

**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	Maintain cash management and account transactions records
Code	109210L3
Range	Maintaining transaction records and related documents for different kinds of enterprise banking accounts. This applies to the transactions of cash management and different kinds of enterprise banking products / services.
Level	3
Credit	3 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> <li>• Understand the relevant regulations and code of conduct in handling clients' personal data;</li> <li>• Understand the principles and procedures in recording and balancing account transactions in order to execute the tasks effectively.</li> </ul> <p>2. Applications</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> <li>• Capture and consolidate transaction information from different accounts and channels into a centralized database / report;</li> <li>• Balance currency and checks, calculate daily transaction and prepare daily control book and trial balance;</li> <li>• Check transactions conducted and ensure balanced entries for each single transaction; investigate and resolve discrepancies identified;</li> <li>• Provide comprehensive collection, payment and reconciliation reports covering different accounts and transaction channels by employing standardized templates;</li> <li>• Document details of company, bank accounts involved in the transactions and instructions for regular transactions.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> <li>• Make effort to ensure the accuracy and timeliness of details in the transaction report to clients (e.g. collection details, returned cheque, post-dated cheques);</li> <li>• Verify all necessary supporting documents and vouchers related to the transactions according to the bank's procedures;</li> <li>• Make copies of materials in regard to bank accounts transactions upon requests from the clients and regulatory bodies.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Maintenance of transaction records in compliance with the bank's guidelines and ensuring the accuracy of the records.</li> </ul>
Remark	