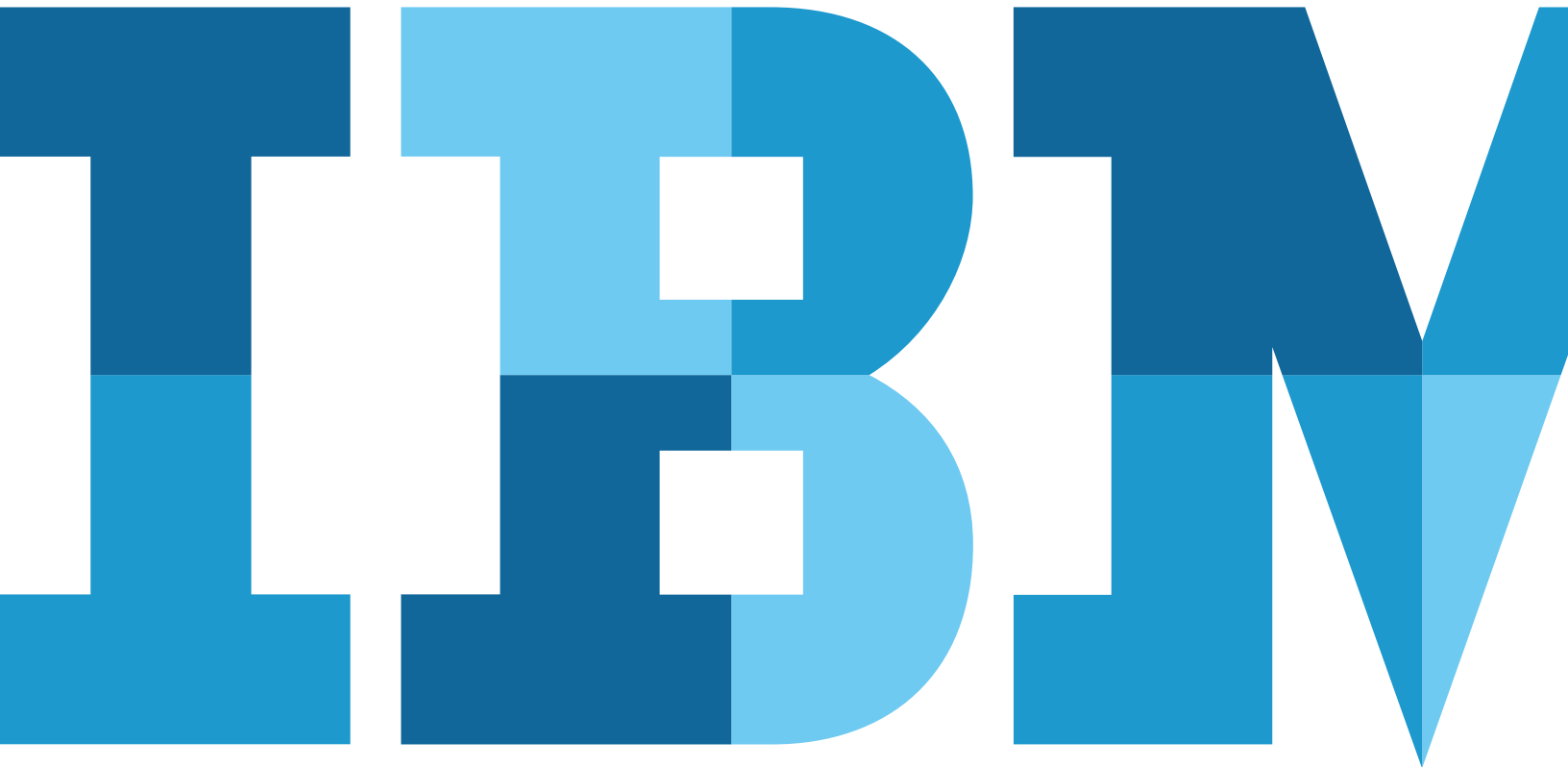


Banking & Financial Services Job Skills & Competencies Framework

*A description of skills and competencies specific to Banking
and Financial services.*



IBM recognizes that the Banking sector faces dynamic talent and skills management issues. These issues may sometimes appear tactical, but can also have wide ranging impact on the successful and continuing operations of the overall business. Through a structured approach to capturing the skills and talent required, you can capture, recognize and manage risk against such issues as:

- Product innovation
- Oversight and regulatory compliance
- Sales production
- Customer service
- Industry consolidation, mergers and acquisitions
- Retail and investment services

In an organization it may be easy to answer a question such as “How many new accounts were opened?” or “What is our trading position today?”, but the same cannot be said when asked of knowledge, skills or people. Using a Job and Competency Framework, you will be able to lay a foundation for answering:

- How many people and who and where are the ones with critical skills to support a new product?
- What is it that top producers do best? Replicate and recruit to best performance standards.
- How are we maximizing revenues through understanding new web dynamic social trends?
- Can we prove our compliance and audit our people processes?
- What is our mission critical knowledge and where does that institutional memory reside?
- How/who do we integration following acquisition to optimize the resources and investment?

For more than 20 years, the IBM Kenexa Talent Frameworks has been deployed in many organizations to help them - either independently or as part of a larger HR strategy - improve learning, development and performance of a company’s most critical components. Using the content library is a rapid and robust way to customize your organizationally aligned competencies and job profiles.

