

**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 payment services
Code	109163L3
Range	Provision of efficient payment services covering enterprise banking account transactions via different channels (e.g. telegraphic transfer, e-banking, e-wallet, digital payment, etc.).
Level	3
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"> <li>• Demonstrate basic understanding in the full suite of payment services offered by the bank by applying the knowledge to define the work requirements and expectations;</li> <li>• Understand operational procedures of different payment services offered by the bank in order to deliver the payment services independently.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Handle cheque issuance after verifying the payment specifications (e.g. amount, payee, serial number) according to the information listed by the clients;</li> <li>• Handle bulk payments, e.g. supplier payments, salary payments and according to the instructions of clients;</li> <li>• Handle requests on employee remuneration and benefits related transactions;</li> <li>• Inform clients in case of insufficient funds in their accounts.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Comply with regulatory requirements, professional ethics and internal guidelines of the bank during the course of service delivery;</li> <li>• Communicate with clients to understand their request and ensure their satisfaction.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Execution of payment services to fulfil the requests of clients and in compliance with the bank's guidelines.</li> </ul>
Remark	