

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - CUSTOMER SERVICE OFFICER/BANK TELLER			
Sector	Financial Services		
Track	Sales, After Sales, Distribution and Relationship Management		
Occupation	Customer Service Officer		
Job Role	Customer Service Officer/Bank Teller		
Job Role Description	<p>The Customer Service Officer/Bank Teller supports handling all customer enquiries or directing them to the relevant parties. He/She also reports any issues and feedback from customers to ensure the organisation maintains a high service standard. He performs administrative duties such as processing of documents and changes arising from customers' requests or enquiries. He communicates with other business units to ensure that service related issues are handled or escalated when required.</p> <p>The Customer Service Officer/Bank Teller occasionally work on the weekends and after office hours in an office environment. He is patient in nature to handle all queries calmly and clearly. He communicates effectively and have good etiquette when engaging customers. He is proactive and eager to learn.</p>		
Critical Work Functions and Key Tasks / Performance Expectations	Critical Work Functions	Key Tasks	Performance Expectations (For legislated / regulated occupations)
	Support customer requests and enquiries	Apply product and service knowledge to support customers	If insurance role is scoped to provide advice directly to customers on life insurance products, Capital Markets and Financial Advisory Services (CMFAS) certification is required. Relevant modules include but are not limited to: 5, 9, 9A
		Track information on customer satisfaction levels	
		Identify processes that compromise on service quality	
		Perform checks on submitted documents to ensure completeness	
	Specific to Retail Banking Support customer requests and enquiries	Act as a digital advocate for customers to access self-service and automated channel services	
	Specific to Insurance Support customer requests and enquiries	Assist customers with self-service and automated channel services	
	Report on issues and provide feedback	Raise issues or complaints for follow-up	
		Provide assistance to support collaboration with designated departments to resolve customer grievances	
		Track and report on number of customer issues raised	
	Specific to Retail Banking Report on issues and provide feedback	Support sales and service activities within the customer journey	
	Support operational process excellence	Communicate with other relevant departments	
		Check documents for compliance with internal and external regulatory requirements	
	Specific to Insurance Support operational process excellence	Track status of customer applications for products and services	
		Adapt servicing processes as required	
	Specific to Retail Banking Facilitate banking transactions	Support timely processing of over-the-counter applications, transactions and documentation	
Verify balance of currency, cash and cheques in cash drawer			
Offer advice on routine products and market simple products and services to customers to support achievement of financial targets			
Provide support to customers' usage of automated systems			
Perform checks on submitted documents to ensure completeness and adherence to requirement criteria			
	Identify and escalate suspicious transactions for further risk reviews		
	Technical Skills and Competencies	Generic Skills and Competencies (Top 5)	
Customer Experience Management	Level 3	Service Orientation	Intermediate
Ethical Culture	Level 3	Interpersonal Skills	Basic
Information Technology Application Support and Monitoring	Level 3	Problem Solving	Basic
Quality Assurance	Level 3	Decision Making	Basic
Service Challenges	Level 3	Communication	Basic

Skills and Competencies	Stakeholder Management	Level 3		
	Standard Operating Procedures Development	Level 3		
	Specific to Insurance			
	Business Process Re-Engineering	Level 3		
	Specific to Retail Banking			
	Account Management	Level 3		
	Business Risk Assessment	Level 3		
	Market Profiling	Level 3		
	Regulatory Compliance	Level 3		
	User Experience Design	Level 3		
Programme Listing	For a list of Training Programmes available for the Financial Services sector, please visit: www.skillsfuture.sg/skills-framework/financial-services			

The information contained in this document serves as a guide.