

Specification of Competency Standards for the Retail Banking

Unit of Competency

Retail Banking Service Delivery > 1.4 Delivery of Card Product Related Services

Title	Manage credit card merchants
Code	107317L5
Range	Manage the performance of and working relationship with credit card merchant members. This applies to merchant members of different categories and transaction volume.
Level	5
Credit	4
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Understand procedures in managing merchant members <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Understand the bank's guidelines in cooperating with credit cards merchant members in order to provide suitable supports • Understand the terms and conditions agreed between the bank and the merchant members in order to monitor their performance 2. Provide supporting services to merchant members <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Monitor daily transaction records of different merchants and identify operational needs of merchant customers • Provide logistic support on sales and services as well as other supporting activities (e.g. accounts set-up) to merchant members • Liaise with different merchants in joint promotion campaigns to stimulate sales activities and increase sales volume • Handle enquiries and complaints from merchants • Monitor the maintenance record or documentation on merchant files 3. Monitor performance of card product merchant members <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Monitor merchants' performance in accordance with the service quality standards set by the bank • Conduct periodic checking in merchant investigation and credit checking • Identify unusual findings to management of the bank based on periodic checking in merchant investigation and credit checking • Identify fraud activities with merchants to protect the bank from suffering losses in fraudulent circumstances • Liaise with different business and operation units to handle outstanding payments, chargeback and dispute cases in case of sudden merchant close down • Act as an intermediary between cardholders and merchants to resolve disputes in accordance with regulations of card associations
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of different kinds of supporting services to merchant members according to their needs in operations or promotion • Monitoring of the performance of merchant members according to the bank's standards; identify problems and carry out suitable actions to handle the problems
Remark	