



HKMA Banking Talent Programme

An Introduction of Banking Service and Operations

Raymond Cheng

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Agenda

Topics

1. Basic Principles of Banking Services
2. Introduce various Banking Services
3. Introduce various Operations Services

Helps you:



MORTGAGE DEPARTMENT



Understand your work area
w.r.t. your Bank

INSURANCE DEPARTMENT

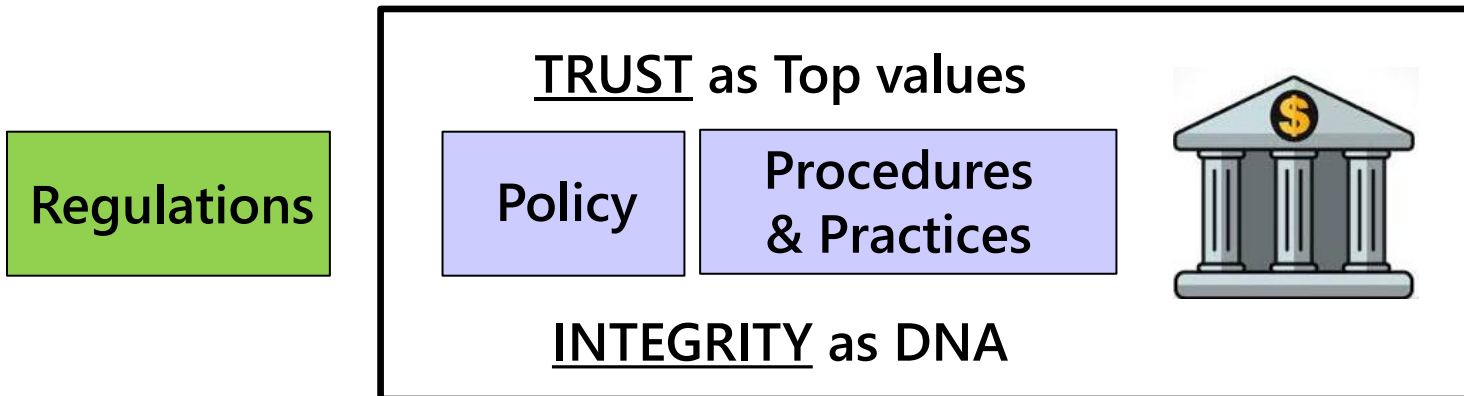


Navigate your
Organisation



Basic Principles of Bank Services

Banking is a **REGULATED** business.



Bank's Mission:

- Help customers (personal & corporate) to keep their wealth
- Assist customers to improve their wealth
- Help customers to exploit business opportunities

➔ **Better lifestyle and stronger business**



Customers and Banks

Customer buys Products and receives Services.

Corporate customers



Listed Co, SME, family business,



Government



FIs

Individual customers



Channels



where customers interact

Operations



operating engine for Banks

Banking Products & Services





Banking Products and Services

Key Products:

- Deposits
- Payment, Collections, Remittance, Withdrawal, ATM, Payroll ...
- Currency Exchanges, ...
- Loans, Mortgages, Overdrafts, ...
- Trade Imports/Exports, Supply-Chain
- Insurance, MPF, ...





Banking Products and Services (2)

- Investments, Mutual Funds, Unit Trusts, ...
- Securities, Margin Trading
- Asset Management, Trust, ...
- Guarantee, Advisory, ...
- Private Equity, Hedge Funds, ...
- Treasury Operations, Contracts, Derivatives, ...
- Financing, IPOs, ...





Channels

Customers' connection to Bank

- Human
- Branches, ATM, Kiosks, ...
- Call Centers, ...
- Internet, PC, mobile, tablets, ...
- Third party Agents





Banking Operations

- Cover actions and processes to fulfil a banking product and service requirements.
- Performing lots of operations and manual works in different areas everyday. For instance,
 - ✓ Carrying out a counter transactions
 - ✓ Replying a customer call or chat over social media
 - ✓ Entering customer information into banking systems
- Most Banking Operations are AUTOMATED.
- Continuing to invest in automations in sophisticated Operations (e.g. Big Data/AI technology)
- Offering more customer self-service services via electronic channels





Banking Operations (2)

General Banking Operations:

- Data entry, managing papers and documents, counting notes, replying letters, handling phone call, clear a cheque, ...

Specific Banking Operations:

- Branch counter, Bank Notes handling, ...
- Know Your Customer (KYC)
- Credit Assessment, Collection, ...
- Compliance and Audit assurance, assessment, quality control, ...
- Financial Crimes covering Sanctions, Anti-Money Laundering, Tax Evasion, cross-border currency controls, transaction monitoring, control, checking, ...
- Finance, HR, ...





Banking Operations Key Points

The key characteristics of different Banking Operations are:

- Manual operations could be labour intensive and high potential risk
- Some areas require the special discipline and know how
- **Accuracy** and **quality** are of top priority, hence double keying, re-conciliation, four eyes check, ...
- Clear procedure and strong control with comprehensive monitoring
- Audit trail is a must
- Quality management is a key practice





Summary

Banking business is an exciting one – it helps people and society, it has lots of different products and services, it utilizes leading edge technology, and it covers different disciplines and carries the right value.

