

Specification of Competency Standards for the Retail Banking

Unit of Competency

Retail Banking Service Delivery > 1.5 Delivery of Services in Other Channels (e.g. e-banking, digital banking, ATM and call centre)

Title	Oversee digital banking service delivery
Code	107327L4
Range	Delivery of digital banking management tasks including but not limited to implementation of established sales and service strategies and plans of internet based transactions; promoting digital banking security activities; and liaising with different business and operation units to optimize digital banking channels
Level	4
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Understand digital banking services <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Understand the types of digital banking services offered by the banks, their target customers groups and the specific objectives to be achieved in order to identify effective ways in achieving assigned tasks • Understand the implementation plans in different digital banking services to ensure smooth operation of tasks 2. Monitor the implementation of strategies and plans of sales and service delivery through internet <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Monitor the execution of implementation plans on sales and customer services via digital banking; identify deviances from stated plans and undertake remedial actions when necessary • Detect potential security threats and report the incidents to relevant parties when further actions are required • Monitor the usage and make recommendation to make these remote channels more effective and user friendly 3. Liaise with relevant business and operation units to optimize digital banking channels <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Liaise with product development teams and provide suggestions on the development of new digital banking products • Liaise with sales teams to decide on sales strategies implemented via digital banking channel • Liaise with IT department to decide on and finalize configuration and functional features of the devices 4. Promote digital banking security and prevent security threats <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Understand the profile and knowledge of different customers in order to carry out suitable educational activities on using electronic banking channels • Use different communication strategies to promote the use of internet and other automated channels and the products and services of digital banking channel • Carry out learning programmes to educate customers about their responsibilities in maintaining information security, potential liabilities and consequences when using digital banking services

Specification of Competency Standards for the Retail Banking

Unit of Competency

Retail Banking Service Delivery > 1.5 Delivery of Services in Other Channels (e.g. e-banking, digital banking, ATM and call centre)

Assessment Criteria	The integral outcome requirements of this UoC are: <ul style="list-style-type: none">• Monitoring the implementation of sales and service delivery plan to ensure accordance with stated plans. Moreover, remedial actions are carried out to ensure smooth operations when necessary• Different customer education programs on digital banking security tailored to the profile and knowledge of customers are implemented effectively• Liaison with other units regularly carried out to ensure digital banking channels are fully utilized to facilitate different functions of the bank
Remark	