

# Specification of Competency Standards for the Retail Banking

## Unit of Competency

### **Retail Banking Operations and Support > 2.1 Operation Planning**

Title	Execute daily operations in branches
Code	107335L3
Range	Execute daily operations of bank branches to fulfil different frontline service requests of customers in retail banking
Level	3
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> <li>1. Understand operations requirements in branches Be able to: <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 operating procedures/requirements of the branch in order to provide exceptional services to customers</li> </ul> </li> <li>2. Ensure smooth frontline operations in branch Be able to: <ul style="list-style-type: none"> <li>• Respond to customers' enquires and requests efficiently and accurately</li> <li>• Execute operational procedures in accordance with the bank's standards and other regulatory requirements</li> <li>• Handle problems in operations (e.g. direct customer traffic to ensure operational efficiency)</li> </ul> </li> <li>3. Execute back office operational procedures Be able to: <ul style="list-style-type: none"> <li>• Capture and verify transactions details entered into the bank systems</li> <li>• Calculate balance of daily cash flow</li> <li>• Identify and resolve unusual transactions</li> <li>• Resolve all discrepancies and perform reconciliation on a timely basis</li> <li>• Act as custodian of cash vault, blank international money orders, traveler checks, gift checks and other transactional products</li> <li>• Safe keep account documentation</li> </ul> </li> <li>4. Develop and maintain customer relationship Be able to: <ul style="list-style-type: none"> <li>• Service customer needs and manage their accounts to develop and maintain customer relationship</li> <li>• Develop and maintain customer relationship with different segments of customers in branches by offering value-added service proactively</li> </ul> </li> </ol>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Operational service, both frontline and back office, is carried out in compliance with the bank's standards and other regulatory requirements</li> <li>• Excellent bank branch - customer relationship is established and maintained by using a wide range of professional communication and servicing skills</li> </ul>
Remark	