

**SOUTH AFRICAN QUALIFICATIONS AUTHORITY (SAQA)**

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Financial Services

Registered by NSB 03, Business, Commerce and Management Studies, publishes the following unit standards for public comment.

This notice contains the titles, fields, sub-fields, NQF levels, credits, and purpose of the unit standards. The unit standards can be accessed via the SAQA web-site at www.saga.org.za. Copies may also be obtained from the Directorate of Standards Setting and Development at the SAQA offices, Hatfield Forum West, 1069 Arcadia Street, Hatfield, Pretoria.

Comment on the qualification and unit standards should reach SAQA at the address ***below and no later than 1 March 2004***. All correspondence should be marked **Standards Setting – SGB for Financial Services** and addressed to

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UNIT STANDARDS IN BACK OFFICE SUPPORT IN A BANKING ENVIRONMENT

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Title: Administer and maintain a security information library in a banking environment

Unit Standard Number:

Level: 2

Credits: 3

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for people who are responsible for the safekeeping of formal and informal security documents.

People credited with this Unit Standard are able to:

- log records in
- withdraw records from a filing location
- provide copies of documentation in custodianship
- maintain the image and accuracy of the library.

Learning Assumed to be in Place:

Learners accessing this Unit Standard should be competent in:

- Communication at NQF Level 1
- Mathematical Literacy at NQF Level 1
- The use of administration equipment such as photocopy machine, scanning and fax machine.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1

Log security records in

Range: New records; Individual documents; Re-entering of existing records.

Assessment Criteria

- 1.1 Approved security records and/or documentation are received for safekeeping according to business specifications.
- 1.2 The content of the record is verified and completeness is confirmed in accordance with business specific requirements.

- 1.3 Records received for safekeeping are recorded according to business specific requirements.
- 1.4 Records are filed in accordance with the specifications of the filing/storage system in use and type of security.

Specific Outcome No. 2**Withdraw security records from filing location****Assessment Criteria**

- 2.1 Request received to withdraw records from library are recorded according to business specifications.
- 2.2 The authenticity of the request is verified according to business specific criteria.
- 2.3 The requested security records are located and removed from location according to business specifications.
- 2.4 Records are prepared and released from library as per request and business specifications.

Specific Outcome No. 3**Provide, on request, copies of security documents in custodianship****Assessment Criteria**

- 3.1 Requests received for copies are recorded according to business specifications.
- 3.2 The authenticity of the request is confirmed in accordance with business specifications.
- 3.3 The filing location of the requested document is determined and records are removed from location according to business specifications.
- 3.4 Documents are reproduced in accordance with request and business specifications.
- 3.5 Proof of provision of copies is obtained and recorded according to business specifications.

Specific Outcome No. 4**Maintain the image and accuracy of the library****Assessment Criteria**

- 4.1 The condition of security records and content thereof are monitored and rectified, when necessary, in accordance with company specifications.
- 4.2 Outstanding records are followed-up, retrieved and re-entered into library according to business specifications.
- 4.3 Misfiled/lost records are reported and actions are taken to retrieve the records according to business specifications.
- 4.4 On receipt of notification, obsolete records are recorded and prepared for archiving in accordance with business specifications.
- 4.5 Security records are compared to ensure that they correspond with security database.

Accreditation Process (Including Moderation):

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2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
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Notes

1. Critical Cross - Field Outcomes

- The learner is able to identify and solve problems when locating records; ensuring records are only reported as lost/misfiled once all possibilities had been considered.
- The learner is able to organise and manage his/her activities responsibly and effectively, ensuring that all security records are filed accurately and timeously.
- The learner is able to use technology effectively, ensuring the effective completion of the task at hand.
- The learner is able to demonstrate an understanding of the relationship between internal departments and the importance of networking to effectively administer and maintain a security information library.

2. Range Statement

- Recordings include, but are not limited to manual recording e.g. registers, use of technology e.g. imaging, storage tracking system and acknowledgment of receipt.
- Negotiable instruments are logged in under dual control and at a separate filing location.
- Requests may initiate from, but are not limited to written requests from branches and internal departments, personal (face-to-face) requests from customers and system generated listings
- Criteria include, but are not limited to duly authorised request form, mandated signatures, reason for withdrawal and document details e.g. customer details, account number and description of security.
- Specifications include, but are not limited to sign-off in register/withdrawal form, the recording of removed records on storage tracking system, the withdraw of negotiable instruments under dual control, the use of a secure dispatching method e.g. registered delivery, hand delivery or collection and acknowledgment of receipt, duly authorised request, mandated signatures and positive identification of customer.
- Proof of provision and recording include, but are not limited to fax transmission sheets, tracking numbers, signature of recipient in registers; filing of request form in security record.
- Reparation of damaged records and the opening of new/additional files.

3. Embedded Knowledge

- types of documents - formal and informal securities.
- the process for registering security records.
- the use, layout and principles of company specific manual and/or electronic filing systems.
- security regulations
- Use of company specific administration equipment e.g. photocopier, fax and scanning machine.

4. Terminology

- Security information refers to all formal and informal security documents held in custodianship.
- Examples of negotiable instruments are share certificates, investments, stocks and unit trusts.

Title: Adhere to the legal requirements relating to negotiable instruments in a banking environment.

Unit Standard Number:

Level: 3

Credits: 6

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for people who will be responsible to ensure that legal requirements relating to negotiable instruments are adhered to.

Persons credited with this Unit Standard will be able to:

- identify and explain the technical and legal requirements related to negotiable instruments
- analyse negotiable instruments to determine the validity of crossings, markings and amendments
- process negotiable instruments.

Learning Assumed to be in Place:

Persons attempting this Unit Standard should:

- have knowledge of the Code of Banking Practice
- be competent in:
 - Communication at NQF Level 2
 - Mathematical Literacy at NQF Level 2.

Specific Outcomes and Assessment Criteria

Specific Outcome No. 1 Identify and explain the technical and legal requirements related to negotiable instruments.

Assessment Criteria

- 1.1 The legal and technical requirements relating to cheques are explained using specific examples
- 1.2 The legal and technical requirements relating to postal orders are explained using specific examples.
- 1.3 The legal requirements relating to travelers' cheques and Forex are explained using specific examples.

- 1.4 The legal implication relating to bills of exchange and provisional notes are explained using specific examples.

Specific Outcome No. 2

Analyse negotiable instruments to determine validity of crossings, markings and endorsements.

Assessment Criteria

- 2.1 Negotiable instruments are scrutinised for possible fraudulent or other improper amendments.
2.2 The legal implications of inaccuracy are explained using specific examples.
2.3 Invalid negotiable instruments are recorded and referred in accordance with company specific guidelines.

Specific Outcome No. 3

Process negotiable instruments.

Assessment Criteria

- 3.1 The legal implications relating to the processing of negotiable instruments are explained using specific examples.
3.2 The correct payee's account is identified and signature is checked in accordance with company specific requirements.
3.3 The transaction is completed and the negotiable instrument is returned and/or filed in accordance with company specific requirements.

Accreditation Process (Including Moderation):

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Notes**1. Critical Cross-Field Outcomes:**

- The learner is able to work effectively with others when referring fraudulent or incorrect negotiable instruments to appropriate internal authority, so that possible losses to the bank can be prevented.
- The learner is able to collect, analyse, organise and critically evaluate information when adhering to the legal requirements relating to negotiable instruments, and documentation, ensuring all crossings, markings and amendments are checked and correctly interpreted.

- The learner is able to communicate effectively both verbally and in writing when explaining the legal requirements related to negotiable instruments.
- The learner is able to use science and technology effectively when capturing information electronically, ensuring negotiable instruments are honoured against the correct account.
- The learner is able to understand the relationships between crossings and markings on negotiable instruments, and the legal and financial implications these may have for the bank.

2. Embedded Knowledge:

- statutory and common law relating to negotiable instruments
- company policies and procedures relating to negotiable instruments.

3. Terminology:

- Statutory Law - This is an Act that has been passed by parliament or internal law and must be adhered to by all e.g. Bank Act, Companies Act etc.
- Common Law - This must be adhered to by all parties having entered into a contract.

4. Legal Requirements

- Statutory Law
- Common Law

Title: Administer instructions to release original securities from custodianship in a banking environment.

Unit Standard Number:

Level: 3

Credits: 8

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for people who are responsible for releasing security documents from custodianship in such a manner that the custodian's interest remains secure.

People credited with this Unit Standard are able to:

- ascertain the documents to be released
- acquire the documents to be released
- release the documents
- ensure that the released documents or cancellations of interest are received back for safekeeping.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in Communications at NQF Level 2

Specific Outcomes and Assessment Criteria

Specific Outcome No. 1 **Ascertain the documents to be released**

Assessment Criteria

- 1.1 A check is carried out to ensure that the Instruction to release security documents complies with business specifications.
- 1.2 The release instruction is recorded as per business specifications.
- 1.3 The validity of the instruction is verified according to business specifications.
- 1.4 The instruction is interpreted to ensure that a correct identification can be done of the documents to be released.

Specific Outcome No. 2 **Acquire original documents to be released.**

Assessment Criteria

- 2.1 The security record is retrieved from custodianship according to business specifications.
- 2.2 Original documents to be released are identified and removed from security record as per instruction.
- 2.3 Misaid/Lost documents are identified and actions are taken to obtain certified copies and/or consent to serve copies in lieu of originals according to business and legal regulations.

- 2.4 The withdrawal of documents is noted on the security record according to business specific criteria.

Specific Outcome No. 3**Release original documents****Assessment Criteria**

- 3.1 The release of the documents is recorded according to business specifications.
- 3.2 Documents are prepared for dispatching as per instruction and business specifications.
- 3.3 Acknowledgment of receipt of documents is obtained, recorded and filed according to business specifications.
- 3.4 Customer's security profile is updated accordingly as per business specific regulations.

Specific Outcome No. 4**Monitor the status of released securities****Assessment Criteria**

- 4.1 Notification of released documents, not received back, is obtained according to business specifications.
- 4.2 Status of outstanding documents is investigated and findings are recorded as per notifications and business specifications.
- 4.3 Unfinished notifications (relating to incomplete work) are diarised and followed-up according to business specifications.
- 4.4 All queries from interested parties are attended to and the necessary action carried out in accordance with business specifications.
- 4.5 Outstanding documents and/or confirmation of cancellation are received, recorded and logged in as per business specifications.

Accreditation Process (Including Moderation):

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Notes:**1. Critical Cross - Field Outcomes**

- 1. The learner is able to identify and solve problems when records are mislaid/lost, ensuring decisions to obtain certified copies and/or consents are only taken once all possibilities for locating the records had been considered.
- 2. The learner is able to work effectively with others when obtaining and verifying instructions to release documents from custodianship and in acquiring the original documents.
- 3. The learner is able to organise and manage his/her activities responsibly and effectively, ensuring that all original securities from custodianship are released, recovered and/or followed-up timeously, ensuring the accuracy of the security information library.

4. The learner is able to collect, organise and critically evaluate information when verifying documentation and interpreting information and release instructions, ensuring accurate determination of causes of actions.
5. The learner is able to communicate both verbally and in writing when monitoring the status of released securities.
6. The learner is able to use and technology effectively when capturing, updating and extracting information, ensuring complete and accurate information is available on systems.
7. The learner is able to demonstrate an understanding of the relationship between internal departments, clients and other parties and the importance of networking to effectively administer instructions to release original securities from custodianship.

2. Range statement

- The whole Unit Standard includes both informal and formal securities released on a temporary and/or permanent basis.
- Instructions may initiate from attorneys, branches, internal departments e.g. legal department, and executors of deceased /insolvent estates and system generated listings.
- Recording includes registers, system notations and acknowledgment of receipt.
- Validity depends on mandated signatures, legitimate attorney, verification of client details and authorised consent for release.
- Mislaid documents include lost policy affidavit signed by Commissioner of Oaths; Indemnity form from transferring secretary (JSE shares); Replacement of documents in terms of the Deeds Registries Act of 47 of 1937.
- Business criteria include the replacement of original documents with copy of the release instruction, dispatch details and approved list of types of documents released.
- Release of documents includes information about date of release, destination, contact person, client details, reason and type of security released.
- Customer's security profile is updated with notations of release details on system and/or registers; cancellation of sessions/bank's interest.
- Security documents released for any of the following reasons; to effect changes/updates; to maintain the validity of the security; and/or to cancel bank's interest.
- Notifications about released documents include system-generated listings, account enquiries, diarised dates and follow-up systems.

3. Embedded knowledge

- The difference between formal and informal securities.
- Instructions and/or notifications for releasing original security documents.
- Corrective actions to be taken regarding mislaid and lost documents.
- The importance of adherence to security and risk aspect regarding the release of original security documents.
- Legal and company specific procedures and regulations relevant to the release of security documents.
- Company specific data systems regarding securities.

4. Legal Requirements

Deeds Registries Act, 47 of 1937.

Title: Control the processing of missing and rejected items within a banking environment.

Unit Standard Number:

Level: 3

Credits: 5

Field: Business, Commerce and Management Studies
Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for all people who have the responsibility of controlling the processing of rejected or missing bank items.

Persons credited with this Unit Standard will be able to:

- check and scrutinise reports
- contact agent banks about mismatches and irregularities
- control and monitor incident reports
- handle escalated queries.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in Communications at NQF Level 4.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Check and scrutinise reports

Assessment Criteria

- 1.1 The reports to be scrutinised are obtained as per the bank's procedures
- 1.2 Items are checked for correct action as required by the bank.
- 1.3 Reports are scrutinised for irregularities and mismatches as required by the bank.
- 1.4 Irregularities and mismatches are recorded as required by the bank.

Specific Outcome No. 2 Contact agent banks about mismatches and irregularities

Assessment Criteria

- 2.1 Agent banks are contacted for confirmation that code line clearances have been received and customers debited as required by the bank.
- 2.2 Requests are made for items still not received from agent banks to be sent through according to the bank's procedures.

Specific Outcome No. 3 Control and monitor incident reports**Assessment Criteria**

- 3.1 Incident reports raised by code line clearing clerks are received as per the bank's procedures.
- 3.2 Steps are taken to ensure that an answer or solution is received within a reasonable time as required by the bank's policy.

