

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

Functional Area - 1a. Other Services on Enterprise Banking Service Delivery (for Large Corporations)  
(Key Function – 1a.1 Institutional Banking Services)

Title	Structure customized cash management services for institutional clients
Code	109192L6
Range	Development of customized cash management services to satisfy the specific needs of institutional clients. This applies to cash management services for different kinds of institutional clients.
Level	6
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>• Possess knowledge on the latest product and service development for institutional clients and based on that to develop customized cash management products and services to satisfy their needs;</li> <li>• Understand the macro environment and apply the knowledge to identify the trends on different factors (e.g. political, economic, social, technological), which may affect the financials needs of institutional clients.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Structure the approach in communicating with institutional clients in order to identify useful information for understanding their business / operations;</li> <li>• Conduct comprehensive evaluation on the business / operations of institutional clients in order to identify their unique needs in cash management services;</li> <li>• Evaluate the cash inflow and outflow schedule of the clients and identify cash management services that are suitable for them;</li> <li>• Cooperate with the relevant product specialists in order to structure the cash management products according to the needs of the institutional clients;</li> <li>• Cooperate with the relevant parties to determine the policy and operational procedures in offering cash management services to institutional clients.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Estimate the invested resources and pricing on the services to ensure an equitable deal offered to institutional clients and adequate profit margin to the bank;</li> <li>• Make effort to ensure that the customized cash management services are coherent and supportive to the bank's value, strategic plan and changing business needs.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Development of cash management services together with the corresponding terms and conditions tailored to the unique needs of a particular institutional client. These should be based on critical analysis on the business and operational needs of the institutional clients.</li> </ul>
Remark	