

## MANAGE ELECTRONIC BANKING

UNIT CODE: BUS/OS/BF/CR/09/6/A

### UNIT DESCRIPTION

This unit specifies the competencies required to manage electronic banking. It involves processing registration request, managing service providers, managing bank customers, reconciling online transaction and recovering of default account.

### ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Process registration request	1.1 Customer registration requests are received as per bank procedures 1.2 Customer requests verified as per bank policy 1.3 Customer online accounts created as per customer request 1.4 Online accounts activated as per bank procedure 1.5 Communication to the customer is done as per bank procedure
2. Manage service providers	2.1 Compliance with Service Level Agreements (SLA) is ensured as per the policy. 2.2 Service provider report are sought as per SLAs 2.3 Engagement for proposed system improvements is conducted as per SLA 2.4 Agreed changes are implemented as per bank request
3. Manage bank customers	3.1 Customer's instructions are received as per bank procedure 3.2 Customer instructions are <b>actioned</b> as per customer request 3.3 <b>Actioned</b> customer request is communicated as per bank procedure 3.4 Customer feedback is received as per bank procedure 3.5 Customer queries and complaints are resolved as per bank procedure 3.6 Frequently asked questions (FAQs) framework is established as per bank policy
4. Reconcile online transaction	4.1 Reports from service provider are received as per SLAs 4.2 Customer requests are compared against the bank and service provider report

	<p>4.3 Variance as established as per the comparison report</p> <p>4.4 Adjustments are made as per the variance report</p> <p>4.5 Adjustment results are communicated to customer as per bank procedures</p> <p>4.6 Adjustments reports are filed as per bank policy</p>
5. Recovery of default account	<p>5.1 Default account are identified as per repayment report</p> <p>5.2 Customer are informed of their status as per repayment report</p> <p>5.3 Credit facilities are reclassified as per payment performance</p> <p>5.4 Credit reference bureaus are notified of the customer status as per regulatory requirement</p> <p>5.5 Collection agencies are identified as per bank policy</p> <p>5.6 Service Level Agreement are set as per bank policy</p>

### **RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

<b>VARIABLE</b>	<b>RANGE</b>
1. Actioned may include but not limited to:	<ul style="list-style-type: none"> <li>• fund transfer</li> <li>• withdrawal</li> <li>• cheque book request</li> <li>• blocking of ATM cards</li> </ul>

### **REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

#### **Required Skills**

The individual needs to demonstrate the following skills:

- Communication
- Negotiation
- Conflict resolution
- Listening
- Budgeting
- Financial management
- Problem-solving

#### **Required Knowledge**

The individual needs to demonstrate knowledge of:

- Conflict resolution and negotiation techniques
- Credit and debt recovery principles and techniques.
- Financial delegations and limits applied within organization and specific to role
- Legislative, regulatory and industry code requirements.
- Organizational credit management policies and procedures
- Stress management techniques.

### EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	<p>Assessment requires evidence that the candidate:</p> <p>Demonstrated ability to:</p> <ul style="list-style-type: none"> <li>1.1 Process registration request</li> <li>1.2 Understanding of service level agreement</li> <li>1.3 Understanding of service providers</li> <li>1.4 Manage bank customers</li> <li>1.5 Understanding of reconciliation process</li> <li>1.6 Identify default account</li> <li>1.7 inform customers of their status as per repayment report</li> </ul>
2. Resource Implications	<p>The following resources should be provided:</p> <ul style="list-style-type: none"> <li>2.1 Access to relevant workplace where assessment can take place</li> <li>2.2 Appropriately simulated environment where assessment can take place</li> </ul>
3. Methods of Assessment	<p>Competency in this unit may be assessed through:</p> <ul style="list-style-type: none"> <li>3.1 Written tests</li> <li>3.2 Oral questioning</li> <li>3.3 Third party report</li> <li>3.4 Case studies</li> </ul>
4. Context of Assessment	<p>Competency may be assessed</p> <ul style="list-style-type: none"> <li>4.1 Off the job</li> <li>4.2 on the job</li> <li>4.3 During industrial attachment</li> </ul>
5. Guidance information for assessment	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>