Specification of Competency Standards for the Retail Banking
Unit of Competency

Credit Management > 3.5 Credit Systems and Maintenance

Title	Initiate and coordinate IT and financial technology applications in related systems for effective performance of all key functions of credit management
Code	107382L4
Range	Maintenance of credit systems for supporting smooth run of the bank's business. This applies to all IT systems related to credit management
Level	4
Credit	3

Competency	Performance Requirements
	1. Collect feedback concerning systems implementation of credit risk management
	    Be able to:
	  • Collect feedback concerning systems implementation of credit risk management policies and procedures from internal stakeholders and external customers
	  • Consolidate feedback from internal stakeholders and external customers so as to recommend proper changes to IT and financial technology applications related systems for supporting changes in credit policies, law, guidelines and regulations
	2. Initiate the process of IT application enhancement
	    Be able to:
	  • Liaise with all key functions of credit management to identify enhancement of IT application on credit management
	  • Initiate request for enhancement of IT application on performing activities of credit management to IT Department
	  • Provide necessary information to IT Department in the process of designing IT application enhancement
	3. Monitor enhancement on credit management IT systems and financial technology applications
	    Be able to:
	  • Verify that all recommendations are taken into consideration when designing enhancement features of the IT systems and financial technology applications
	  • Ensure the design can facilitate compliance with statutory requirements on credit management
	  • Ensure the enhancement of IT and financial technology applications is in line with the recommendations and its functions are in order

Assessment Criteria	The integral outcome requirements of this UoC are:
	  • Provision of feedback concerning systems implementation of credit risk management policies and identification of enhancement needs
	  • Monitoring and facilitating the enhancement work of IT Department to ensure fulfilment of requests and compliance with statutory requirements

Remark	