

**SKILLS FRAMEWORK FOR FINANCIAL SERVICES  
TECHNICAL SKILLS AND COMPETENCIES (TSC) REFERENCE DOCUMENT**

<b>TSC Category</b>	Product, Sales and Market Management					
<b>TSC</b>	Product Advisory					
<b>TSC Description</b>	Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements					
<b>TSC Proficiency Description</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>	<b>Level 6</b>
		<b>FSE-CEX-2005-1.1-1</b>	<b>FSE-CEX-3005-1.1-1</b>	<b>FSE-CEX-4005-1.1-1</b>	<b>FSE-CEX-5005-1.1-1</b>	
		Identify potential products that can address financial services sector requirements	Cross-sell, upsell and recommend complementary products, handle complex product enquiries and offer solutions	Lead the design of customised product solutions, demonstrating value in relation to the broader end-to-end solutions delivered	Synthesise high-level trends in financial services sector and lead organisation-wide sales proposals	
<b>Knowledge</b>		<ul style="list-style-type: none"> <li>Commonly-received requests and requirements</li> <li>Types, brands, categories and classification of products</li> <li>Information on competitors' products</li> <li>Types of customer requirements</li> <li>Process to identify requirements on products</li> <li>Organisation's promotional activities</li> <li>Organisation's price lists of products</li> <li>Organisational procedures in relation to providing advice on products</li> </ul>	<ul style="list-style-type: none"> <li>Pros, cons and features of the organisation's products solutions</li> <li>Categories of products</li> <li>Different styles and trends of products</li> <li>Ways to establish requirements on products</li> <li>Organisational procedures in relation to providing advice on products</li> <li>Elements of a proof-of concept</li> <li>Insights of forces shaping the industry</li> <li>Competitors product offerings</li> </ul>	<ul style="list-style-type: none"> <li>Key components and considerations in value demonstrations</li> <li>Different elements in end-to-end product solutions</li> <li>Process and parameters of solution customisation</li> <li>Proof-of-concept modelling</li> <li>Electronic platforms, technical and system support</li> <li>Information sources for identification of competitor's products</li> <li>Product metrics</li> </ul>	<ul style="list-style-type: none"> <li>Trends and developments in customer requirements</li> <li>Critical elements of sales proposals</li> <li>Interactions among different elements, products and aspects of a holistic end-to-end solution</li> <li>Process of developing product prototypes and models</li> <li>Product applicability to market cycles</li> <li>Demand and environmental factors and impact on product mix</li> <li>Competitor analysis and competitiveness</li> <li>Synergies, complementary features and characteristics between existing products and solutions</li> </ul>	
<b>Abilities</b>		<ul style="list-style-type: none"> <li>Record customer requirements</li> </ul>	<ul style="list-style-type: none"> <li>Analyse requirements or non-standard requests</li> </ul>	<ul style="list-style-type: none"> <li>Identify product needs</li> </ul>	<ul style="list-style-type: none"> <li>Forecast trends and changes in product requirements</li> </ul>	

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		<ul style="list-style-type: none"> <li>• Assist customers in resolving basic issues, with reference to standard guidelines</li> <li>• Shortlist potential products that can meet customer needs to expand product portfolio</li> <li>• Communicate details and functions of products effectively to customers</li> </ul>	<ul style="list-style-type: none"> <li>• Identify appropriate solutions to meet customers' requirements based on market trends</li> <li>• Provide in-depth knowledge on usage of products and specifications to the organisation</li> <li>• Analyse competitor's products that are offered in the market</li> <li>• Compare features and benefits of product to similar products offered in the market</li> <li>• Articulate sales opportunities to cross-sell and/or up-sell products by matching product benefits to customers' needs</li> <li>• Draft proof-of-concepts to support sales efforts</li> </ul>	<ul style="list-style-type: none"> <li>• Justify suitable solutions to address customer needs</li> <li>• Support the role of a specific product in the broader end-to-end solution</li> <li>• Lead the design of customised solutions and products to meet customers' unique set of requirements</li> <li>• Lead the sale of customised products to key customers by showcasing product benefits</li> <li>• Explain electronic product solutions for customers and unique value propositions</li> <li>• Identify relative standing of the organisation's products with competitors' products to propose any product enhancements</li> </ul>	<ul style="list-style-type: none"> <li>• Drive design of organisation-wide proposals for products and solutions</li> <li>• Lead the development of customised solutions, product prototypes and models</li> <li>• Anticipate how technical aspects of a specific product may impact or be impacted by other elements in a broader, end-to-end solution</li> <li>• Assess product performance and competitiveness to determine if re-alignment is necessary to better suit the market</li> <li>• Evaluate product mix to determine suitability to meet customer needs, business objectives and organisational governance and compliance guidelines</li> </ul>	
<p><b>Range of Application</b></p>			<p>Types of Financial Services products may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Alternatives</li> <li>• Derivatives</li> <li>• Equity</li> <li>• Fixed Income</li> <li>• Private Equity</li> <li>• Foreign Exchange</li> <li>• Futures and Forwards</li> <li>• Trust products</li> <li>• Wealth Management products</li> <li>• Retail Banking products</li> <li>• Private Banking products</li> <li>• Corporate Banking products</li> <li>• Insurance products</li> <li>• Asset Management products</li> </ul>			

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			<ul style="list-style-type: none"> <li>• Financial and Capital Markets products</li> </ul>
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