Specific Outcome No. 4 Attend to escalated queries**Assessment Criteria**

- 4.1 The nature of the escalated query received is identified according to the bank's policy
- 4.2 The escalated query is attended to as required by the nature of the query and the bank's procedures.
- 4.3 All queries are attended to timeously and in a manner that promotes good customer service.
- 4.4 Administrative tasks relating to the query are completed in the manner required by the bank.

Accreditation Process (Including Moderation):

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Notes**Critical Cross-Field Outcomes**

The learner demonstrates the ability to:

- identify and solve problems in which responses display that responsible decisions using critical and creative thinking have been made when steps are taken to ensure that an answer or solution is received within a reasonable time as required by the bank's policy.
- work effectively with others as a member of a team, group, organisation and community when the reports to be scrutinised are obtained as per the bank's procedures.
- organise and manage oneself and one's activities responsibly and effectively when the escalated query is attended to as required by the nature of the query and the bank's procedures.
- collect, organise and critically evaluate information when reports are scrutinised for irregularities and mismatches as required by the bank.

Range Statement

- missing and/or rejected items include: local clearances, codeline clearing rejections of own cheques, unpaid cheques, unpaid ACB debit order documents, carrier envelopes, MICR and non-MICR items
- The reports to be scrutinised include ACB reports, code line clearing summary, mismatch reports, rejects summary.
- Administrative tasks include report, notify, record details of escalated query.

Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.
- operating and computer systems to locate the necessary information and complete the task.
- operational risk.
- ACB procedures, systems and reports
- inter-bank message formats
- procedures for dealing with MICR items lost in transit
- relevant security precautions.

Legal Requirements

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Ensure and maintain the validity of securities in custodianship in a banking environment.

Unit Standard Number:

Level: 3

Credits: 5

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for people who are responsible for assuring that securities held in custodianship are legitimate at all times.

People credited with this Unit Standard are able to:

- validate the soundness of securities
- realise the securities when cash values are required
- minimize credit risk
- handle the proceeds of securities at maturity.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in Communications and Mathematical Literacy at NQF Level 2

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1

Validate the soundness of securities submitted for safekeeping.

Range: All types of securities submitted by branches, internal departments and attorneys (mortgage loans).

Assessment Criteria

- 1.1 Receipt of security records is acknowledged according to business specifications.
- 1.2 Contents of records are scrutinised for completeness to ensure that it corresponds with captured data and conditions of approved liability.
- 1.3 Outstanding documents are investigated and obtained in accordance with business specifications.
- 1.4 The legality of the documents is checked and confirmed in accordance with statutory law and business requirements.
- 1.5 Invalid documents are recorded and rectified in accordance with business specifications.
- 1.6 Approved security records are prepared and submitted for filing in accordance with business and filing/storage system requirements.

Specific Outcome No. 2**Realise securities in custodianship.**

*Range: Securities with a surrender value/cash value
e.g. policies, investments, shares and unit trusts.*

Assessment Criteria

- 2.1 Instruction to realise the security is received and recorded in accordance with business specifications.
- 2.2 The security record is retrieved from custodianship and applicable document is removed from record according to business specifications.
- 2.3 Respective companies are instructed to surrender the security according to business specifications and regulations per type of security.
- 2.4 Customer is informed of realisation in accordance with business specifications.

Specific Outcome No. 3**Minimise credit risk**

- 3.1 Receipt of the surrender value is monitored and processed as per instruction and business specifications.
- 3.2 A cancelled status is imposed on the security record according to business specifications.

Specific Outcome No. 4**Handle the proceeds of securities at maturity**

Range: All securities with a mature date e.g. policies and investments.

Assessment Criteria

- 4.1 Maturity dates of securities in custodianship are monitored according to business specifications.
- 4.2 Notification of maturity is obtained according to business specifications.
- 4.3 The security record is retrieved from custodianship and withdrawal of document is noted on record in accordance with business specifications.
- 4.4 Interested parties are notified of maturity and instructions regarding the utilisation of the proceeds are obtained in accordance with business specifications.
- 4.5 Actions to effect the instruction regarding the proceeds are taken and recorded according to business specifications.
- 4.6 Status of security is imposed on the security record and customer's security profile in accordance with business specifications.

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Notes

1. Critical Cross-Field Outcomes

- The learner is able to identify and solve problems when investigating and obtaining outstanding documentation, ensuring complete and accurate documentation per security record.
- The learner is able to organise and manage his/her activities responsibly and effectively, when attending to the validation of securities and the realisation of securities, ensuring the validity of securities in custodianship.
- The learner is able to collect, organise and critically evaluate information when validating the soundness of securities submitted for safekeeping, ensuring the accuracy of the security information library.
- The learner is able to communicate both verbally and in writing when instructing respective companies to surrender securities.
- The learner is able to use technology effectively when capturing, updating and extracting information, ensuring complete and accurate information is available on systems.
- The learner is able to demonstrate an understanding of the relationship between internal departments, clients and other companies and the importance of networking to effectively ensure and maintain the validity of securities in custodianship.

2. Range Statement

- Securities include formal and Informal securities
- Receipt of security records include, but are not limited to securities regarding new records and existing records where changes were made to documents and/or where additional security was acquired.
- Instructions to realise the security may initiate from, but are not limited to attorneys, branches, internal departments e.g. credit officials and legal.
- Respective companies are instructed to surrender the security according to business specifications and regulations per type of security.
- Regulations include, but are not limited to surrender procedures per Insurance Company; provision of original document and instructions for payment of surrender value.
- Notification of maturities include, but are not limited to system-generated listings, diarised dates and follow-up system.
- Interested parties include, but are not limited to branches, credit officials and clients.
- Status of security includes, but is not limited to cancellation of security or details of new maturity date in respect of re-investment of proceeds.

3. Embedded Knowledge

- Evaluation of the application of company specific criteria for completing and submission of security documents.
- Application of statutory requirements.
- Surrender procedures per Insurance Company.
- The mortgage loan process and legal requirements.
- The importance of ensuring the soundness of securities in custodianship.

- Company credit risk policy
- Collection procedures applicable to the realisation of securities.

4. Legal Requirements

- Credit Agreement Act
- Statutory law pertaining to contractual capacity of individuals and non-individuals e.g. Guardianship Act No.192 of 1993; Matrimonial Property Act; Close Corporations Act No. 69 of 1984; Companies Act No. 61 of 1973.

Title: Ensure the correctness of internal bank vouchers.

Unit Standard Number:

Level: 3

Credits: 2

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for people who have to process internal bank vouchers

Persons credited with this Unit Standard will be able to

- Scrutinize internal transaction vouchers for completeness
- Process internal vouchers and ensure that they have been passed in accordance with banking practice
- ensure that internal vouchers are stored correctly.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in communications at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 **Scrutinise internal transaction vouchers for completeness.**

Assessment Criteria

- 1.1 Care is taken to ensure that all vouchers are received according to the bank's procedures.
- 1.2 All transaction vouchers are examined for completeness as required by the bank.
- 1.3 Vouchers are scrutinised for compliance with legislation and internal rulings

Specific Outcome No 2 **Process internal vouchers**

Assessment Criteria

- 2.1 All invoices, receipts and supporting documentation are attached to the voucher, as required by the bank.
- 2.2 Invoices are annotated according to the bank's procedures.
- 2.3 All vouchers are initialled in the manner required by the bank as evidence of examination.
- 2.4 Vouchers are checked for authorisation by people of the appropriate seniority according to the bank's procedures.

Specific Outcome No. 2**Ensure that vouchers and reports are stored correctly.****Assessment Criteria**

- 2.1 The necessary steps are taken for the storage of revenue and expenditure vouchers as required by the bank.
- 2.2 The necessary steps are taken for the storage - with easy access - of inspection vouchers as required by the bank.
- 2.3 The necessary steps are taken to ensure that schedules and registers are updated for loss, unclaimed balances and low cost entries as required by the bank.

Accreditation Process (Including Moderation):

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Notes**1. Critical Cross - Field Outcomes**

The learner demonstrates the ability to:

- organise and manage oneself and one's activities responsibly and effectively when all invoices, receipts and supporting documentation are attached to the voucher, as required by the bank.
- communicate effectively using visual, mathematical and language skills in the modes of oral and written presentations when the necessary steps are taken to ensure that schedules and registers are updated for loss, unclaimed balances and low cost entries as required by the bank.
- demonstrate an understanding of the world as a set of related systems when vouchers are scrutinised for compliance with legislation and internal rulings.

2. Range statement

- Transaction vouchers are examined for completeness includes but is not limited to correct preparation, date stamp, authentication, validity.
- Invoices are annotated according to the bank's procedures, includes but is not limited to paid, dated with date of payment, cheque number of bank cheque.
- Vouchers are scrutinised for compliance with legislation and internal rulings includes but is not limited to VAT, tax, admissible expenses, accounting practices.

3. Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.

- operating and computer systems to locate the necessary information and complete the task.
- operational risk.
- relevant security precautions.

4. Legal Requirements

- All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Handle rejected money transfers in a banking environment.

Unit Standard Number:

Level: 3

Credits: 3

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for people entrusted with the task of handling rejected money transfers.

Persons credited with this Unit Standard will be able to

- establish the nature of the rejected money transfers
- establish the reason for rejected money transfers
- expunge the rejected transfer entries.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard will be competent in Communications at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Establish the nature of the rejected money transfers appearing on the report(s)

Assessment Criteria

- 1.1 The relevant daily report(s) is/are scrutinised to establish the occurrence of any rejected money transfers in the manner required by the bank.
- 1.2 The nature of the rejected money transfer is identified according to the bank's guidelines.

Specific Outcome No. 2 Establish the reason for the rejection

Assessment Criteria

- 2.1 The prime voucher is obtained and matched with the account numbers on the report to identify possible capture errors.
- 2.2 Other reasons for the rejected money transfers are established should the rejection not be due to capture errors.
- 2.3 Fraudulent transactions are referred to the relevant department as required by the bank.

Specific Outcome No. 3 Expunge the rejected transfer entries**Assessment Criteria**

- 3.1 Rejected transfer entries are expunged according to the bank's procedures.
- 3.2 The original documentation is annotated according to the bank's procedures.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

Therefore anyone wishing to be assessed against this Unit Standard may apply to be assessed by any assessment agency, assessor or provider institution, which is accredited by the relevant ETQA. or by an ETQA that has a Memorandum of Understanding with the relevant ETQA

Notes**Critical Cross-Field Outcomes**

The learner demonstrates the ability to:

- identify and solve problems in which responses display that responsible decisions using critical and creative thinking have been made when the nature of the rejected money transfer is identified according to the bank's guidelines.
- organise and manage oneself and one's activities responsibly and effectively when rejected transfer entries are expunged according to the bank's procedures.
- collect, organise and critically evaluate information when, should there not be capture errors, other reasons for the rejected money transfers are established.

Range statement

- Money transfers may be inbound or outbound
- Other reasons for rejected money transfers are invalid destination identification, invalid, closed or unopened account number, generalised deposit account, domestic account, no account number, out of range account number, pay on application and ID message, urgent agent bank money transfer messages.
- Original documentation is annotated according to reason for rejection, action to rectify the matter.

Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.
- operating and computer systems to locate the necessary information and complete the task.

- operational risk.
- relevant security precautions.

Legal Requirements

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Terminology

I D - legal identity document

Title: Investigate banking-related claims on behalf of the branch.

Unit Standard Number:

Level: 3

Credits: 8

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for those people who have the responsibility of investigating branch related claims.

Persons credited with this unit standard will be able to:

- record and investigate potential claims
- report the potential loss to the relevant authorities
- deal with the approval or declining of the claim.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in:

- Communications at NQF Level 2
- Mathematical Literacy at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Record and investigate the potential claim

Assessment Criteria

- 1.1 The claim is recorded as required by the bank.
- 1.2 The details of the transactions leading to the claim are investigated as required by the bank.
- 1.3 All necessary information is obtained as required by the bank.
- 1.4 The customer is advised according to the bank's policy to report the incident to the police and to take the necessary steps to minimise the loss.

Specific Outcome No. 2 Report the potential loss to the relevant authorities

Assessment Criteria

- 2.1 A decision is taken according to the bank's policy about the liability for the potential loss.
- 2.2 The appropriate authorities to be notified are identified in line with the bank's guidelines.
- 2.3 A recommendation is made about whether the customer should be refunded, based on the information collected.

- 2.4 The recommendation and documentation are submitted to the relevant authorities as required by the bank.

Specific Outcome No. 3 Process the approval/decline of the claim

Assessment Criteria

- 3.1 The relevant approval/decline documentation is obtained according to the bank's procedures.
- 3.2 The customer is advised of the decision taken according to the Code of Banking Practice.
- 3.3 The customer is refunded according to the bank's procedures.
- 3.4 Entries are prepared and processed according to the bank's procedures.
- 3.5 Details of the claim and investigation are recorded according to bank's procedures.

Accreditation Process (Including Moderation):

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- 2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
- 3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

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Notes

1. Critical Cross-Field Outcomes

The learner demonstrates the ability to:

- collect, organise and critically evaluate information when a recommendation is made about whether the customer should be refunded, based on the information collected.
- communicate effectively using visual, mathematical and language skills in the modes of oral and written presentations when details of the claim and investigation are recorded according to bank's procedures.
- contribute to the full personal development of each learner and the social and economic development of society at large, by making it the underlying intention of any programme of learning to make an individual aware of the importance of:
 - reflecting on exploring a variety of strategies to learn more effectively;
 - participating as responsible citizens in the life of local, national and global communities;
 - being culturally and aesthetically sensitive across a range of social contexts;
 - exploring education and career opportunities; and
 - developing entrepreneurial opportunities. When the customer is advised according to the bank's policy to report the incident to the police and to take the necessary steps to minimise the loss.

2. Range Statement

- Banking related claims include unauthorised debits, disputes over charges, claims relating to interest or ATMs, instructions not actioned, processing errors.
- Necessary information is copy of original cheques, copy of statement, copy of customer's affidavit, customer account details, ATM reports, ATM videos, retrieval and printing of electronic images, operator detail, tally totals, clearing envelope, amounts and dates of credits or customer detail, EBT and ACB details.

3. Embedded Knowledge

- relevant banking policies and procedures.
- workflow.
- operating and computer systems to locate the necessary information and complete the task.
- operational risk.
- relevant security precautions.
- stationery required by the Code of Banking Practice

4. Legal Requirements

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

5. Terminology

- ATM = Automated Teller Machine.

