

Specification of Competency Standards for the Retail Banking

Unit of Competency

Retail Banking Operations and Support > 2.4 Card Processing

Title	Manage credit card business portfolio
Code	107356L4
Range	Design a framework to collate data related to factors influencing card business of the bank and develop a business model to manage its portfolio effectively in order to provide quality credit card services to the customers of retail banking
Level	4
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Manage the quality of credit card business portfolio <p>Be able to:</p> <ul style="list-style-type: none"> • Review portfolio of different card holders and decide on credit initiation and credit extension regularly to minimize risk and ensure portfolio quality • Coordinate with other business or operations units regarding recovery from problem accounts to minimize loss to the bank • Monitor delinquency, over-limit and write-off level to ensure the quality of credit base 2. Assess the quality of credit card business portfolio <p>Be able to:</p> <ul style="list-style-type: none"> • Assess credit status of cardholders through reviewing transaction records properly • Verify customers' information in order to ensure accuracy and validity of credit scoring • Review information on portfolio mix, cardholders information, profitability of different segments and cardholders in order to assess risk and profitability of card products • Review transactions records (e.g. daily hot card lists, report on lost cards, overdraft, etc.) to assess the risks of each card holders 3. Exhibit professionalism in assessing credit card business portfolio <p>Be able to:</p> <ul style="list-style-type: none"> • Strike an optimal balance between the interests of the different customer segment groups and the bank when reviewing the quality of credit card business portfolio • Take steps to ensure customers' interests is well considered when assessing credit card business portfolio and improvement measures are introduced
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Problem accounts can be settled within an acceptable time frame as specified by the bank • The credit card business portfolio of the bank is maintained at a considerable low risk and acceptable profitability level as defined by the bank
Remark	