

Specification of Competency Standards for the Retail Banking

**Unit of Competency**

**Retail Banking Service Delivery > 1.5 Delivery of Services in Other Channels (e.g. e-banking, digital banking, ATM and call centre)**

Title	Perform frontline phone banking activities
Code	107331L3
Range	Perform frontline phone banking activities including but not limited to the handling of customer complaints, collecting customer feedback and processing account transaction requested by customers via in-coming phone calls
Level	3
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> <li>1. Understand procedures in phone banking operations           <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Understand the types of products and services offered by the branch in order to execute the tasks independently</li> <li>• Understand the bank's guidelines in phone banking operations in order to execute the tasks independently</li> <li>• Understand relevant regulatory requirements to prevent breaching of law</li> </ul> </li> <li>2. Handle customers' enquiries, complaints and feedback           <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Handle customers' enquiries and requests about the bank's products and services over the phone</li> <li>• Refer qualified customers to relevant business or operations units as appropriate</li> <li>• Redirect complex and difficult customers' enquiries to superior as appropriate</li> </ul> </li> <li>3. Retain quality of services           <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Provide phone banking services to customers by observing quality standards set by the bank</li> <li>• Report trends of customers' enquiries and requests on the bank's products and services to superior for continuous development and improvements</li> </ul> </li> <li>4. Cross sell appropriate products and services to customers in a professional manner           <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Follow the guidelines to introduce features of the promotional items of products and services to customers</li> <li>• Refer customers who show interests in the promoted products and services to relevant business units as and when required</li> </ul> </li> </ol>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Phone banking customer enquiries on different kinds of products and services are handled in an efficient and professional manner according to the bank's guidelines, quality standards and regulatory requirements</li> <li>• Information about the trends of phone banking customer enquiries and needs on the bank's products and services are collected and reported to relevant parties</li> <li>• Introduction of products and services information to customers and refer interested customers to appropriate units</li> </ul>
Remark	