Title: Operate sort machinery within the banking environment.

Unit Standard Number:

Level: 3

Credits: 3

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for people who have the responsibility of running the sort machinery in a bank.

Persons credited with this Unit Standard will be able to:

- prepare documents prior to the machine sort
- prepare and maintain the machine
- oversee the run
- report procedures effectively.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in:

- Communications at NQF Level 2
- Mathematical Literacy at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Prepare documents prior to machine sort

Assessment Criteria

- 1.1 Cheques are assembled and jogged as required by the selected sort applications
- 1.2 Documents are inspected for the acceptable size and condition as required by the bank.
- 1.3 Rubber bands, staples and paper clips are removed from cheques before loading them into the hopper.

Specific Outcome No. 2 Prepare and maintain the machine

Assessment Criteria

- 2.1 The correct numbering of the document trays for processing and storage is ensured as required by the bank.
- 2.2 The print quality is checked according to standard operating procedures
- 2.3 The microfilm cartridges are loaded and unloaded before and after processing according to standard operating procedures.
- 2.4 The equipment is kept clean according to standard operating requirements.

- 2.5 The correct downloader programme is downloaded on the allocated sorter prior to processing according to standard operating procedures.

Specific Outcome No. 3**Oversee the run****Assessment Criteria**

- 3.1 All documents are processed in good time as required by the bank.
- 3.2 Immediate attention is given to machine interventions such as jams, missorts or feeder problems as required by standard operating requirements.
- 3.3 Any error display is recorded before restarting the sort operation according to standard operating procedures.

Specific Outcome No. 4**Report procedures effectively****Assessment Criteria**

- 4.1 Unusual conditions are reported to the appropriate authority as per the bank's procedure
- 4.2 The person in charge is supplied with volume statistics in terms of documents sorted as well as rejected items according to the bank's procedures.

Accreditation Process (Including Moderation):

- 1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
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Notes:**1. Critical Cross-Field Outcomes**

The learner demonstrates the ability:

- to organise and manage oneself and one's activities responsibly and effectively when the correct numbering of the document trays for processing and storage is ensured as required by the bank.
- to demonstrate an understanding of the world as a set of related systems when all documents are processed in good time as required by the bank.

2. Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.
- operating and computer systems to locate the necessary information and complete the task.
- operational risk.
- relevant security precautions.

3. Legal Requirements

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Process banking transaction record reports.

Unit Standard Number:

Level: 3

Credits: 6

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for people who have to process banking transaction record reports.

Persons credited with this Unit Standard will be able to:

- identify the items that need to be checked
- scrutinise the accuracy of capturing
- and resolve any discrepancies.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard are competent in Communications and Mathematical Literacy at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Identify items that need to be checked.

Assessment Criteria

- 1.1 Transactions appearing on the transaction record report and needing to be checked, are identified according to the bank's guidelines.
- 1.2 The presence of all necessary vouchers is checked according to the bank's procedures.
- 1.3 Vouchers are sorted in accordance with the bank's procedures.

Specific Outcome No. 2 Scrutinise the accuracy of capturing.

Assessment Criteria

- 2.1 The selected vouchers are ticked off as required by the bank's procedures.
- 2.2 Discrepancies are identified and the errors are annotated as required by the bank.
- 2.3 System generated entries are validated in accordance with the bank's procedures.

Specific Outcome No. 3**Resolve discrepancies****Assessment Criteria**

- 3.1 Discrepancies are investigated according to the bank's procedures.
- 3.2 Corrective measures are determined according to the discrepancy identified and as required by the bank.
- 3.3 Reports with corrective instructions are annotated as required by the bank.
- 3.4 The transaction record report and vouchers are returned to the relevant department as required by the bank's procedures
- 3.5 The corrective action taken is checked for compliance with the bank's requirements.

Specific Outcome No. 4**Sign off the report****Assessment Criteria**

- 4.1 The presence of the vouchers is recorded as required by the bank.
- 4.2 All necessary documentation is attached as required by the bank.
- 4.3 The report and vouchers are passed on for further scrutiny in accordance with the bank's procedures.

Accreditation Process (Including Moderation):

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Notes:**1. Critical Cross-Field Outcomes**

The learner demonstrates the ability:

- to identify and solve problems in which responses display that responsible decisions using critical and creative thinking have been made when discrepancies are identified and the errors are annotated as required by the bank.
- to work effectively with others as a member of a team, group, organisation and community when the transaction record report and vouchers are returned to the relevant department as required by the bank's procedures.
- to collect, organise and critically evaluate information when corrective measures are determined according to the discrepancy identified and as required by the bank.
- to use science and technology effectively and critically (showing responsibility towards the environment and health of others) when system generated entries are validated in accordance with the bank's procedures.

- to demonstrate an understanding of the world as a set of related systems when the report and vouchers are passed on for further scrutiny in accordance with the bank's procedures

2. Range Statement

- Transactions appearing on the transaction record are amounts of transactions, transactions to certain accounts.
- Vouchers are sorted in accordance with amounts, date, debits and credits.
- The selected vouchers are ticked off by account number, name, account, serial numbers, VAT codes, special capturing references, number of vouchers.

3. Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.
- operating and computer systems to locate the necessary information and complete the task.
- operational risk.
- relevant security precautions.

4. Legal Requirements

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Process rejected and missing banking-related items.

Unit Standard Number:

Level: 3

Credits: 2

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for persons who provide back office support for the effective provision of services by a bank.

Persons credited with this unit standard will be able to:

- receive and sort rejected and missing items as per the reports received
- handle queries.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard will be competent in Communication at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Receive and sort rejected and missing items

Assessment Criteria

- 1.1 ACB and the prime run reports and processed items are received and sorted in the manner required by the bank.
- 1.2 The appropriate reports and intercession cheques are executed as required by the bank.
- 1.3 Items are forwarded to the appropriate parties as required by the bank.
- 1.4 Incidents are raised as per the bank's procedures.

Specific Outcome No. 2 Attend to queries

Assessment Criteria

- 2.1 The nature of the query received is identified according to the bank's procedures.

- 2.2 The query is attended to as required by the nature of the query and the bank's procedures.
- 2.3 All queries are handled timeously and in a manner that promotes customer service.
- 2.4 Administrative tasks relating to the query are completed according to the bank's procedures.
- 2.5 Unresolved queries are escalated to the appropriate authority as required by the bank's policy.

Accreditation Process (Including Moderation):

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Notes:

1. Critical Cross-Field Outcomes

The learner demonstrates the ability:

- to organise and manage oneself and one's activities responsibly and effectively when incidents are raised as per the bank's procedures.
- to collect, organise and critically evaluate information when ACB and the prime run reports and processed items are received and sorted in the manner required by the bank.
- to communicate effectively using visual, mathematical and language skills in the modes of oral and written presentations when all queries are handled timeously and in a manner that promotes customer service.

2. Range Statement

- Rejected or missing items include local clearances, codeline clearing rejections of own cheques, unpaid cheques, unpaid ACB debit order documents, carrier envelopes, MICR and non-MICR items.
- Items are forwarded to the appropriate parties: own bank, own branches, agent banks.
- Administrative tasks relating to the query are report, notify, record details of query.

3. Embedded Knowledge

- all relevant banking policies and procedures.

- workflow.
- operating and computer systems to locate the necessary information and complete the task.
- operational risk.
- ACB procedures
- relevant security precautions.

4. Legal Requirements

- All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

5. Terminology

- ACB - Automated Clearing Bureau Magnetic Tape Service
- MICR - Magnetic Ink Character Recognition

Title: Produce copies of bank statements on the customer's behalf.

Unit Standard Number:

Level: 3

Credits: 1

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for people providing back office support in a Banking environment.

Learners credited with this Unit Standard will be able to:

- Verify the details of the request for a bank statement
- Produce the statement
- Record the action taken.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard are competent in Communication at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Verify the details of the request for a bank statement.

Assessment Criteria

- 1.1 The request is recorded as required by the bank.
- 1.2 The details of the statements required are checked according to the bank's guidelines.
- 1.3 Confidentiality is upheld according to the Code of Banking Practice.

Specific Outcome No. 2 Produce the statement.

Assessment Criteria

- 2.1 The relevant system is accessed in the appropriate way.
- 2.2 The customer's data is entered/accessed as required by the system.
- 2.3 The statement data is located and a hard copy is obtained according to the bank's procedures.
- 2.4 The statement and a copy of the request are forwarded to the relevant branch according to the bank's procedures.

Specific Outcome No. 3 Record the action taken.**Assessment Criteria**

- 3.1 The action taken is recorded in the manner required by the bank.
3.2 Charges are recovered as per stipulated procedures.

Accreditation Process (Including Moderation):

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Notes:**1. Critical Cross-Field Outcomes**

The learner demonstrates the ability:

- to work effectively with others as a member of a team, group, organisation and community when the statement and a copy of the request are forwarded to the relevant branch according to the bank's procedures.
- to organise and manage oneself and one's activities responsibly and effectively when the details of the statements required are checked according to the bank's guidelines.
- to collect, organise and critically evaluate information when the action taken is recorded in the manner required by the bank.
- to use science and technology effectively and critically (showing responsibility towards the environment and health of others) when the relevant system is accessed in the appropriate way.
- contribute to the full personal development of each learner and the social and economic development of society at large, by making it the underlying intention of any programme of learning to make an individual aware of the importance of:
 - reflecting on exploring a variety of strategies to learn more effectively;
 - participating as responsible citizens in the life of local, national and global communities;
 - being culturally and aesthetically sensitive across a range of social contexts;
 - exploring education and career opportunities; and developing entrepreneurial opportunities.
- when confidentiality is upheld according to the Code of Banking Practice.

2. Range Statement

- Bank statements include daily, weekly and monthly statements, back statements, copy statements.
- The customer's date is entered/accessed by account number,

3. Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.
- operating and computer systems knowledge to locate the necessary information and complete the task.
- operational risk.
- relevant security precautions.

4. Legal Requirements

- All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Scrutinise vouchers for banking-related technical irregularities within the banking environment.

Unit Standard Number:

Level: 3

Credits: 2

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for persons who work in processing centres in a banking environment.

Persons credited with this Unit Standard will be able to:

- examine vouchers or copies of vouchers
- process vouchers and reports
- check for irregularities
- deal with technical irregularities.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard are competent in Communication at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Examine vouchers or copies of vouchers

Assessment Criteria

- 1.1 The vouchers to be scrutinised are obtained and prepared for scrutiny as required by the bank's procedures.
- 1.2 All vouchers are examined for completeness as required by the bank.
- 1.3 The appropriate procedure is applied in relation to the value of the voucher and as required by the bank.
- 1.4 Appropriate measures are carried out to ensure that the vouchers comply with the terms of the Bills of Exchange Act.
- 1.5 The vouchers are annotated and initialed as per the bank's procedures.

Specific Outcome No. 2 Process the vouchers and reports

Assessment Criteria

- 2.1 Vouchers that require further processing are sent to the relevant departments as required by the bank.
- 2.2 Vouchers are passed on for inclusion in statements or are filed according to the bank's procedures.
- 2.3 Copies of vouchers and reports are passed on to the relevant departments or filed as required by stipulated procedures.
- 2.4 The required procedures are followed to return incorrectly drawn vouchers.

Specific Outcome No. 3 Check for irregularities**Assessment Criteria**

- 3.1 The dates on vouchers are checked for compliance with the bank's requirements.
- 3.2 The amount on the voucher is scrutinised to make sure that it is clearly and correctly stated.
- 3.3 Crossings and endorsements are checked for compliance with the Bills of Exchange Act.
- 3.4 The signature on the voucher is verified according to the bank's guidelines.
- 3.5 Beneficiary details are checked for possible irregularities as stipulated in the bank's guidelines.
- 3.6 Cheques are scrutinised for unauthorised amendments as required by the bank.
- 3.7 Cheques drawn on specific accounts are scrutinised for fraud as required by the bank.
- 3.8 The relevant branches are notified of any irregularities as required by the bank.
- 3.9 Queries are attended to timeously and in a manner that promotes customer service

Specific Outcome No. 4 Deal with irregularities**Assessment Criteria**

- 4.1 Queries are investigated and resolved before the daily cut off time and in the manner required by the bank.
- 4.2 All unresolved queries are referred to the supervisor/manager according to the bank's procedures.
- 4.3. All irregularities are dealt with according to the bank's procedures

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
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3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

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Special Notes**1. Critical Cross-Field Outcomes**

The learner demonstrates the ability:

- to identify and solve problems in which responses display that responsible decisions using critical and creative thinking have been made when all vouchers are examined for completeness as required by the bank.
- to work effectively with others as a member of a team, group, organisation and community when all unresolved queries are referred to the supervisor/ manager according to the bank's procedures.
- to organise and manage oneself and one's activities responsibly and effectively when the vouchers to be scrutinised are obtained and prepared for scrutiny as required by the bank's procedures.
- to collect, organise and critically evaluate information when the vouchers' compliance with the terms of the Bills of Exchange Act is ensured.

2. Range statement

- Vouchers include cheques, MICR customer vouchers
- Voucher compliance with Bills of Exchange includes correct preparation, date stamp, authentication and validity.
- Voucher annotations include cancel signature, answer appropriately on irregular cheque.
- Vouchers requiring further processing include stop payments, special clearance, Forex requirements.
- Unauthorised amendments include beneficiary details, amounts

3. Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.
- operating and computer systems knowledge to locate the necessary information and complete the task.
- operational risk.
- relevant security precautions.

4. Legal Requirements

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

5. Terminology

MICR - Magnetic Ink Character Recognition

Title: Sort and image cheques and vouchers in a banking environment.

Unit Standard Number:

Level: 3

Credits: 3

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for persons providing Back office support in a Banking environment.

Persons credited with this Unit Standard will be able to:

- prepare the cheques and vouchers for automatic sorting and imaging
- operate the machine
- dispatch the cheques and vouchers.

Learning Assumed to be in place:

It is assumed that people accessing this Unit Standard are competent in Communication at NQF Level 2.

Specific Outcomes and Assessment Criteria;

Specific Outcome No. 1 Prepare the cheques and vouchers.

