Unit of Competency

Retail Banking Operations and Support > 2.4 Card Processing

Title	Handle credit card transactions processing
Code	107357L4
Range	Provision of credit card product services to customers of retail banking in the area of processing credit card transactions for customers and merchant members in a banking operations environment. It refers to screen and process new credit card applications for validation and to process approved and declined card transactions
Level	4
Credit	3

Competency	Performance Requirements
	1. Monitor credit card transaction processing
	    Be able to:
	• Oversee new account applications; ensure adherence to credit policies and process within standard turnaround time
	• Capture application details for individual credit card product applicant and generate account numbers for approved application accordingly
	• Maintain records of cardholders accounts and review their past record to manage anticipated risks
	• Liaise with other business or operations units to spot and detect any suspicious card transactions
	• Process inter-bank settlements
	• Monitor transaction processing to ensure different kinds of transactions (e.g. payment, cancellation, chargeback, etc.) are handled in an accurate and timely manner
	2. Liaise with merchants for credit card transactions
	    Be able to:
	• Verify and implement merchant authorization requests
	• Record sales slips forwarded by different merchants and ensure the data is accurate
	• Handle reports of lost and stolen cards and report the cases to merchants
	3. Handle complex credit card transactions processing and take actions professionally
	    Be able to:
	• Evaluate transaction details in order to assess credit status of cardholders and take necessary steps to protect their interests
	• Handle authorization requests for cardholders whose purchase or cash advances have exceeded the stated limit according to qualification criteria set by the bank; make decision cautiously with an aim to assess equitably and protect the interests of the bank

Assessment Criteria	The integral outcome requirements of this UoC are: • Credit card application is scrutinized for completeness and prepared for validation in accordance with the bank's specifications • New qualified credit cards are issued within the standard turnaround time and complied with the bank's credit policies • Accurate and timely reports on lost and stolen cards are generated and distribute to relevant parties for their follow-up in regular basis • Credit card transaction are carried out accurately with liaison with different merchants
Remark	