

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 9. Sales and Relationship Management
(Key Function – 9.3 Business Pitching)

Title	Present financial solutions to general enterprise banking clients
Code	109503L5
Range	Delivering details of the solutions (e.g. product details, pricing, terms and conditions) to clients to obtain their engagement. This applies to different kinds of lending and services to general enterprise clients including but not limited to accounts receivable financing, invoice factoring, global trade financing and asset-based lending.
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"> • Demonstrate professional communication and presentation skills in order to communicate the proposal clearly; • Possess the product knowledge and knowledge on the client and be able to highlight key factors that can exert influence on client's decision in the presentation. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Match appropriate banking products with customer needs in order to offer the best solutions for clients and describe the details of the proposal (e.g. terms and conditions) in an accurate manner; • Evaluate the business negotiation continuously and make appropriate changes in sales approach in order to increase the odds of success; • Communicate risks to customers in accordance with sales compliance and check client's understanding of clients; • Manage the expectations of clients in order to preserve a long-term harmonious relationship with them. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Make enough preparation to forecast possible enquiries or objections from clients and get proper answers ready in advance; • Handle the enquiries from clients professionally to address technical issues in order to close the deals with client satisfaction; • Be client focused by paying attention to prospects' buying signals and gain their commitment at appropriate time by using suitable closing techniques.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Conducting business presentation to ensure clients' understanding on the solutions offered by the bank. The presentation should be structured in a systematic and persuasive way which can allow audience to understand the benefits and unique value of the proposal.
Remark	