Assessment Criteria

- 1.1 The cheques and differential vouchers are placed in the jogger according to standard operating procedures.
- 1.2 The cheques and vouchers are jogged according to the machine operating procedures to ensure that they do not stick together.
- 1.3 The cheques and vouchers are placed in the start section of the machine according to the machine operating procedures.

Specific Outcome No. 2 Operate the machine.

Assessment Criteria

- 2.1 The machine is started according to standard operating procedures.
- 2.2 All rejected cheques are removed from the machine at the end of the run according to standard operating procedures.

Specific Outcome No. 3**Dispatch the cheques and vouchers.****Assessment Criteria**

- 3.1 The rejected cheques are ticked off against the report according to the bank's procedures.
- 3.2 The cheques are sorted into the correct dispatch boxes as required by the bank.
- 3.3 The dispatch boxes are forwarded to the appropriate departments according to the bank's procedures.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

Therefore anyone wishing to be assessed against this Unit Standard may apply to be assessed by any assessment agency, assessor or provider institution, which is accredited by the relevant ETQA, or by an ETQA that has a Memorandum of Understanding with the relevant ETQA

Notes:**1. Critical Cross-Field Outcomes**

The learner demonstrates the ability:

- to work effectively with others as a member of a team, group, organisation and community when the dispatch boxes are forwarded to the appropriate departments according to the bank's procedures.
- to organise and manage oneself and one's activities responsibly and effectively when the cheques and vouchers are jogged according to the machine operating procedures to ensure that they do not stick together.
- to communicate effectively using visual, mathematical and language skills in the modes of oral and written presentations when the rejected cheques are ticked off against the report according to the bank's procedures.

2. Embedded Knowledge

- How the machine works
- The implications of crossing hands when taking the cheques out of the machine

3. Legal Requirements

- All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Trace banking-related entries on behalf of other parties.

Unit Standard Number:

Level: 3

Credits: 4

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for people supplying back office support in a Banking environment.

Persons credited with this Unit Standard will be able to

- verify the details of an entry
- trace the entry
- provide the other party with the relevant details.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard are competent in Communication at NQF Level 2.

Specific Outcomes and assessment Criteria:

Specific Outcome No. 1 **Verify the details of the query**

Assessment Criteria

- 1.1 The query is recorded in line with the bank's procedures.
- 1.2 The full details of the query are obtained as required by the bank.
- 1.3 Confidentiality is ensured according to the Code of Banking Practice.

Specific Outcome No. 2 **Trace the entry.**

Assessment Criteria

- 2.1 The entry processing documentation is obtained as required by the bank.
 - 2.2 The processing details are checked against the documentation or electronic images of the documentation according to the bank's procedures.
 - 2.3 A copy of the documentation that provides the details of the queried transaction is obtained as required by the bank.
- 7

Specific Outcome No. 3

Provide the details of the queried transaction to the other party.

Assessment Criteria

- 3.1 The relevant query reply documentation is completed as required by the bank.
- 3.2 Copies of the transaction documentation are attached to the query documentation.
- 3.3 The relevant information is forwarded to the party initiating the query in line with the bank's procedures.
- 3.4 The query is signed off as required by the bank's procedures.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

Therefore anyone wishing to be assessed against this Unit Standard may apply to be assessed by any assessment agency, assessor or provider institution, which is accredited by the relevant ETQA, or by an ETQA that has a Memorandum of Understanding with the relevant ETQA

Notes:**1. Critical Cross - Field Outcomes;**

The learner demonstrates the ability:

- to work effectively with others as a member of a team, group, organisation and community when the relevant information is forwarded to the party initiating the query in line with the bank's procedures.
- to organise and manage oneself and one's activities responsibly and effectively when the query is signed off as required by the bank's procedures.
- to collect, organise and critically evaluate information when the full details of the query are obtained as required by the bank.

2. Range Statement

- Other parties include branches, agent banks, other departments.
- The entry processing documentation is obtained from reports, transaction vouchers, original credits or debits, summary vouchers.
- The processing details are checked against operator detail, tally totals, clearing envelope, amounts and dates of credits or debits, customer detail, IST detail, ACS detail.

2. Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.

- operating and computer systems knowledge to locate the necessary information and complete the task.
- operational risk.
- relevant security precautions.
- knowledge of ACB procedures

4. Legal Requirements

- All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

5. Terminology

- IBT - Inter-branch Transaction
- ACB - Automated Clearing Bureau Magnetic Tape Service

Title: Transfer and Close Bank Accounts

Unit Standard Number:

Level: 3

Credits: 5

Field: Business, Commerce and Management Studies
Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for persons who transfer and close accounts.

A person credited with this Unit Standard will be able to:

- receive the instruction
- transfer an account
- close an account.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit standard are competent in Communication at NQF Level 3.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Receive the instruction

Assessment Criteria

1.1 The instruction to transfer or close the account is authenticated in accordance with business specific requirements.

Range: Identification, signature verification, mail, face-to-face

1.2 The reason why the account is being transferred or closed is established and recorded in accordance with business specific requirements

1.3 All information relating to the customer is collated to establish the full extent of the customers relationship with the Bank.

Range: Other accounts held, relationship with other customers, liabilities with the bank and the account balance.

Specific Outcome No. 2 Transfer the account

Assessment Criteria

2.1 Authorisation to transfer the account is requested in accordance with business specific requirements.

2.2 The customer is advised to inform all debit order companies of the change in account details.

2.3 The account is transferred on receipt of authorisation from the relevant branch

2.4 The records are updated in accordance with business specific requirements

- 2.5 All the customer's document records are sent to the new branch in accordance with business specific requirements Range: Signature cards, mandates, stop order instructions, stop payment details, items lodged in securities and safe custody

Specific Outcome No. 3 Close the account

Assessment Criteria

- 3.1 The necessary entries are prepared or generated in accordance with business specific requirements.
- 3.2 The account is closed in accordance with business specific requirements
- 3.3 The records are updated in accordance with customer instruction and business specific requirements
- 3.4 Documents are destroyed or made obsolete in accordance with business specific requirements
- 3.5 The payout of the credit balance or deposit to the account is effected in terms of the customers instruction and business specific requirements.
- 3.6 All affected departments and divisions are notified of the closure of the account in accordance with business specific requirements.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

Therefore anyone wishing to be assessed against this Unit Standard may apply to be assessed by any assessment agency, assessor or provider institution, which is accredited by the relevant ETQA. or by an ETQA that has a Memorandum of Understanding with the relevant ETQA

Notes

1 Critical Cross Field Outcomes

The learner demonstrates the ability

- to collect and evaluate information critically when collating all information relating to the customer to establish the full extent of the customer's relationship with the bank.
- to communicate effectively when advising the customer to inform all the debit order companies of the change in account details.
- to use technology effectively when transferring or closing the account on the computer system

2. Range Statement

- Documents are destroyed or made obsolete in accordance with signature cards, cheque books, mandates files and customer files.

3. Embedded Knowledge

- product knowledge - (particular account type being transferred or closed)
- understand the balancing of debit and credits - mandates

Title: Process unpaid, late unpaid and rejected cheques in a banking environment.

Range: Change/closure of account, stop payments, insufficient funds, technical regulations.

Unit Standard Number:

Level: 3

Credits: 4

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for persons supplying back office support services in a Banking environment

Persons credited with this Unit Standard will be able to:

- identify unpaid and rejected cheques on a report
- process late unpaid cheques
- follow-up on unpaid, late unpaid and rejected cheques.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard are competent in Communication at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Identify unpaid and rejected cheques on a report.

Assessment Criteria

- 1.1 The status message on the report is checked, as required by the bank, for the reason for unpaid and reject cheques.
- 1.2 All cheques are sorted according to the status message as required by the bank.

Specific Outcome No. 2 Process late unpaid cheques.

Assessment Criteria

- 2.1 The cheque is collected from the bulk file department according to the bank's procedures.
- 2.2 The cheque is processed as required by the bank's procedures.
- 2.3 Relevant data is captured according to the bank's procedures.
- 2.4 The branch is notified, according to the bank's procedures, of the reason why the cheque was unpaid or rejected.

Specific Outcome No. 3**Follow-up on unpaid, late unpaid and rejected cheques.****Assessment Criteria**

- 3.1 Details of unpaid/reject cheques are confirmed with the relevant branches as required by the bank's procedures.
- 3.2 The daily report is completed as required by the bank.
- 3.3 Unpaid/reject cheques are submitted to the relevant department for processing according to the bank's procedures.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

Therefore anyone wishing to be assessed against this Unit Standard may apply to be assessed by any assessment agency, assessor or provider institution, which is accredited by the relevant ETQA. or by an ETQA that has a Memorandum of Understanding with the relevant ETQA

Notes:**1. Critical Cross-Field Outcomes**

The learner demonstrates the ability:

- to work effectively with others as a member of a team, group, organisation and community when the cheque is collected from the bulk file department according to the bank's procedures.
- to organise and manage oneself and one's activities responsibly and effectively when the daily report is completed as required by the bank.
- to collect, organise and critically evaluate information when all cheques are sorted according to the status message as required by the bank.
- to communicate effectively using visual, mathematical and language skills in the modes of oral and written presentations when relevant data is captured according to the bank's procedures.

2. Embedded Knowledge

- an understanding of all relevant banking policies and procedures.
- an understanding of the workflow.
- operating and computer systems knowledge sufficient to locate the necessary information and complete the task.
- an understanding of operational risk.
- relevant security precautions.

3. Legal Requirements

- All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Conduct an analysis of a personal banking customer's financial position.

Unit Standard Number:

Level: 4

Credits: 8

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for persons who sell products for which credit decisions need to be made.

Persons credited with this Unit Standard will be able to:

- analyse a customer's financial history and balance sheet
- establish the creditworthiness of the customer
- create an overall financial profile for the customer
- submit a motivation for credit approval.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in:

- Communications at NQF Level 3
- Mathematical Literacy at NQF Level 3
- The Unit Standard entitled, "Establish the financial situation of the customer"

Specific Outcome Assessment Criteria:

Specific Outcome No. 1 Analyse the customer's financial history

Assessment Criteria

- 1.1 The source(s), amount, regularity and stability of the customer's income is determined according to the bank's guidelines.
- 1.2 The full range of the customer's income is verified in line with banking requirements.
- 1.3 The customer's fixed and variable expenditures are listed, specifying the types, and amounts of expenditure.
- 1.4 The income and expenditure are compared in order to establish the customer's ability to repay.
- 1.5 The income and expenditure are verified against liabilities listed on the balance sheet.

Specific Outcome No. 2**Analyse the balance sheet.****Assessment Criteria**

- 2.1 All the assets owned by the customer are listed as required by the bank's policy.
- 2.2 The ownership of the assets is verified by completing standard checks as per the bank's policy.
- 2.3 The assets are assessed and value attributed as stipulated by the bank's procedures.
- 2.4 The customer's liabilities are determined by means of a credit check and a comparison to the expenditure statement.
- 2.5 Assets and liabilities are compared to calculate current solvency in line with the bank's policy.

Specific Outcome No. 3**Establish the creditworthiness of the customer.****Assessment Criteria**

- 3.1 The contractual capacity of the customer is determined in line with the bank's policy.
- 3.2 The banking history of the customer is determined according to the bank's procedures.
- 3.3 The customer's credit standing is established by ensuring that the required credit checks are available.
- 3.4 The customer's ability to repay is assessed using the information collected according to the bank's procedures.

Specific Outcome No. 4**Create an overall financial profile for the customer.****Assessment Criteria**

- 4.1 Relevant documentation is obtained from the customer according to the bank's requirements.
- 4.2 The available financial information is summarised in the format required by the bank.
- 4.3 The information is reviewed and verified for accuracy in discussion with the customer.

Specific Outcome No. 5**Submit the motivation for credit approval.****Assessment Criteria**

- 5.1 A report is completed motivating the approval/ decline of the required credit as per the bank's requirements
- 5.2 The report is submitted to the relevant credit authority.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
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Notes:**1. Critical Cross - Field Outcomes**

The learner demonstrates the ability to:

- work effectively with others as a member of a team, group, organisation and community when the report is submitted to the relevant credit authority.
- organise and manage oneself and one's activities responsibly and effectively when A report is completed motivating the approval/ decline of the required credit as per the bank's requirements.
- collect, organise and critically evaluate information when the available financial information is summarised in the format required by the bank.
- communicate effectively using visual, mathematical and language skills in the modes of oral and written presentations when in discussion with the customer, the information is reviewed and verified for accuracy.
- use science and technology effectively and critically (showing responsibility towards the environment and health of others) when the customer's liabilities are determined by means of a credit check and a comparison to the expenditure statement.
- demonstrate an understanding of the world as a set of related systems when using the information collected, the customer's ability to repay is assessed according to the bank's procedures.

2. Range:

- Customer's income includes salary, allowances, benefits, rental, dividends, investments, other income (specified).
- Ownership of assets is proven by salary slip, auditor's certificate, other income, dividend certificates, bank statements, audited balance sheets, management accounts
- Relevant documentation relating to cash, assurance policies, household goods, residential properties, vehicles, stocks and shares, items of intrinsic value, agricultural property, commercial property, loan accounts, debtors, intangibles.

3. Embedded Knowledge

- all relevant banking policies and procedures
- basic elements of credit risk and basic principles of sound lending
- relevant banking products
- analysis of financial statements
- application of financial analysis skills to evaluate an individual's financial standing
- report writing
- operation of computer systems to obtain the necessary information and complete the task

4. Legal Requirements:

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Monitor cash centre reports and accounts in a banking environment.

Unit Standard Number:

Level: 4

Credits: 5

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for people who have to monitor cash center reports and accounts in the banking sector.

Persons credited with this unit standard will be able to:

- scrutinise reports for irregularities, discrepancies and errors
- reconcile and balance accounts
- handle queries.

Learning Assumed to be in Place:

Learners accessing this Unit standard should be competent in Communications and Mathematical Literacy at NQ Level 3.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Scrutinise reports for irregularities, discrepancies and errors.

Assessment Criteria

- 1.1 The reports to be scrutinised are obtained as per the bank's procedures.
- 1.2 Reports are checked for irregularities, discrepancies and errors as required by the bank.
- 1.3 Irregularities, discrepancies and errors are recorded as required by the bank's procedures.
- 1.4 The accounts affected by irregularities, discrepancies and errors are noted according to the required procedures.
- 1.5 Where necessary, an audit or investigation is initiated according to the bank's procedures.

