

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)

Title	Provide account services over the counter in business centers
Code	109189L3
Range	Delivery of frontline business centers services including handling of account transactions, explaining product features and answering enquiries regarding enterprise banking products and services. This applies to different kinds of enterprise banking accounts.
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"> • Demonstrate basic understanding in the full suite of business centers services offered by providing services to clients which meet all the work requirements and bank expectations; • Understand operational procedures of different business centers services offered by the bank in order to carry out the job effectively. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Handle clients' deposit and complete their instruction on deposit withdrawal accurately; • Confirm the transaction amounts and balances are accurate; take appropriate action in case of discrepancies; • Arrange for payment transaction (e.g. payment by instalment, auto-pay) according to clients' instruction; • Operate currency accounts according to clients' instructions; • Take necessary actions to ensure all forms and documents are accurate; • Handle clients' requests to extend account facilities; • Identify the reasons of failed payments and follow up with appropriate parties. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Perform cross-selling to promote enterprise banking products and services; • Introduce trading platform and digital service channels of the bank and educate clients to use them if necessary; • Comply with regulatory requirements, professional ethics and internal guidelines of the bank during delivery of business center services; • Build effective relationship with clients to cultivate customer loyalty.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Execution of business centers services to fulfil the requests of clients and make effort to ensure they are in compliance with the bank's guidelines.
Remark	