of six points is required under the points route. [2]

Financial means and permitted activity

- The official German portal lists a 2026 reference amount of at least €1,091 net per month for proof of subsistence, for example via a blocked account or an accepted declaration of commitment. Confirm the current amount and the applicant's required duration before quoting a total. [2]
- Opportunity Card holders may generally take part-time employment up to 20 hours per week and short trial employment for up to two weeks per employer, subject to the official conditions. [3]
- Once a suitable job or qualifying pathway is found, the applicant normally needs to apply for the appropriate residence title; do not imply the Opportunity Card itself permits every kind of full-time employment.

Initial document checklist

- Passport, application forms, photo and appointment/consular requirements.
- Degree/vocational certificates, transcripts and recognition/equivalence evidence as required.
- CV, employment references and experience letters, with dates and duties consistent across documents.
- Language certificates if required for the selected route.
- Proof of funds and evidence for each claimed points criterion.
- Health insurance and any additional documents requested by the competent mission.

Good-fit profile / poor-fit profile

Potentially suitable	Needs caution / may not qualify
Completed recognised degree or qualifying vocational training; evidence of language ability and funds; realistic job-search plan.	No qualifying formal training; insufficient funds; unverifiable work history; language proof missing for points route; expects guaranteed job or guaranteed residence.

Safe sales wording

"The Opportunity Card is a job-search residence route for applicants who meet the qualification and financial requirements. We first check the official route and evidence. It does not guarantee a job, salary, permanent residence, or visa approval."

4. Spain Digital Nomad Visa / International Telework

Purpose: for eligible non-EU nationals who will carry out remote work or professional activity from Spain using digital/telecommunications means for businesses located outside Spain. An employee generally works for companies outside Spain. A self-employed professional may work with Spanish clients, but Spanish work must not exceed 20% of total professional activity under the official guidance. [4][5]

Key eligibility areas

- Genuine remote employment or professional relationship with an overseas business/client base.
- At least three months of employment or professional relationship at the time of application, where required by the applicable consular checklist.
- The foreign company has been operating for at least one year, where required by the applicable procedure.
- The applicant meets the professional qualification route: qualifying degree/postgraduate or recognised vocational/business-school qualification, or at least three years of relevant professional experience, according to official guidance.
- Sufficient income/resources, with the amount calculated using the current applicable minimum wage (SMI) and family composition.
- Applicable Social Security compliance, health coverage, criminal-record and other documentation requirements.

Income: how to handle it

Official consular guidance commonly expresses the principal applicant's benchmark as 200% of Spain's monthly minimum wage (SMI), with additional amounts for family members. The exact figure can change when the SMI changes and may depend on the route and evidence. Do not quote an outdated fixed amount; calculate using the current official figure and the relevant consulate/UGE checklist. [5]

Documents to request for pre-screening

- Passport and current immigration status/location; NIE if required by the competent procedure.
- Employer letter or service contracts confirming remote work, relationship duration, role and permission to work remotely from Spain.
- Evidence the foreign company is established and actively operating, such as registry documents and business evidence.
- Recent payslips/invoices, bank statements and proof of income source.
- Degree or relevant professional experience evidence.
- Social Security documentation or applicable coverage certificate, as required.
- Health insurance where applicable, criminal-record certificates, declarations, translations/legalisation and family documents if dependants apply.

Common reasons to pause and review

- Applicant is actually seeking a local Spanish job rather than remote work for an overseas business.
- Newly created or inactive overseas company; no reliable contracts or proof of ongoing work.
- Income cannot be traced to work, contracts do not permit remote work, or role and financial evidence conflict.
- Applicant assumes a tourist stay automatically qualifies them to work remotely; status and application route must be checked.

Client-facing explanation

"This route is for qualifying remote work or professional activity, not a general job-seeker visa. We assess your work relationship, company evidence, qualifications/experience, income and Social Security/insurance position against the current official checklist. Approval is decided by the competent authority."

5. Spain Non-Lucrative Residence Visa (NLV)

Purpose: residence in Spain for people who can support themselves and accompanying eligible family members without carrying out gainful employment or professional activity. It is not a work permit and official consular guidance states it does not permit teleworking. [6][7]

Who may be a potential fit?

- Applicants with sufficient, lawful and documented savings, investments, pension or other acceptable resources to support the planned stay.
- Families who can evidence the required funds for each family member and meet the other requirements.
- Applicants who genuinely intend to reside in Spain without working or conducting professional activity under this permit.

