

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

Functional Area - 1. General Enterprise Banking Service Delivery  
(Key Function – 1.7 Delivery of Account Services)

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|---------------------|--|
| Title               | Provide consultative advice and solutions on delivery of account services  |
| Code                | 109186L5   |
| Range               | Provision of professional advice on account services to meet the unique business and personal financial needs of clients. This applies to different types of enterprise banking accounts.  |
| 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>• Understand different concepts related to account services management and apply the knowledge to provide advice on liquidity, financial stability of clients and their business;</li> <li>• 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;</li> <li>• Possess knowledge on up to date information related to the development of cash management products and practices, as well as current financial and economic developments.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Analyse clients' financial and business information for identifying their business needs;</li> <li>• Understand business and personal needs on account services and propose proper solutions tailored to individual client;</li> <li>• Provide advices on account services and recommend suitable solutions (e.g. standing instructions, automatic payment services, interval of account statement, account transactions report, remittance services, etc.) to help clients to improve financial stability and recording.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Advise them of new or alternative services to meet their cash management needs;</li> <li>• Comply with regulatory requirements, professional ethics and internal guidelines of the bank during the course of providing advisory services;</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>• Provision of customized solutions on account services to enhance liquidity and administrative convenience of enterprise banking clients;</li> <li>• Proposal of account services solutions which specify the details of services (e.g. amount, timing, frequency of standing instructions, automatic payment services, account statement, account transactions report, remittance services, etc.) and rationale are developed on the basis of comprehensive analyses of the business needs and financial situation of enterprise banking clients.</li> </ul>  |
| Remark              |  |