

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 1. General Enterprise Banking Service Delivery
(Key Function – 1.2 Delivery of Cash Management Services)

Title	Provide consultative advice and solutions on delivery of cash management services
Code	109161L5
Range	Provision of customized financial arrangement related to transforming/ streamlining treasury operations, including cross border payments, managing FX transaction risk and optimizing liquidity and working capital. This applies to different types of enterprise banking services.
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"> • Understand different concepts related to cash management and apply the knowledge to provide advice on liquidity, financial stability of clients and their business; • Understand the features of the whole suite of bank's cash management services and based on that to identify solutions which can best suit the specific business needs of clients; • Demonstrate proficiency knowledge on up to date development of cash management products and practices, as well as current financial and economic developments. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Analyse clients' financial and business information for identifying their business needs; • Identify, streamline and optimize business opportunities by obtaining an understanding of clients' working capital flow; • Interpret the schedule of business cash flow and propose cash management solutions tailored to individual client; • Analyse the cash position of clients (e.g. liquidity management, days in accounts receivable, collection rates, days of cash on hand) in order to improve overall financial stability; • Provide advices on cash management and recommend suitable solutions (e.g. liquidity management, notional pooling) to help clients to improve financial stability and solvency. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Monitor clients' working capital flow and advise them of new or alternative services to meet their cash management needs; • Comply with regulatory requirements, professional ethics and internal guidelines of the bank during service delivery; • Communicate with clients to understand their request and ensure their satisfaction.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of customized solutions on cash management to enhance financial control of enterprise clients; • Recommendations on cash management solutions which specify the details of cash movements (e.g. amount, timing, frequency) and rationale are proposed based on analysis of the needs and financial situation of enterprise banking clients.

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 1. General Enterprise Banking Service Delivery
(Key Function – 1.2 Delivery of Cash Management Services)

Remark	
--------	--