

# Specification of Competency Standards for the Retail Banking

## Unit of Competency

### **Retail Banking Service Delivery > 1.1 Delivery of Branch and Account Services**

Title	Handle issues of frontline branch services
Code	107293L4
Range	Handle problems related to frontline service delivery of bank branches
Level	4
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> <li>1. Understand daily operations <ul style="list-style-type: none"> <li>Be able to: <ul style="list-style-type: none"> <li>• Understand the types of products and services offered by the branch in order to ensure a smooth operation</li> <li>• Understand operational procedures of the branch and other regulatory requirements in order to identify potential problems</li> </ul> </li> </ul> </li> <li>2. Resolve problems occurred in frontline branch services <ul style="list-style-type: none"> <li>Be able to: <ul style="list-style-type: none"> <li>• Identify any deviance from the bank's guidelines and regulatory requirements and carry out remedial measures</li> <li>• Resolve problems in frontline branch services and make necessary adjustments (e.g. liaise with other branches for handling customers' requests on exchanging large amount of foreign currencies)</li> <li>• Manage and safe keep cash flow (i.e. local and foreign currencies) of the branch and carry out actions to maintain a sufficient pool of cash holding for satisfying customers' demands when necessary</li> <li>• Identify potential risks and provide advice to ensure safekeeping of the bank's assets, e.g. frontline platforms, custody of loan collateral, security documents (e.g draft, T-cheques, e-cheques, etc.)</li> <li>• Identify deviances from the bank's guidelines in customer services</li> <li>• Observe service performance of coworkers; identify unsatisfactory performance and provide stimulating feedback for their improvement</li> <li>• Provide assistance to frontline employees who are having problems with customers and resolve their argument</li> </ul> </li> </ul> </li> <li>3. Demonstrate professionalism in resolving problems at branches <ul style="list-style-type: none"> <li>Be able to: <ul style="list-style-type: none"> <li>• Take steps to constantly observe and review the most recent development in banking operations environment, privacy and security protection of customers, and explore grounds for improving branch operations process standards</li> </ul> </li> </ul> </li> </ol>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Complying different operational procedures of the branch and ensure they are in compliance with the bank's standards and other regulatory requirements</li> <li>• Resolving problems in maintaining customer relationship and ensure adherence to the bank's guidelines</li> </ul>
Remark	