

**Specification of Competency Standards**  
**for the Banking Industry**  
**Unit of Competency**

Functional Area - 1. General Enterprise Banking Service Delivery  
 (Key Function – 1.1 Service Delivery Strategies and Management)

Title	Develop service delivery policies, procedures and guidelines for respective products and channels
Code	109157L5
Range	Development of service delivery policies, procedures and guidelines for responsible areas of services covering different segments of clients. This applies to different types of enterprise banking service delivery including but not limited to cash management services, general loan and credit related services, investment and insurance services, trade finance related services, foreign exchange and money market services and general account services, etc.
Level	5
Credit	4 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Demonstrate an in depth understanding of the bank’s service delivery strategies by integrating the strategic goals into the policies, procedures and guidelines development processes;</li> <li>• Understand different theories and concepts related to the responsible areas of service delivery (e.g. cash management services, general loan and credit related services, trade finance related services and general account services, etc.) in order to select a most appropriate approach for the bank;</li> <li>• Have an in-depth understanding of the regulatory and compliance requirements related to banking services and take them as key considerations on service delivery policies, procedures and guidelines development as appropriate. (e.g. provision of the Banking Ordinance, Basel Committee on Banking Supervision, HKMA Supervisory Policy Manual, etc.)</li> <li>• Have sound knowledge on the factors which influences service delivery policies and procedures, such as common practices, approaches, tools and channels in delivering different types of services; and updated service delivery strategies of the bank.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Evaluate the latest development of the service delivery approaches of other competitors in the market and relevant information critically;</li> <li>• Conduct competitor analysis in order to determine the positioning, target segments and unique selling points of the bank’s different lines of service delivery;</li> <li>• Conduct research in relevant service areas (e.g. market development, business performance, customer behaviours, clients’ preference) in order to develop service delivery policies and procedures for the bank;</li> <li>• Evaluate the individual service delivery processes critically from start to finish and develop operational procedures of different lines of service delivery which can match with clients’ requirements.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p>

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	<ul style="list-style-type: none"><li>• Develop cohesive service delivery policies and procedures by conducting research to find out the effectiveness and efficiencies of different alternatives and choosing the approach which is the most appropriate to the bank's context;</li><li>• Plan the deployment of service delivery policies, procedures and guidelines and to ensure it is in line with the regulatory and compliance requirements.</li></ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"><li>• Developing policies, procedures and guidelines of responsible lines of service delivery based on an analysis of clients' requirements and the bank's strategies;</li><li>• Selecting the most appropriate approaches of policy and procedures development based on an evaluation on different alternatives.</li></ul>
Remark	