Financial threshold — 2026 reference

The Spanish Consulate General in New Delhi's published 2026 guidance states €2,400 per month for the principal applicant (400% of IPREM) plus €600 per month for each dependent family member (100% of IPREM). For a first-year application, this equates to a reference of €28,800 for one principal applicant, plus €7,200 per dependent for a full 12 months. Always confirm the competent consulate's current figure and the evidence period before advising. [7]

Typical document categories

- National visa application and EX-01 non-lucrative residence application; passport and photograph.
- Proof of sufficient funds or regular passive income for the initial residence period and each family member.
- Public/private health insurance accepted for the route, with required coverage.

- Criminal-record certificates for the required countries/period and medical certificate, as specified by the competent consulate.
- Marriage/birth certificates and other family documents where dependants apply.
- Required apostilles/legalisation and official Spanish translations for foreign documents.

Critical suitability questions

- Will the applicant work remotely for an overseas employer or clients? If yes, do not present NLV as the appropriate route; assess Digital Nomad eligibility instead.
- Are funds accessible, lawful, sufficient and supported by a clear source-of-funds trail?
- Can the applicant maintain residence without relying on employment in Spain?
- Are all family members and dependants correctly disclosed and documented?

Safe sales wording

"The Non-Lucrative Visa is for residence without work or professional activity, including remote work. We assess the financial evidence, insurance, criminal records and family documents. It does not authorise employment or teleworking, and approval is not guaranteed."

6. Route Comparison and Quick Matching

Route	Main purpose	Work allowed?	Core profile
Schengen Visit Visa	Temporary visit, tourism or family/friend visit; generally up to 90/180 days.	No general right to work.	Credible short trip, funds, itinerary and circumstances supporting departure.
Germany Opportunity Card	Enter Germany to seek qualified employment/recognition pathway.	Limited part-time work (generally up to 20 hours/week) and qualifying short trial work; check current rules.	Qualifying formal education/training, points or recognised skilled-worker route, funds.
Spain Digital Nomad	Remote work from Spain for qualifying overseas employer/business or professional clients.	Yes, qualifying remote work; self-employed Spanish-client work limited under official rules.	Ongoing remote-work relationship, overseas business evidence, qualifications/experience, income.
Spain Non-Lucrative	Residence without gainful work/professional activity.	No employment or teleworking under this route.	Sufficient lawful funds/passive income, insurance and required background documents.

Decision tree for consultants

- Temporary travel only? → Screen for Schengen visit visa.

- Wants to go to Germany to search for a qualified job and has qualifying education/training? → Assess Opportunity Card.
- Already works remotely for a foreign company or has a genuine international professional client base? → Assess Spain Digital Nomad route.
- Wants to live in Spain and will not work or telework, with sufficient funds? → Assess Non-Lucrative route.
- Purpose does not fit clearly, documents conflict, prior immigration issues exist, or client is already in Europe with uncertain status? → Escalate for case-specific legal/immigration review before taking payment or making claims.

Never tell a client that one route can be used as a shortcut for another. The stated purpose, evidence and actual intended activities must match the route.

7. Consultation, Sales Ethics and Case Management

Required intake record

- Full name as in passport, nationality, date of birth, current country and legal status.
- Travel/residence purpose, intended dates, destination, family members and prior immigration history.
- Education, occupation, work history, employer/business details and language level where relevant.
- Income, savings, source of funds, sponsor details and financial commitments.
- Document availability, translations, legalisation and expected timeline.
- Any refusal, overstay, removal, criminal matter or inconsistency requiring escalation.

Sales conduct standards

- Do not guarantee approval, appointment availability, processing time, residence duration, a job, a salary, or future permanent residence.
- Do not create, alter or recommend false bank statements, employment letters, travel bookings, invitations, qualifications or client histories.
- Explain service fees, government/third-party charges, scope, refund terms and exclusions in writing before payment.
- Never conceal refusals or advise the client to misrepresent the purpose of travel.
- Do not collect unnecessary personal data. Store documents only in approved systems and restrict access to authorised staff.
- Use the latest official checklist for the applicant's nationality and place of legal residence; consular procedures can differ.

Escalation triggers

- Suspected forged documents, unexplained money movement, inconsistent identities or undisclosed refusals.

- Client wants to work on a visit visa or on an NLV.
- Unclear eligibility, complex family dependency, regulated profession, criminal history or current irregular status.
- A refusal letter, cancellation, withdrawal, deportation or formal request from an immigration authority.