Specific Outcome No. 2 Reconcile and balance accounts.

Assessment Criteria

- 2.1 Steps are taken as required by the bank to ensure that accounts balance daily.
- 2.2 A check is done for irregularities, discrepancies and errors according to standard procedures.

- 2.3 The accounts affected by such irregularities, discrepancies and errors are noted according to the bank's procedures.
- 2.4 Irregularities and discrepancies are escalated to the relevant authorities in the manner required by the bank.

Specific Outcome No. 3 Attend to queries

Assessment Criteria

- 3.1 The nature of the query received is identified as required by the bank.
- 3.2 The query is attended to as required by the nature of the query and the bank's policy.
- 3.3 The query is handled timeously and in a manner that promotes good customer service.
- 3.4 Administrative tasks relating to the query are completed according to the bank's procedures.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
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Notes:

1. Critical Cross - Field Outcomes

The learner demonstrates the ability to:

- work effectively with others as a member of a team, group, organisation and community when steps are taken as required by the bank to ensure that accounts balance daily.
- organise and manage oneself and one's activities responsibly and effectively when reports are checked for irregularities, discrepancies and errors as required by the bank.
- collect, organise and critically evaluate information when an audit or investigation is initiated according to the bank's procedures where necessary.

2. Range Statement

- Reports to be scrutinised are bills of exchange books, Forex reports, teller reports, treasury register, counterfeit register, insured register, mail register, security register, branch records.
- Steps taken to ensure that accounts balance daily are foreign notes in transit accounts, Forex accounts.

3. Embedded Knowledge

- relevant banking policies and procedures.
- workflow.

- operating and computer system to locate documents
- operational risk.
- relevant security precautions.
- basic knowledge of accounting

4. Legal Requirements

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

5. Terminology

- FOREX - foreign exchange

Title: Process customer requests for cheque books, counter cheques and bank cheques

Unit Standard Number:

Level: 4

Credits: 5

Field: Business, Commerce and Management Studies
Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for persons who process requests for cheque books, counter cheques and bank cheques.

A person credited with this standard should be able to:

- Order and issue customer cheque books
- issue counter cheques
- process bank cheque applications.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in Communications at NQF Level 4.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Order and issue customer cheque books

Assessment Criteria

- 1.1 The customer's signature on the requisition for a cheque book is verified against bank records.
- 1.2 The cheque book is ordered in accordance with business specific requirements.
- 1.3 The cheque book is issued in accordance with business specific risk evaluation and procedures.
- 1.4 The cheque books issued are recorded and charges recovered when applicable

Specific Outcome No. 2 Issue counter cheques

Assessment Criteria

- 2.1 The customer's requirements for counter cheques are established and met according to the customer's requirements.
- 2.2 The counter cheques are personalised in accordance with business specific requirements
- 2.3 The counter cheques are issued in accordance with company specific risk evaluation and procedures

Specific Outcome No. 3 Process a request for a bank cheque**Assessment Criteria**

- 3.1 The customer's request for a bank cheque is verified and accepted in accordance with business risk evaluation.
- 3.2 The bank cheque is prepared correctly in accordance with customer and business specific requirements.
- 3.3 The necessary entries are prepared or generated in accordance with business specific requirements.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

Therefore anyone wishing to be assessed against this Unit Standard may apply to be assessed by any assessment agency, assessor or provider institution, which is accredited by the relevant ETQA, or by an ETQA that has a Memorandum of Understanding with the relevant ETQA

Notes:**1 Critical Cross-Field Outcomes**

The learner demonstrates the ability

- to identify and solve problems when establishing the customer's need for counter cheques and verifying the customer's request for a bank cheque.
- to use technology effectively when using the computer system to personalise counter cheques and when preparing or generating the necessary entries.

2. Range Statement

- The bank cheque is prepared correctly including payee details, amount and account to be debited.
- The necessary entries are prepared or generated in accordance with bank cheque credit, customer debit and commission credit.

3. Embedded Knowledge

- signing arrangements
- company safety and security measures
- balancing of credits and debits.

Title: Process electronic banking-related reports.

Unit Standard Number:

Level: 4

Credits: 6

Field: Business, Commerce and Management Studies
Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is for people who have to process electronic bank-related reports.

Persons credited with this Unit Standard will be able to:

- prepare reports for reconciliation
- scrutinise the reports
- balance retrospective day entries
- record current day processing amounts
- ensure that suspense accounts have been expunged
- balance suspense accounts for entities passed to other accounting entities.

Learning Assumed to be in Place:

It is assumed that learners accessing this Unit Standard are competent in:

- Communication at NQF Level 3
- Mathematical Literacy at NQF Level 3.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Prepare reports for reconciliation

Assessment Criteria

- 1.1 The domain of the accounting entity to be reconciled is identified as required by the bank.
- 1.2 Entries are separated as required by the bank's procedures.
- 1.3 The account name for each 'on them' entry is listed in the manner required by the bank.
- 1.4 Reports are obtained from the machines/systems used to capture value entries according to the bank's procedures.

Specific Outcome No. 2 Scrutinise the reports

Assessment Criteria

- 2.1 Reports are checked to ensure that they balance as required by the bank.
- 2.2 Where contra-entries have not been generated, an investigation is initiated according to the bank's procedures.

- 2.3 Batch transmission reports are scrutinised as required by the bank to ensure that all batches were transmitted.
- 2.4 Totals are compared to establish that all entries sorted through another system have been processed.
- 2.5 Exceptions are investigated according to the bank's procedures.

Specific Outcome No. 3 Balance retrospective day entries

Assessment Criteria

- 3.1 System-generated reports are checked to identify whether retro-entries balance.
- 3.2 The size of the discrepancy is ascertained as required by the bank.
- 3.3 For retro-entries with discrepancies, the necessary details are obtained to identify where the discrepancies have occurred.
- 3.4 Discrepancies are corrected as required by the bank's procedures.
- 3.5 Corrected reports and entries are balanced according to the bank's requirements.
- 3.6 The reason for the difference in trail is investigated and the information is forwarded to the relevant department according to the bank's procedures.

Specific Outcome No. 4 Record current day processing amounts

Assessment Criteria

- 4.1 Reports and records showing entries processed under current day are obtained as per the bank's procedures.
- 4.2 The amounts are annotated as per the bank's procedures.
- 4.3 Where processing or batch transmissions were unsuccessful, figures are adjusted in the manner required by the bank.
- 4.4 Uncaptured entries are identified as required by the bank.
- 4.5 Where necessary, arrangements are made for entries to be reprocessed under retro according to the bank's procedures.
- 4.6 Totals for entries to be cleared retrospectively to agent banks are annotated as required by the bank.

Specific Outcome No.5 Ensure that suspense accounts have been expunged

Assessment Criteria

- 5.1 Suspense account reports are scrutinised as required by the bank to ensure that they have nil balances.
- 5.2 Balances, other than nil balances, are investigated as required by the bank's procedures.

Specific Outcome No. 6 Balance suspense accounts for entries passed to other accounting entities

Assessment Criteria

- 6.1 Agent bank entries are scrutinised to ensure that they have been passed according to the bank's procedures.
- 6.2 Entries to other accounting entities within the bank are checked to ensure that suspense entries have been passed.

Accreditation Process (Including Moderation):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

Therefore anyone wishing to be assessed against this Unit Standard may apply to be assessed by any assessment agency, assessor or provider institution, which is accredited by the relevant ETQA, or by an ETQA that has a Memorandum of Understanding with the relevant ETQA.

Notes:**1. Critical Cross - Field Outcomes**

The learner demonstrates the ability:

- to work effectively with others as a member of a team, group, organisation and community when an investigation is initiated according to the bank's procedures where contra-entries have not been generated.
- to organise and manage oneself and one's activities responsibly and effectively when reports and records showing entries processed under current day are obtained as per the bank's procedures.
- to collect, organise and critically evaluate information when agent bank entries are scrutinised to ensure that they have been passed according to the bank's procedures.
- to use science and technology effectively and critically (showing responsibility towards the environment and health of others) when reports are obtained from the machines/ systems used to capture value entries according to the bank's procedures.

2. Range Statement

- The domain of the accounting entity to be reconciled per branch, per cluster of branches, per bank.
- The account name for each 'on them' entry is listed by agent bank settlement accounts, inter-branch accounting, clearance vouchers, electronic settlement accounts where contra-entries are generated to 'on us' accounts depending on the transaction code used, ACB suspense accounts.
- Reports are obtained from the machines/systems by customer-generated entries through home terminals, ATM and Autoplus machines, manual processing machine, staff-captured entries, transmitted batched entries.
- Uncaptured entries are identified by waste reports or manual batch reconciliation sheets.
- Entries to other accounting entities within the bank are checked by IBT's, MTSS auto settlement, bank cheque clearance vouchers.

3. Embedded Knowledge

- all relevant banking policies and procedures.
- workflow.
- operating and computer systems to locate the necessary information and complete the task.
- The difference between 'on us' and 'on them' entries

- basic principles of accounting
- ACB procedures
- operational risk.
- relevant security precautions.

4. Legal Requirements

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

UNIT STANDARDS IN ATMs

NLRD NUMBER	TITLE	LEVEL	CREDITS
	Control a suite of ATMs	3	5
	Install an ATM	4	5
	Maintain an ATM	4	4
	Process customer ATM card requests	4	2

Title: Control a suite of ATMs (Automated Teller Machines).

Unit Standard Number:

Level: 3

Credits: 5

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for all persons who are in control of ATM machines and who are responsible for ensuring that ATM machines are able to perform their function.

The Persons credited with this Unit Standard will be able to:

- draw and keep control of cash prior to loading the ATM
- replenish the cash in the ATM
- attend to the removal and control of depository envelopes
- return the cards, cash and deposits to the treasury
- plan for future needs.
-

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard will be competent in:

- Communications at NQF Level 2
- Mathematical Literacy at NQF Level 2.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Draw and keep control of cash prior to loading ATM machines
Assessment Criteria

- 1.1 The vehicle route is planned based on reports received and according to the bank's procedures.
- 1.2 The identity of the vehicle is verified with the treasury custodian
- 1.3 The cash requirements for the replenishment are collected, physically checked taking residual notes into account and secured according to the bank's procedures.
- 1.4 The cash is checked for ATM quality according to the bank's guidelines.
- 1.5 The necessary precautions for transporting cash are taken as per the bank's guideline procedures.

Specific Outcome No. 2 Replenish the cash in the ATM machines

Assessment Criteria

- 2.1 The necessary security precautions are taken as per the bank's procedures.
- 2.2 The machine is prepared for opening and opened according to the bank's procedures.
- 2.3 The ATM is loaded according to standard operating procedure.
- 2.4 The amount loaded for each denomination is recorded onto the cash loaded sheet as required by the bank.

- 2.5 Mutilated or torn notes are removed from the reject cash bin and disposed of according to the bank's guidelines.
- 2.6 A dispense test is run to ensure that the canisters are in working order according to standard operating procedures.
- 2.7 Fraud checks are carried out as required by organisation policy and procedures

Specific Outcome No. 3 Attend to the removal and control of depository envelopes and tally rolls from the ATM machine

Assessment Criteria

- 3.1 The deposits are removed, counted and recorded according to the bank's guidelines.
- 3.2 The tally roll is removed and a printer test is performed according to the bank's procedures.
- 3.3 The deposit and tally roll are sealed as per the bank's requirements.
- 3.4 The machine number and time are recorded on the loading sheet as required by the bank.
- 3.5 Routine maintenance is carried out as required by the bank.
- 3.6 The machine is placed back in service according to standard operating procedures.
- 3.7 The required security measures for locking the ATM and reloading the cash van are taken as per the bank's guidelines.

Specific Outcome No. 4 Return cash, cards and deposits to the treasury

Assessment Criteria

- 4.1 The cash return is submitted to the treasury department as per the bank's procedures.
- 4.2 All deposits are handed to the processing area as per the bank's procedures.
- 4.3 All retained cards are handed to the appropriate officer as per the bank's procedures.
- 4.4 The mutilated/torn notes are prepared and handed to the teller in the manner required by the bank.
- 4.5 Relevant documents are handed to the applicable controlling officer as per the bank's procedures.

Specific Outcome No. 5 Plan for future needs

Assessment Criteria

- 5.1 Relevant reports are collected as required by the bank to determine cash requirements for the period between cash deliveries.
- 5.2 A bulk order is placed at the treasury as per the bank's procedures.
- 5.3 The cash requirements for the next day are collected, checked and placed in the cash container according to the bank's procedures.
- 5.4 The cash container is transported to the note-counting area and the cash is rechecked as per the bank's procedures.
- 5.5 The cash container is locked and secured in the manner required by the bank.

Accreditation Process (Including Moderation):

- 1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
- 2. Any institution offering learning that will enable achievement of this Unit Standard or assessing this Unit Standard must be accredited as a provider with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA.
- 3. Moderation of assessment will be overseen by the relevant ETQA according to the moderation guidelines in the relevant qualification and the agreed ETQA procedures.

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Notes

CRITICAL CROSS-FIELD OUTCOMES

The learner demonstrates the ability:

- To work effectively with others as a member of a team, group, organisation and community when the cash return is submitted to the treasury department as per the bank's procedures.
- To organise and manage oneself and one's activities responsibly and effectively when the necessary security precautions are taken as per the bank's procedures.
- To collect, organise and critically evaluate information when relevant reports are collected as required by the bank to determine cash requirements for the period between cash deliveries.
- To use science and technology effectively and critically (showing responsibility towards the environment and health of others) when the machine number and time are recorded on the loading sheet as required by the bank.

RANGE STATEMENT

- Loading the ATM includes loading the cash into the correct canisters, placing the canisters correctly in canister slots, replacing the sliding dispensers correctly and making all the connections to restore functionality.
- Routine maintenance includes replenishing stationery, monitoring tidiness, removing retained cards.
- Relevant documents include the run sheet and cash ticket.

EMBEDDED KNOWLEDGE

- relevant banking policies and procedures.
- the workflow related to controlling a suite of ATMs.
- Operating and computer systems knowledge sufficient to locate the necessary information and complete the task.
- ATM operational risk.
- Relevant security precautions relating to ATMs.

