

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 liquidity management services
Code	109162L4
Range	Provision of cash pooling and concentration services for enterprise clients. This applies to enterprise accounts of different types and accounts opened in different regions.
Level	4
Credit	3 (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 operations process of pooling and concentration and apply the knowledge to identify appropriate features and applications of liquidity management services of the bank in order to satisfy clients' need; • Understand the procedures and guidelines on liquidity management services and based on that to provide advice to clients to ensure a smooth service delivery; • Understand the tax implications of cross border / countries cash pooling and concentration hence to be able to remind the consequences to clients. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Review the cash flow of different accounts of clients and provide suggestions on account structure; • Alert clients on the tax implication of cross border / countries cash pooling and concentration; • Provide advice on the needs of clients on cash pooling and concentration in order to maximize the interest income or minimize interest payment; • Provide advice and handle clients' enquiries in order to facilitate them to make decision on cash movement between different accounts/ countries. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Comply with regulatory requirements, professional ethics and internal guidelines of the bank during the course of service delivery; • Communicate with clients effectively to understand their needs and requests; and regularly checking their satisfaction.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of account structure and highlights of key information regarding fund allocation in order to allow enterprise banking clients to understand their financial situation; • Provision of suggestions and execution plan on liquidity management services to help enterprise banking clients to maximize cash efficiency.
Remark	