Quality assurance checklist before submission

Check	Yes/No
Does the route match the client's real purpose and intended activity?	☐ Yes ☐ No
Are all forms complete and consistent with the evidence?	☐ Yes ☐ No
Are funds, income and source of funds clearly documented?	☐ Yes ☐ No
Are translations, apostilles/legalisations and validity periods checked?	☐ Yes ☐ No
Have prior refusals and immigration history been disclosed?	☐ Yes ☐ No
Has a second reviewer completed QA and recorded outstanding risks?	☐ Yes ☐ No
Has the client received written scope, fees, limitations and no-guarantee explanation?	☐ Yes ☐ No

8. Team Practice and Assessment

Role-play scenarios

Scenario A — Visit visa or work intention? A client says they want to visit Europe for 30 days but later says they intend to remain and work. Ask follow-up questions, explain the route mismatch, and record that a visit visa must not be presented as a work route.

Scenario B — Germany Opportunity Card. A 32-year-old applicant has a bachelor's degree, five years of experience, English-language evidence and savings. Do not promise eligibility. Collect exact degree/recognition evidence, language certificate, experience letters and funds; use the official points self-check and escalate any uncertainty.

Scenario C — Spain Digital Nomad. A freelancer has overseas clients but only one month of invoices and no clear contracts. Explain which relationship, company, qualification/experience, income and Social Security evidence may be required. Do not claim that client payments alone guarantee eligibility.

Scenario D — Spain Non-Lucrative. A family has savings but one spouse plans to continue working remotely for an overseas employer. Explain that NLV does not permit teleworking under official consular guidance; assess whether the Digital Nomad route may fit instead.

Knowledge check — answer orally or in writing

1. What is the usual Schengen short-stay limit?
2. What are the two main Germany Opportunity Card eligibility routes?
3. What is the minimum points score under the German points route?

4. Can a Spain NLV holder work remotely for an overseas employer under this route?
5. What is the main difference between Spain's Digital Nomad and Non-Lucrative routes?
6. Name three red flags that require escalation.
7. Who makes the final decision on a visa or residence application?

Answer key

1. Generally up to 90 days in any rolling 180-day period, subject to the visa. 2. Recognised skilled-worker qualification route, or points route with required qualification/language/funds. 3. At least six points. 4. No; NLV is not a work permit and official guidance says it does not allow teleworking. 5. Digital Nomad is for qualifying remote work; NLV is for residence without gainful work/professional activity. 6. Examples: false documents, hidden refusal, unexplained funds, purpose mismatch, inconsistent employment. 7. The competent consulate/immigration authority.

9. Official Sources and Currency Notes

Use these official sources as the starting point. Check the competent mission's page for the applicant's nationality and legal residence, because local checklists and procedures may differ. Accessed/compiled 12 October 2026.

[1] European Commission — Applying for a Schengen visa and short-stay rules:

https://home-affairs.ec.europa.eu/policies/schengen/visa-policy/applying-schengen-visa_en

[2] German government — Make it in Germany, Opportunity Card / requirements and points system:

<https://www.make-it-in-germany.com/en/visa-residence/opportunity-card/job-search>

[3] German government — Opportunity Card, job search and permitted part-time/trial work:

<https://www.make-it-in-germany.com/en/visa-residence/opportunity-card>

[4] Spain Ministry of Foreign Affairs — National visa for international telework / Digital Nomad:

<https://www.exteriores.gob.es/Consulados/nuevayork/en/ServiciosConsulares/Paginas/Consular/Visado-de-teletrabajo.aspx>

[5] Spain Ministry of Foreign Affairs — Telework visa overview and income/qualification guidance:

[Official consular-services page](#)

[6] Spain Ministry of Foreign Affairs — Non-working residence visa overview:

<https://www.exteriores.gob.es/Consulados/nuevayork/en/ServiciosConsulares/Paginas/Consular/Visado-de-residencia-no-lucrativa.aspx>

[7] Spain Embassy in New Delhi — Non-Lucrative Visa requirements and 2026 financial reference amounts:

<https://www.exteriores.gob.es/Embajadas/nuevadelhi/en/ServiciosConsulares/Paginas/Consular/Visado-de-residencia-no-lucrativa.aspx>

Disclaimer: This training module is educational and operational guidance for internal staff. It is not legal advice and does not replace the current law, official forms, consular instructions or advice from a qualified immigration professional. Financial thresholds and procedures may change. Always check the official authority immediately before giving a client a final eligibility assessment or submitting an application.



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Regards,

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