LEGAL REQUIREMENTS

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

TERMINOLOGY

ATM = Automated Teller Machine.

Title: Install an ATM (Automated Teller Machine).

Unit Standard Number:

Level: 4

Credits: 5

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for people who are responsible for installing ATMs for Banks.

Persons credited with this Unit Standard will be able to:

- plan for the installation of an ATM
- install an ATM into its physical location
- install and configure the software required for full functionality.

Learning Assumed to be in place:

It is assumed that learners accessing this Unit Standard are competent in:

- Communications at NQF Level 3
- Mathematical Literacy at NQF Level 3.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Plan for the installation of an ATM

Assessment Criteria

- 1.1 The proposal for the installation of an ATM in a particular location is verified against the specified criteria for validity.
- 1.2 A floor plan for the proposed installation is approved by the authorities specified by the bank.
- 1.3 Access to the ATM by disabled persons is assured through correct installation and siting.
- 1.4 The walling and floor strength requirements for an ATM are validated for sufficiency with the specified engineering authorities.
- 1.5 The contractual arrangements relating to the installation of an ATM are completed and approved by the approved authority within the organisation.

Specific Outcome No. 2 Install the ATM into its physical location

Assessment Criteria

- 2.1 The area in which the ATM is to be sited is prepared in accordance with bank and legislative safety requirements.
- 2.2 The physical installation of the ATM is carried out as per bank and legislated safety and security requirements.
- 2.3 The necessary power connections are made in accordance with organisational safety requirements.
- 2.4 Data lines are installed according to specifications.
- 2.5 All the ATM functions are verified to be working as specified in the operating manual

Specific Outcome No. 3 Install the ATM software**Assessment Criteria**

- 3.1 Organisation approved operating and systems software is installed according to specified procedures.
- 3.2 The ATM software is linked to the internal software as required by company specifications
- 3.3 The ATM is configured with bank specific information as identified in company specifications.
- 3.4 The ATM is set up for full functionality as specified by the organisation.
- 3.5 Full functionality and security is verified before handover, in accordance with organisational requirements and procedures

Accreditation Process (Including Moderation):

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Notes:**CRITICAL CROSS - FIELD OUTCOMES:**

The learner demonstrates the ability:

- To work effectively with others as a member of a team, group, organisation and community whilst planning and installing the ATM and the software.
- To organise and manage oneself and one's activities responsibly and effectively when the necessary safety and security precautions are taken as per the bank's procedures.
- To collect, organise and critically evaluate information when assessing the need for and location of the ATM
- To use science and technology effectively and critically (showing responsibility towards the environment and health of others) when installing and configuring the ATM.

RANGE STATEMENT:

- Data lines include LAN and WAN lines for networking, and other data transfer lines as specified
- ATM functionality includes cash, consumables, performing according to specifications and appropriate error reporting

EMBEDDED KNOWLEDGE:

- Relevant banking policies and procedures.
- Operating and computer systems knowledge sufficient to install the ATM and the necessary software
- Operational risk.
- Relevant safety and security precautions relating to ATMs.

LEGAL REQUIREMENTS:

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

Title: Maintain an Automated Teller machine (ATM)

Unit Standard Number:

Level: 4

Credits: 4

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for people who maintain Automated Teller Machines (ATMs).

A person credited with this Unit Standard will be able to:

- manage and balance ATM cash
- process ATM deposits and captured cards
- perform the general housekeeping and maintenance of the ATM lobby and cubicle.

Learning assumed to be in place:

It is assumed that learners accessing this Unit Standard will be competent in:

- Communication at NQF Level 3
- Mathematical Literacy at NQF Level 3.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 Manage and balance the ATM cash

Assessment Criteria

1.1 ATM cash limits are adhered to when ordering cash in order to ensure optimum availability in accordance with company specific requirements.

Range: Cash limits are to cover both peak and slack periods.

1.2 ATM cash is balanced according to company specific requirements

1.3 ATM cash differences are traced and rectified according to company specific requirements

1.4 ATM cash is ordered, checked and loaded in accordance with company specific requirements.

1.5 ATM cash movements are carried out according to company specific requirements.

Specific Outcome No. 2 Process ATM deposits and captured ATM cards

Assessment Criteria

2.1 ATM deposits are removed, checked and recorded in accordance with company specific requirements.

2.2 Irregular deposits are dealt with according to company specific requirements.

2.3 Captured or retained ATM cards are removed and disposed of according to company specific requirements.

Specific Outcome No. 3 Maintain the ATM

Assessment Criteria

3.1 The ATM cubicle and lobby are maintained in a functional, clean and tidy manner.

- 3.2 ATM consumables are replenished within company specific timeframes to ensure optimum ATM performance.
- 3.3 Error messages and faults are monitored, identified and responded to within company specific time frames and according to specified requirements.
- 3.4 Preventive maintenance of the ATM is scheduled according to agreed terms.

Accreditation Process (Including Moderation):

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Notes:**CRITICAL CROSS - FIELD OUTCOMES**

The learner demonstrates the ability:

- To identify and solve problems by using critical thinking when dealing with irregular deposits and processing them appropriately; and identifying faults and error messages and taking appropriate corrective action.
- To organise and manage one's activities responsibly and effectively by observing safety regulations when handling cash; adhering to set limits and procedures when ordering cash; and being accurate and thorough when checking cash.
- To collect and analyse information by systematically and logically investigating discrepancies in cash.

RANGE STATEMENT

- ATM physical movements include handing over cash and inter-ATM transactions, balancing.
- ATM deposits are cash, cheques, crossed cheques and postal orders.
- ATM consumables include deposit envelopes, journal rolls, ink jets, receipt paper rolls, ribbons
- The ATM cubicle area and lobby include cubicle lights, sunscreen, walls, fascia and bins.
- Irregular deposits include fraudulent notes, fraudulent cheques, foreign currency notes, foreign currency cheques, blank/empty deposits.
- ATM error messages relate to canister faults, low or empty cash, low, empty or mis-feeding journal paper, keypad functionality, vandalism, card reader malfunction, low, empty or mis-feeding receipt paper and low, empty or mis-feeding deposit envelopes.
- Reasons why banks use ATMs include: customer convenience for banking outside of normal working hours, to increase the time spent by tellers registering new clients, to reduce the likelihood of robbery.

EMBEDDED KNOWLEDGE

The learner should know:

- The basic technical features of ATMs
- The reasons why banks use ATMs
- All the organisational policies relating to ATMs

LEGAL REQUIREMENTS

Understand the markings and crossings on cheques as stipulated in the Banks Act.

TERMINOLOGY

Technical terminology relating to ATMs.

Title: Process Customer ATM (Automated Teller Machine) Card requests.

Unit Standard Number:

Level: 4

Credits: 2

Field: Business, Commerce and Management Studies

Sub-field: Finance, Economics and Accounting

Issue Date:

Review Date:

Purpose:

This Unit Standard is intended for people dealing with customer ATM card requests.

A person credited with this Unit Standard will be able to:

- issue new and replacement ATM cards
- cancel ATM cards
- set up additional ATM services (linking, de-linking, account payments).

Learning assumed to be in place:

It is assumed that learners accessing this Unit Standard are competent in:

- Communications at NQF Level 3
- Mathematical Literacy at NQF Level 3.

Specific Outcomes and Assessment Criteria:

Specific Outcome No. 1 **Issue new and replacement ATM cards**

Assessment Criteria

- 1.1 The customer's request and need for either a new or replacement ATM card is identified correctly.
- 1.2 The customer identity is verified and precautionary measures taken in accordance with company specific requirements.
- 1.3 ATM card issuing procedures are carried out in accordance with company specific requirements.
- 1.4 Aspects of personal risk and methods of avoiding or minimizing ATM fraud are explained to the customer in accordance with company specific requirements.
- 1.5 The necessary charges are recovered as per company specific requirements.
- 1.6 The customer is trained on how to use the ATM as per company specific training guidelines.
- 1.7 The implications of the functioning of SASWITCH and/or any other interlinked ATM facilities are explained to the customer.

Specific Outcome No. 2**Cancel ATM Cards****Assessment Criteria**

- 2.1 The customer's request to cancel the card is correctly identified in accordance with company specific requirements.
- 2.2 The reason for the cancellation request is identified and logged in accordance with company specifications
- 2.3 The cancellation procedures are carried out in accordance with company specific requirements.
- 2.4 The implications of not canceling the card immediately are explained using examples appropriate to the reason for the cancellation request.

Specific Outcome No. 3**Set up additional ATM Services****Assessment Criteria**

- 3.1 The customer's request for additional services is correctly identified in terms of the range of services available.
- 3.2 Forms are completed according to the transaction type and company specific requirements.
- 3.3 The features and benefits of additional ATM services are explained to the customer in accordance with company specific requirements.
- 3.4 The additional ATM Services are set up as per the customer's request and system requirements.

Accreditation Process (Including Moderation):

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Notes:**CRITICAL CROSS - FIELD OUTCOMES**

The learner demonstrates the ability to:

- collect and evaluate information critically by scrutinising the customer's identity document, verifying the specimen customer signature against bank records and assessing a customer's query and judging whether the cancellation of the card is an appropriate solution or not.
- communicate effectively when explaining to the customer the risks involved when using an ATM card and demonstrating how to use an ATM card
- use technology effectively when using the computer system to issue an ATM card, canceling the ATM card, or setting up additional services on the company computer system

RANGE STATEMENT

- Issuing of ATM cards includes input and verification of the PIN number, and processing of necessary paperwork.
- Precautionary measures related to identification and authorisation.
- Aspects of personal risk include card swapping, PIN changes, limit adjustments.
- Reasons for card cancellation requests include: card damaged, lost, stolen, destroyed, expired, ATM is off-line due to power failure or the card is retained by the ATM.
- Additional ATM services include linking, de-linking and account payments options

EMBEDDED KNOWLEDGE

- the company's products relating to ATM;
- applications related to the computer system used by the company to the task at hand;
- the most common methods used by criminals to commit ATM fraud;
- the accepted means of combating ATM fraud;
- security features built into Identity Documents;
- the company's identification policy;
- the company's policy relating to the issue and cancellation of ATM cards;
- the consequences of not canceling cards immediately.

TERMINOLOGY

ATM = Automated Teller Machine

UNIT STANDARDS FOR TELLERS

NLRD NUMBER	TITLE	LEVEL	CREDIT
	Control branch movements within a banking environment	3	2
	Control bulk teller operations in a banking environment	3	3
	Process banking transactions	4	5
	Manage cash in till under counter safe in a banking environment	4	5

1. TITLE: Control branch cash movements within a banking environment.**2. UNIT STANDARD NUMBER:****3. LEVEL:** 3**4. CREDITS:** 2

5. FIELD: Business, Commerce and Management Studies
Sub-field: Finance Economics and Accounting

6. ISSUE DATE:**7. REVIEW DATE:****8. PURPOSE:**

This Unit Standard is for people responsible for controlling the movement of money to and from the branch of a Bank.

Persons credited with this Unit Standard will be able to:

- order and clear cash to/from SBV services
- process and reconcile orders of cash received
- dispatched and handle queries.

9. LEARNING ASSUMED TO BE IN PLACE:

It is assumed that learners are competent in Communication and Mathematical Literacy at NQF Level 2.

Specific Outcome No. 1 **Order and clear cash to/from SBV services.**

Assessment Criteria

- 1.1 Note orders to the SBV are placed as required by the bank.
- 1.2 Surplus notes are dispatched on a daily basis according to the bank's procedures.
- 1.3 Transportation is validated according to the bank's procedures.
- 1.4 Security precautions are taken as required by the bank.

Specific Outcome No. 2 **Process and reconcile records of cash received and dispatched.**

Assessment Criteria

- 2.1 Entries on cash received and/or dispatched by branches are processed as per the bank's procedures.
- 2.3 Any irregularities are recorded according to the bank's procedures.
- 2.4 Any irregularities are communicated to the officer in charge as required by the bank.

10 ACCREDITATION PROCESS (INCLUDING MODERATION):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA

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11 NOTES

CRITICAL CROSS - FIELD OUTCOMES

The learner demonstrates the ability:

- to identify and solve problems in which responses display that responsible decisions using critical and creative thinking have been made when the query is attended to as required by the nature of the query and the bank's procedures.
- to work effectively with others as a member of a team, group, organisation and community when any irregularities are communicated to the officer in charge as required by the bank.

EMBEDDED KNOWLEDGE:

- all relevant banking policies and procedures.
- workflow.
- operating and computer system knowledge to locate the necessary information and complete the task.
- operational risk
- relevant security precautions.

LEGAL REQUIREMENTS

All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

TERMINOLOGY

SBV - Standard, Barclays, Volkskas cash clearance services

1. TITLE: Control bulk cash teller operations in a banking environment.

2. UNIT STANDARD NUMBER:**3. LEVEL:** 3**4. CREDITS:** 3**5. FIELD:** Business, Commerce and Management Studies
Sub-field: Financial Services: Banking Operations**6. ISSUE DATE:****7. REVIEW DATE:****8. PURPOSE:**

Persons credited with this unit standard will be able to:

- oversee teller operations
- control cash holdings
- run security checks
- handle requisitions for salaries and wages

9. LEARNING ASSUMED TO BE IN PLACE:

It is recommended that this unit standard be completed in conjunction with the unit standards to process cash requisitions for salaries and wages, control note and special orders and clearances and transfer monies to and from the treasury.

Specific Outcome No. 1 Oversee teller operations**Assessment Criteria**

- 1.1 End of day balances are checked as required by the bank.
- 1.2 When differences are reflected in the balances, teller cash is checked according to the bank's procedures.
- 1.3 Cash is escorted to and from tellers according to the bank's procedures.
- 1.4 The teller area is secured as required by the bank.
- 1.5 A register is kept according to the bank's policy as to the movement of cash between tellers and the treasury.

Specific Outcome No. 2 Control cash holdings**Assessment Criteria**

- 2.1 Estimate requirements of notes are received from tellers according to the bank's procedures.
- 2.2 Care is taken to ensure that cash holdings meet the estimate requirements from tellers as required by the bank.
- 2.3 Any additional steps are taken, where necessary and as required by the bank, to address the demand for or surplus of cash
- 2.4 Security procedures are adhered to as required by the bank.

