

## **ELECTRONIC BANKING**

UNIT CODE: BUS/CU/BF/CR/09/6/B

### **Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Manage Electronic Banking.

**Duration of Unit:** 100hours

### **Unit Description**

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.

### **Summary of Learning Outcomes**

1. Process registration request
2. Manage service providers
3. Manage bank customers
4. Reconcile online transaction
5. Recovery of default account

### **Learning Outcomes, Content and Suggested Assessment Methods**

<b>Learning Outcome</b>	<b>Content</b>	<b>Suggested Assessment Methods</b>
1. Process registration request	<ul style="list-style-type: none"><li><input type="checkbox"/> Registration process<ul style="list-style-type: none"><li>○ Online</li><li>○ Digital</li></ul></li><li>• Registration options</li><li>• Required documents for registration</li><li>• Methods of verifying registration document<ul style="list-style-type: none"><li>○ Physical verification</li><li>○ Documentation verification</li><li>○ Electronic documentation</li></ul></li><li>• Document certification</li><li>• Creation of online account</li><li>• Activation of account</li><li>• Modes of communication</li></ul>	<ul style="list-style-type: none"><li>• Written tests</li><li>• Observation</li><li>• Oral questions</li><li>• Third party report</li></ul>
2. Manage service providers	<ul style="list-style-type: none"><li>• Service providers</li><li>• Features of Service Level Agreement document (SLA)</li></ul>	<ul style="list-style-type: none"><li>• Written tests</li><li>• Observation</li><li>• Oral questions</li></ul>

	<ul style="list-style-type: none"> <li>• Consequences of breach of SLA document</li> <li>• Review options for SLA document</li> </ul>	<ul style="list-style-type: none"> <li>• Third party report</li> </ul>
3. Manage bank customers	<ul style="list-style-type: none"> <li>• E-banking services</li> <li>• E-banking systems</li> <li>• Importance of E-banking</li> <li>• Role of back office</li> <li>• Back-office processes for received instruction</li> <li>• Methods of handling customer queries and complaints</li> <li>• Risks and mitigant in e-banking</li> </ul>	<ul style="list-style-type: none"> <li>• Written tests</li> <li>• Observation</li> <li>• Oral questions</li> <li>• Third party report</li> </ul>
4. Reconcile online transaction	<ul style="list-style-type: none"> <li>• Variance</li> <li>• Causes of variance</li> <li>• Reconciliation process</li> <li>• Importance of reconciliation</li> <li>• Filling and archiving</li> </ul>	<ul style="list-style-type: none"> <li>• Written tests</li> <li>• Observation</li> <li>• Oral questions</li> <li>• Third party report</li> </ul>
5. Recovery of default account	<ul style="list-style-type: none"> <li>• Classification of credit facility account</li> <li>• Delinquent account</li> <li>• Constitute of delinquent account</li> <li>• Consequences of default</li> <li>• Recovery options</li> <li>• Recovery process</li> </ul>	<ul style="list-style-type: none"> <li>• Written tests</li> <li>• Observation</li> <li>• Oral questions</li> <li>• Third party report</li> </ul>

### **Suggested Methods of Instruction**

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation
- On job training

### **Recommended Resources**

- Writing materials
- Projector
- Computer

- Flip Chart/white board