

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 2. General Enterprise Banking Operations and Support
 (Key Function – 2.3 Cash Management and Account Transactions Processing)

Title	Process deposit and withdrawal transactions
Code	109206L3
Range	Processing the whole range of account transactions for enterprise banking clients. This applies to enterprise clients of different segments and instructions provided in different channels (e.g. face to face, internet, phone).
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"> • Understand the key features and operational procedures of the full suite of account services offered by the bank and apply the knowledge to process the transactions accurately; • Understand the procedures in account services processing and carry out different account services according to the bank's internal procedures and guidelines. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Perform thorough checking to ensure that relevant forms are completed for different kinds of counter services (e.g. withdrawal, deposit, fund transfer, account opening or deposit contract renewal, check book application, foreign exchange and sales of transactional products, etc.); • Verify authenticity of information submitted by clients against account mandate and request for further information if necessary; • Perform checking on checks collected and verify the information presented on the checks before payment or deposits; • Process transactions in current accounts, savings account, time deposit, drafts and checks in accordance to standard operation procedures; • Process checks, drafts and overdrafts forms and documents in accordance to standard operation procedures; • Calculate and review the amounts of interest receivable of different accounts and interest charges on overdrawn accounts. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Follow the relevant regulations and code of conduct (e.g. Anti-bribery, corruption, misrepresentation, etc.) when processing transactions and handling clients' personal data ; • Process transactions according to clients' instructions and ensure that compliance of established standards is met; • Seek proper authorization when withdrawal of funds exceeds the limits stated in the bank's policy.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Execution of account services to fulfil the requests of clients and in compliance with the bank's guidelines.

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Remark	
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