Specific Outcome No. 3**Run security checks****Assessment Criteria**

- 3.1 Teller bundles are checked on a daily basis according to the bank's policy.
- 3.2 All bundles are checked in the manner required by the bank if any suspicions are aroused.
- 3.3 The total cash holding is checked against the balance sheets as required by the bank.

Specific Outcome No. 4**Handle requisitions for salaries and wages****Assessment Criteria**

- 4.1 Cheque requisitions for salaries and wages are received according to the bank's procedures.
- 4.2 Client cheques are scrutinised against letters of authority to ensure that there are no discrepancies.
- 4.3 Cash requisitions for salaries and wages are prepared according to the bank's procedures.
- 4.4 Cash requisitions are passed on to payroll tellers as required by the bank.

10 ACCREDITATION PROCESS (INCLUDING MODERATION):

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11. NOTES**CRITICAL CROSS - FIELD OUTCOMES:**

The learner demonstrates the ability:

- to work effectively with others as a member of a team, group, organisation and community when teller enquiries are attended to promptly and in the manner required by the bank.
- to organise and manage oneself and one's activities responsibly and effectively when cash is escorted to and from tellers according to the bank's procedures.
- to collect, organise and critically evaluate information when any additional steps are taken, where necessary and as required by the bank, to address the demand for or surplus of cash.
- to demonstrate an understanding of the world as a set of related systems when care is taken to ensure that cash holdings meet the estimate requirements from tellers as required by the bank.

EMBEDDED KNOWLEDGE:

- all relevant banking policies and procedures.
- workflow.
- operating and computer systems to locate the necessary information and complete the task.
- operational risk.
- relevant security precautions.

LEGAL REQUIREMENTS:

- All procedures must meet recognised codes of practice as well as obligations required under current legislation within South Africa and within the normal parameters of the defined job/task.

1. TITLE: Process Banking Transactions

2. UNIT STANDARD NUMBER:**3. LEVEL:** 4**4. CREDITS:** 5

5. FIELD: Business, Commerce and Management Studies
Sub-field: Finance, Economics and Accounting

6. ISSUE DATE:**7. REVIEW DATE:****8. PURPOSE:**

This Unit Standard is intended for people who process banking transactions.

A person credited with this Unit Standard will be able to:

- identify the customer's requirements
- check and process the transactions
- finalise the transaction.

9. LEARNING ASSUMED TO BE IN PLACE:

It is assumed that learners are competent in Communication and Mathematical Literacy at NQF Level 3.

10. SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA:**Specific Outcome No. 1****Identify Customer Requirements****Assessment Criteria**

- 1.1 The customer is greeted and his/her requirements are established in accordance with business specific requirements
- 1.2 The customer's request is accepted and confirmed.
- 1.3 Information and or appropriate solutions are provided to meet specific customer requirements

Specific Outcome No. 2**Check and Process Transactions****Assessment Criteria**

- 2.1 The ability to identify and differentiate between all financial transactions is demonstrated for the complete range.
- 2.2 All financial transaction details and supporting documentation is verified in accordance with legal and business specific requirements (evidence is required for the complete range)
- 2.3 All financial transactions are processed accurately and efficiently in accordance with legal and business specific requirements. (evidence is required for the complete range).

- 2.4 All laid down company specific procedures are followed to prevent fraudulent transactions relating to notes, cheques and deposits.

Specific Outcome No. 3 Finalise the transaction

Assessment Criteria

- 3.1 The customer is provided with authentic evidence of the completed transactions in accordance with business specific requirements
- 3.2 The transaction is concluded in accordance with business specific requirements.
- 3.3 Processed financial entries are stored or forwarded in accordance with business specific requirements.

11 ACCREDITATION PROCESS (INCLUDING MODERATION):

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12 SPECIAL NOTES

CRITICAL CROSS - FIELD OUTCOMES

The learner demonstrates the ability:

- to identify and solve problems when providing the customer with appropriate information based on their judgment of what the needs are, differentiating between the different transaction types and deciding on the appropriate procedure of processing the transactions
- to communicate effectively when giving the customer feedback and advice on their requests.
- to use technology effectively when processing transactions in the computer system.

EMBEDDED KNOWLEDGE

- the balancing of debits and credits.
- Foreign Currencies and Foreign Travelers Cheques
- signing arrangements

RANGE STATEMENT

Banking transactions include withdrawals: Cash cheques, Cheques requiring BoP stamp, Order cheques, Traveler's cheques, Credits outstanding cheques, Bank cheques, Special Clearance, Credit card withdrawals, Cash requisitions - Deposits: Cash deposits, Cheque

deposits, Cash and cheque deposits, Travelers cheques - Statements: Mini Statements, Balances, Money Orders and Transfers.

LEGAL REQUIREMENTS

- Know Crossings and Markings on cheques as stipulated in the Banks Act.
- Know and understand Money Laundering Act
- Code of Banking Practice

1. TITLE: Manage cash in till or under counter safe in a banking environment

2. UNIT STANDARD NUMBER:**3. LEVEL:** 4**4. CREDITS:** 5**5. FIELD:** Business, Commerce and Management Studies
Sub-field: Finance, Economics and Accounting**6. ISSUE DATE:****7. REVIEW DATE:****8. PURPOSE:**

This Unit Standard is intended for persons who manage cash in their till or under counter safe.

Persons credited with this Standard will be able to:

- maintain the cash
- balance and trace differences in cash
- manage the cash.

9. LEARNING ASSUMED TO BE IN PLACE::

It is assumed that learners are competent in Communication and Mathematical Literacy at NQF Level 3.

10. SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA:**Specific Outcome No. 1 Maintain the cash****Assessment Criteria**

- 1.1 The cash is packaged according to standard operating practices
- 1.2 The cash is tagged according to standard operating practices
- 1.3 Mutilated and soiled notes are taken out of circulation and dealt with in accordance with company specific requirements.

Specific Outcome No. 2 Balance and trace differences in cash**Assessment Criteria**

- 2.1 The cash is balanced daily in accordance with business specific requirements
- 2.2 Cash differences are traced and rectified according to business specific requirements

- 2.3 Proof of balance is verified and signed off in accordance with business specific requirements

Specific Outcome No. 3 Manage the cash

Assessment Criteria

- 3.1 Cash movements are carried out according to business specific requirements.
- 3.2 Cash limits are adhered to in accordance with business specific overnight limits
- 3.3 Cash is secured according to business specific procedures.

12 ACCREDITATION PROCESS (INCLUDING MODERATION):

1. Anyone assessing a learner against this Unit Standard must be registered as an assessor with the relevant ETQA, or with an ETQA that has a Memorandum of Understanding with the relevant ETQA
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13. NOTES

CRITICAL CROSS - FIELD OUTCOMES

The learner demonstrates the ability:

- to use critical and creative thinking to identify and solve problems when tracing and correcting cash differences
- to organise and manage one's activities when packing and tagging cash
- to collect and evaluate information critically when balancing cash.

RANGE STATEMENT

- cash movements include Treasury, inter-teller transactions.

EMBEDDED KNOWLEDGE:

- how cash is balanced
- the importance of secure cash handling practices.

LEGAL REQUIREMENTS

- Code of Banking Practice

UNIT STANDARDS IN CREDIT AND DEBIT CARDS

NLRD NUMBER	TITLE	LEVEL	CREDITS
	Demonstrate and apply an understanding of credit and debit card administration, production and distribution	2	5
	Administer requests to re-issue credit and debit cards in a banking environment	3	8
	Effect and monitor the release of debit and credit cards to cardholders in a banking environment	3	6
	Emboss and release credit and debit cards in a banking environment	3	5
	Administer applications for new credit and debit card products	3	6
	Manage contractors in credit and debit card distribution	4	6

1. **TITLE:** **Demonstrate and apply an understanding of credit and debit card administration, production and distribution**
2. **UNIT STANDARD NUMBER:**
3. **LEVEL ON NQF:** 2
4. **CREDITS:** 5
5. **FIELD:** Business, Commerce and Management Studies
SUB-FIELD: Financial Services: Banking
6. **ISSUE DATE:**
7. **REVIEW DATE:**
8. **PURPOSE:**

This Unit Standard is intended for people who need a broad overview of the process of credit and debit card administration, production and distribution.

Learners credited with this Unit Standard will be able to:

- Demonstrate and apply an understanding of the credit and debit card application process
- Demonstrate and apply an understanding of the security issues surrounding credit and debit card administration, production and distribution
- Demonstrate and apply an understanding of the production of credit and debit cards
- Demonstrate and apply an understanding of the process of distributing cards

9. **LEARNING ASSUMED TO BE IN PLACE:**

It is assumed that learners are competent in Communication at NQF Level 1.

10. **SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA**

Specific Outcome No. 1 **Demonstrate and apply an understanding of the credit and debit card application process.**

Assessment Criteria

- 1.1 Documentation required in a credit or debit card application is described in line with company policies and requirements
- 1.2 The process of screening applications is described and applied in terms of company policies and systems
- 1.3 Criteria and processes for approving or declining credit card applications are described and applied to applications in terms of company policies
- 1.4 Procedures for processing approved and declined applications are described and applied in line with company policies and procedures

Specific Outcome No. 2 Demonstrate and apply an understanding of the security issues surrounding credit and debit card administration, production and distribution.

Assessment Criteria

- 2.1 The security risks and consequences surrounding credit and debit card administration, production and distribution are explained for each step of the process
- 2.2 The organisational mechanisms for the prevention of security breaches concerning credit cards and debit cards are explained and applied for each step of the process
- 2.3 Proposals describing one way to further improve security surrounding debit and credit cards are submitted for one aspect of security risk.

Specific Outcome No. 3 Demonstrate and apply an understanding of the production of credit and debit cards

Assessment Criteria

- 3.1 The process of preparing cards for embossment is described and applied as per with company processes
- 3.2 The process of embossing blank cards is described and applied as per with company processes
- 3.3 The process of preparing cards for delivery is described and applied as per company processes and procedures

Specific Outcome No. 4 Demonstrate and apply an understanding of the process of distributing cards

Assessment Criteria

- 4.1 The process of administering the collection of cards by cardholders is explained in line with company policies and procedures
- 4.2 The process for managing undelivered cards is explained and applied in line with company policy
- 4.3 The process for resolving queries regarding uncollected cards is described and applied in line with company policy

11. ACCREDITATION AND MODERATION:

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12. RANGE STATEMENT

- Application for debit and credit cards includes, identity documents, bank statements, salary slip and company specific requirements
- Administration of the collection of cards includes the receipt and safekeeping of the cards

13. NOTES:

Embedded knowledge

- The overall workings of the bank with regard to the processing of credit and debit cards
- Visa and Master card regulations
- Inter-bank local rules

Critical Cross-Field Outcomes

The learner is able to:

- identify and solve problems when explaining the process for managing undelivered cards
- communicate effectively using visual, mathematical and language skills in the modes of oral and written presentations when describing the application, production and distribution of credit and debit cards.

Legal Requirements:

- Inter Bank Local Rules
- Visa and Master Card Rules and Regulations

1. **TITLE:** Administer requests to re-issue credit and debit cards in a Banking environment

2. **UNIT STANDARD NUMBER:**

3. **LEVEL ON NQF:** 3

4. **CREDITS:** 8

5. **FIELD:** Business, Commerce and Management Studies
SUB-FIELD: Finance, Economics and Accounting

6. **ISSUE DATE:**

7. **REVIEW DATE:**

8. **PURPOSE:**

This Unit Standard is intended for people who are responsible for administering requests to re-issue credit and debit cards.

People credited with this Unit Standard are able to:

- validate the request to reissue credit cards
- handle notifications of lost/stolen cards
- process requests for duplicate cards.

9. **LEARNING ASSUMED TO BE IN PLACE:**

It is assumed that learners are competent in:

- Communication at NQF Level 2
- the Unit Standard entitled, "**Demonstrate an understanding of credit and debit card administration, production and distribution**".

10. **SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA**

Specific Outcome No. 1 Validate requests to re-issue credit cards

Assessment Criteria

- 1.1 Requests to re-issue credit cards are obtained and recorded as per company specification
- 1.2 The viability to re-issue the card is verified and confirmed in accordance with company and visa and master card regulations
- 1.3 Required actions to effect the request are determined and actioned as per company specifications

Specific Outcome No. 2 Process notification of lost and/or stolen cards

Assessment Criteria

- 2.1 Notifications of lost/ stolen cards are recorded as per company specifications.
- 2.2 A lost /stolen status is imposed on card record and information regarding the incident is recorded as per credit company or other rules
- 2.3 Requests for emergency card replacements are recorded and actioned according to credit company local and international rules
- 2.4 Delivery instructions are recorded as per customer instructions

- 2.5 A New card account is generated and instruction to issue and emboss plastic is given in accordance with company specifications
- 2.6 The Cost incurred in re-issuing the card is recovered as per company specifications

Specific Outcome No. 3 Process requests for duplicate cards

Assessment Criteria

- 3.1 The Request is recorded as per company specifications
- 3.2 The Card record is verified and updated according to changed details
- 3.3 Requests for emergency card replacements are recorded and actioned according to credit company rules
- 3.4 Delivery instructions are recorded as per customer instructions
- 3.5 Instructions to issue and emboss plastic is given in accordance with company specifications
- 3.6 The cost incurred in replacing the card is recovered as company specifications

11. ACCREDITATION AND MODERATION:

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12. RANGE STATEMENT:

- Requests to re-issue credit cards or for duplicate cards include requests from branches, other departments or directly from customers via fax, telephone and mail, and system generated requests
- Notification of lost / stolen cards includes those from clients, branches, internal departments eg call centres and system generated reports/ lists
- Information regarding lost / stolen cards includes time, place, last valid transaction and reason code
- Delivery instructions include registered mail, for collection at issuing point or a specified outlet or branch
- Requests for duplicate cards may be because of damaged cards, change of expiry date, name change, incorrect embossing. Expired cards are not automatically re-issued

13. NOTES:**Embedded knowledge**

- Company specific card system to capture, locate and extract information and to complete the task at hand
- Credit card company (Visa and MasterCard) rules and regulations regarding the re-issuing of cards
- Fraud possibilities related to credit card requests
- Inter Bank Local rules relate to credit cards
- The importance of adhering to the rules and regulations
- Effective flow of information

Critical Cross-Field Outcomes

- The learner is able to identify and solve problems when verifying the viability to re-issue a card, ensuring decisions regarding re-issuing are based on valid and complete information
- The learner is able to work effectively with others when handling requests for emergency card replacements, ensuring the timeous and accurate re-issuing of cards
- The learner is able to organise and manage his/her activities responsibly and effectively, when administering requests to re-issue credit cards, ensuring the timeous processing of requests and delivery of cards to clients
- The learner is able to collect, organise and critically evaluate information when handling notifications of lost and /or stolen cards, ensuring the prevention of fraudulent transactions
- The learner is able to use technology effectively when capturing, updating and extracting information, ensuring complete and accurate information is available on systems
- The learner is able to demonstrate an understanding of the relationship between internal departments, clients and other companies and the importance of networking to effectively administer requests to re-issue credit cards.

Legal Requirements:

- Inter Bank Local Rules
- Visa and Master Card Rules and Regulations

1. **TITLE:** Effect and Monitor the release of debit and credit cards to cardholders in a banking environment.
2. **UNIT STANDARD NUMBER:**
3. **LEVEL ON NQF:** 3
4. **CREDITS:** 6
5. **FIELD:** Business, Commerce and Management Studies
SUB-FIELD: Finance, Economics and accounting
6. **ISSUE DATE:**
7. **REVIEW DATE:**
8. **PURPOSE:**

This Unit Standard is intended for people who are responsible for ensuring that all cards issued, reach their intended destination.

People credited with this Unit Standard are able to:

- administer the collection of cards by cardholders or authorised representative
- handle undelivered card items
- resolve queries regarding credit cards not received.

9. **LEARNING ASSUMED TO BE IN PLACE:**

It is assumed that learners are competent in:

- Communication at NQF Level 2
- The Unit Standard entitled, “**Demonstrate an understanding of credit and debit card administration, production and distribution**”.

10. **SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA**

Specific Outcome No. 1 Administer the collection of cards by cardholders at point of representation.

Assessment Criteria

- 1.1 Card items for collection are received and recorded as per company specifications.
- 1.2 Cards are prepared for safekeeping as per company specifications.
- 1.3 Cardholders are positively identified on release of cards.
- 1.4 The collection of cards is monitored and outstanding items are investigated as per company specifications.
- 1.5 Unsuccessful location of cardholders are recorded and card items are returned as undelivered as per company specifications.

Specific Outcome No. 2 Process undelivered card items.

Assessment Criteria

- 2.1 Undelivered items are received and verified against dispatching list according to company specific regulations.

- 2.2 Returned cards are recorded and destroyed according to company specifications..
- 2.3 The Reason for Cards not being delivered is investigated in accordance with company specifications.
- 2.4 The Card record is rectified as per findings.
- 2.5 Where applicable, instructions to re-issue cards are given as per company specifications.
- 2.6 Card items are re-dispatched in accordance with updated card record details and company specifications.

Specific Outcome No. 3 Resolve queries regarding cards not received.

Assessment Criteria

- 3.1 Information regarding the query is received and logged as per company specifications.
- 3.2 The Delivery method used is determined based on company policies and practices.
- 3.3 Proof of delivery is requested and obtained according to company policies and practices.
- 3.4 The Findings of investigation are recorded as per company specifications.
- 3.5 Relevant parties are advised on location of cards as per query received.
- 3.6 Cards that could not be traced, are cancelled and instructions to re-issue cards are given as per company specifications.

11. ACCREDITATION AND MODERATION:

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12. RANGE STATEMENT

- Card safeguarding includes vault, dual control and filing method.
- Positive identification includes recognized identification documents and letters of authorization in terms of collection by third party.
- Undelivered card items may be returned by branches, couriers and post office.
- Recording of returned cards includes imposing a return status on the card record, statistical records and register on returned items
- Proof of delivery includes courier tracking number and signature of recipient and unique number of item in terms of post office delivery.

13. NOTES:**Embedded knowledge**

- the Visa and MasterCard rules and regulations per type of "situation".
- Effective interaction and communication.
- Tracking and tracing procedures for items per delivery method used e.g. post office, couriers and "for collection".
- Solving queries in an effective, efficient and value-added manner.
- The security requirements regarding safekeeping of cards.
- Company specific card system to capture, locate and extract information.

Critical Cross-Field Outcomes

- The learner is able to identify and solve problems when resolving queries regarding cards not received, ensuring complete and accurate documentation for decision making and determination of cause of action.
- The learner is able to work effectively with others when effecting and monitoring the release of credit cards to cardholders, ensuring the timeous and correct releasing of credit cards.
- The learner is able to organise and manage his/her activities responsibly and effectively, when effecting and monitoring the release of credit cards to cardholders, ensuring that cards reach their intended destination timeously.
- The learner is able to collect, organise and critically evaluate information when administering the collection of cards by cardholders, ensuring the positive identification of cardholders. The learner is able to use technology effectively when capturing, updating and extracting information, ensuring complete and accurate information is available on systems.
- The learner is able to demonstrate an understanding of the relationship between internal departments, clients and other companies and the importance of networking to effectively effect and monitor the release of credit cards to cardholders.

1. **TITLE:** **Emboss and release credit and debit cards in a banking environment**
2. **UNIT STANDARD NUMBER:**
3. **LEVEL ON NQF:** 3
4. **CREDITS:** 5
5. **FIELD:** Business, Commerce and Management Studies
SUB-FIELD: Finance, Economics and Accounting
6. **ISSUE DATE:**
7. **REVIEW DATE:**
8. **PURPOSE:**

This Unit Standard is intended for people who are responsible for embossing blank cards with customer details, often in outsourced companies, for banking clients.

People credited with this Unit Standard are able to:

- prepare for embossment of blank cards
- oversee the embossing process
- prepare card items for delivery, paying particular attention to the security of such products.

9. **LEARNING ASSUMED TO BE IN PLACE:**

It is assumed that learners are competent in Communication at NQF Level 2.

10. **SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA**

Specific Outcome No. 1 Prepare for embossment of cards

Assessment Criteria

- 1.1 Instructions to emboss cards are obtained in embossing file as per company specifications.
- 1.2 Blank cards are retrieved from safekeeping in accordance with company specifications and security requirements.
- 1.3 Instructions are reconciled and allocated to embossing machines as per card product and machine requirements.
- 1.4 Machines are prepared for embossing in accordance with product and machine requirements.

Specific Outcome No. 2 Emboss blank cards

Assessment Criteria

- 2.1 Production of cards from the embossing machines is monitored as per company specifications and security requirements.
- 2.2 Defective cards are removed, recorded and stored for destruction as per company specifications

- 2.3 The production run is interrupted to correct any production failures should they occur
- 2.4 Embossed cards are verified to ensure that they correspond with instructions.

Specific Outcome No. 3**Prepare card items for delivery****Assessment Criteria**

- 3.1 Card carriers are printed and matched with embossed cards as per instructions.
- 3.2 Cards are physically counted and checked against order
- 3.3 Machines are prepared for enveloping and sealing of card items according to product and machine requirements.
- 3.4 Enveloping and sealing of card items are monitored and concluded in accordance with instructions and machine requirements.
- 3.5 The delivery method is determined and card items are prepared accordingly.

11. ACCREDITATION AND MODERATION:

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12. RANGE STATEMENT

- Machine preparation depends on the specific card product to be issued.
- Card verification includes matching of cards to listing in terms of client name, account number and card product.
- Machine preparation for enveloping and sealing cards includes loading of cards, addresses and additional documentation e.g. flyers.
- Delivery methods may be: post office delivery, collection by customer at specified branch/outlet or at point of issuing.

13. NOTES:**Embedded knowledge**

- Operation of embossing and sealing machines in accordance with manufacturers' specifications.
- Approved delivery methods.
- The procedures and requirements per delivery method used e.g. post office, courier services and "for collection".

- Troubleshooting and basic operating problems/faults solutions e.g. removing defective cards.
- The implications of incorrectly embossed and delivered cards.
- Security issues surrounding credit cards and their production.

Critical Cross-Field Outcomes

- The learner is able to identify and solve problems when monitoring production of embossing machines, ensuring that problems are identified and rectified timeous to ensure full production capacity at all times.
- The learner is able to organise and manage his/her activities responsibly and effectively, when preparing for embossment of cards and during embossing of cards, ensuring quality embossment and productivity and adherence to security requirements.
- The learner is able to use technology effectively when embossing blank cards, ensuring minimising of defected cards and accurate information embossed on cards.

1. **TITLE:** Administer applications for new credit and debit card products
2. **UNIT STANDARD NUMBER:**
3. **LEVEL ON NQF:** 3
4. **CREDITS:** 6
5. **FIELD:** Business, Commerce and Management Studies
SUB-FIELD: Finance, Economics and Accounting
6. **ISSUE DATE:**
7. **REVIEW DATE:**
8. **PURPOSE:**

This Unit Standard is intended for people who are required to screen and process new credit and debit card applications.

People credited with this Unit Standard are able to:

- Receive and validate the application
- Prepare and capture applications
- Process approved credit card applications
- Process declined credit card applications

9. **LEARNING ASSUMED TO BE IN PLACE:**

It is assumed that learners are competent in:

- Communication at NQF Level 2
- Mathematical Literacy at NQF Level 2.

10. **SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA**

Specific Outcome 1: Receive and validate the application

Assessment Criteria:

- 1.1 Application and supporting documentation are received as per company specifications.
- 1.2 Application is recorded as per company specifications.
- 1.2 Application is scrutinised for completeness and prepared for validation in accordance with company specifications
- 1.3 Identity documents, bank statements and salary slips are checked for as part of validation of application.
- 1.4 Incomplete applications are completed by ensuring the collection of missing documentation or information as per company specifications
- 1.5 Screened application is submitted for validation as per company specifications.

Specific Outcome 2: Prepare and capture the application

Assesment Criteria:

- 2.1 Credit bureau checks are conducted in line with company requirements if

- 1.2 Contracts and service level agreements are delivered to contractors once approved by department head
- 1.3 The signing of contracts and service level agreements by contractor and department head is co-ordinated in line with company procedures

Specific Outcome No. 2**Manage distribution of cards via a distributor****Assessment Criteria**

- 2.1 Ordering of cards and stationery is managed in line with company requirements
- 2.2 Reports are received and checked as received from contractors responsible for distribution in line with company policy and procedures
- 2.3 Complaints from branches, clients or other internal departments are managed and resolved through liaison with the contractors
- 2.4 Costs are managed and reconciled in line with company policy

Specific Outcome No. 3**Manage quality assurance of distribution****Assessment Criteria**

- 3.1 The overall quality of the distribution service is managed in line with company procedures
- 3.2 Compliance with visa and master cards specifications is checked and validated in line with company policies
- 3.3 Lack of delivery on the contract or service level agreement is reported and recommendations are made to department head in line with company policies and practices

11. ACCREDITATION AND MODERATION:

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12. NOTES:**Embedded knowledge**

- basic legal requirements as well as company procedures for contracts and service levels agreements
- Visa and Mastercard rules and regulations
- basic management skills

Critical Cross-Field Outcomes

- The learner is able to identify and solve problems when managing the distribution of cards and the quality assurance of the service provided
- The learner is able to work effectively with others when developing and managing contracts, managing distribution and managing quality assurance
- The learner is able to organise and manage his/her activities responsibly and effectively, when developing and managing contracts, managing distribution and managing quality assurance
- The learner is able to collect, organise and critically evaluate information when handling complaints from clients, branches or internal departments

Legal Requirements:

- Visa and Master Card Rules and Regulations
- Basic contract law

1. **TITLE:** **Manage contractors in credit and debit card distribution**
2. **UNIT STANDARD NUMBER:**
3. **LEVEL ON NQF:** 4
4. **CREDITS:** 6
5. **FIELD:** Business, Commerce and Management Studies
SUB-FIELD: Finance, Economics and Accounting
6. **ISSUE DATE:**
7. **REVIEW DATE:**
8. **PURPOSE:**

This Unit Standard is intended for people who are responsible for managing the outsourced functions associated with credit and debit cards in a banking environment.

People credited with this Unit Standard are able to:

- Develop and manage contracts
- Manage distribution of cards via a distributor
- Manage quality assurance of distribution.

9. **LEARNING ASSUMED TO BE IN PLACE:**

It is assumed that learners are competent in:

- Communication at NQF Level 2
- The Unit Standard entitled, “**Demonstrate an understanding of credit and debit card administration, production and distribution**”.

10. **SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA**

Specific Outcome No. 1 Develop and manage contracts.

Assessment Criteria

- 1.1 Develop contract and service level agreements with contractors which meet legal obligations as well as company specifications and in consultation with product, retail banking and distribution departments

- 1.2 Contracts and service level agreements are delivered to contractors once approved by department head
- 1.3 The signing of contracts and service level agreements by contractor and department head is co-ordinated in line with company procedures

Specific Outcome No. 2**Manage distribution of cards via a distributor****Assessment Criteria**

- 2.1 Ordering of cards and stationery is managed in line with company requirements
- 2.2 Reports are received and checked as received from contractors responsible for distribution in line with company policy and procedures
- 2.3 Complaints from branches, clients or other internal departments are managed and resolved through liaison with the contractors
- 2.4 Costs are managed and reconciled in line with company policy

Specific Outcome No. 3**Manage quality assurance of distribution****Assessment Criteria**

- 3.1 The overall quality of the distribution service is managed in line with company procedures
- 3.2 Compliance with visa and master cards specifications is checked and validated in line with company policies
- 3.3 Lack of delivery on the contract or service level agreement is reported and recommendations are made to department head in line with company policies and practices

11. ACCREDITATION AND MODERATION:

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12. NOTES:**Embedded knowledge**

- basic legal requirements as well as company procedures for contracts and service levels agreements
- Visa and Mastercard rules and regulations
- basic management skills

Critical Cross-Field Outcomes

- The learner is able to identify and solve problems when managing the distribution of cards and the quality assurance of the service provided
- The learner is able to work effectively with others when developing and managing contracts, managing distribution and managing quality assurance
- The learner is able to organise and manage his/her activities responsibly and effectively, when developing and managing contracts, managing distribution and managing quality assurance
- The learner is able to collect, organise and critically evaluate information when handling complaints from clients, branches or internal departments

Legal Requirements:

- Visa and Master Card Rules and Regulations
- Basic contract law