IBM Kenexa Talent Frameworks offers Job Skills & Competencies across 18 different industries. This is but one of those libraries. Kenexa offers complete solutions to support your Talent Management requirements including cloud based software to manage your workforce Job Skills & Competencies, Employee Self-Assessment, Manager Assessment, Skills Gap analysis and more.

IBM Kenexa Talent Frameworks for Banking & Finance

4 All Jobs Architecture & Types of Skills

5 Job Titles (158+) in the Framework

13 Competencies for Banking & Finance Jobs

Retail Bank Branch Manager - Sample Job

13 Job Profile (Job Title, Description, Responsibilities) & Job Band

14 Skills + Competencies at Core, Functional and Technical levels

Operations - Back Office Skill

16 Competency Proficiency Levels and Behaviors

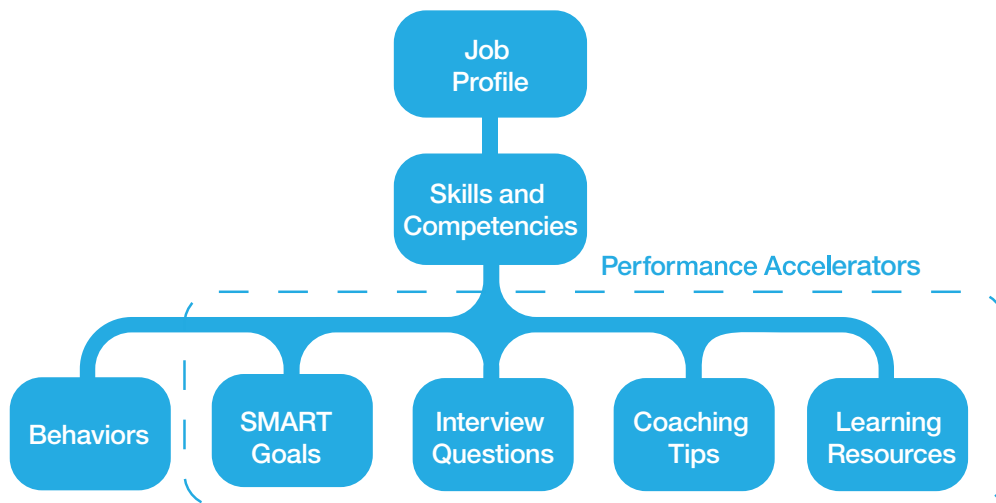
17 Learning References

17 SMART Goals / Development Statements

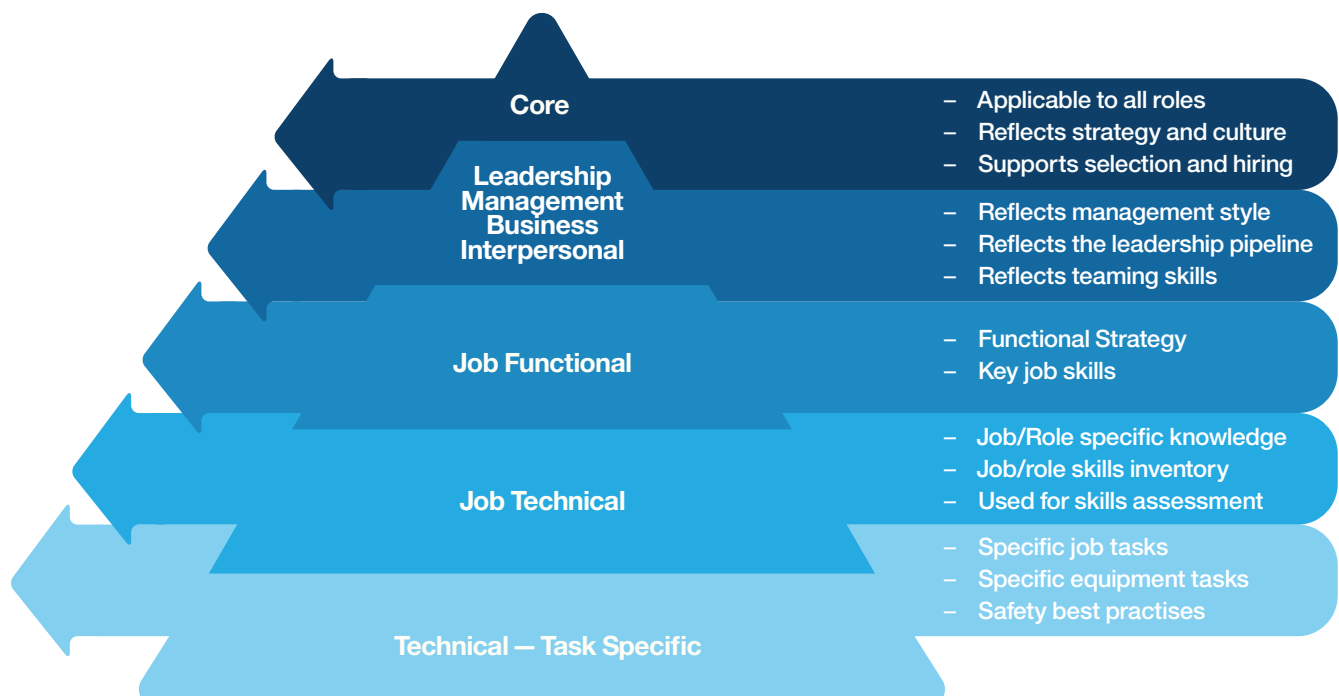
18 Coaching Tips

18 Interview Questions

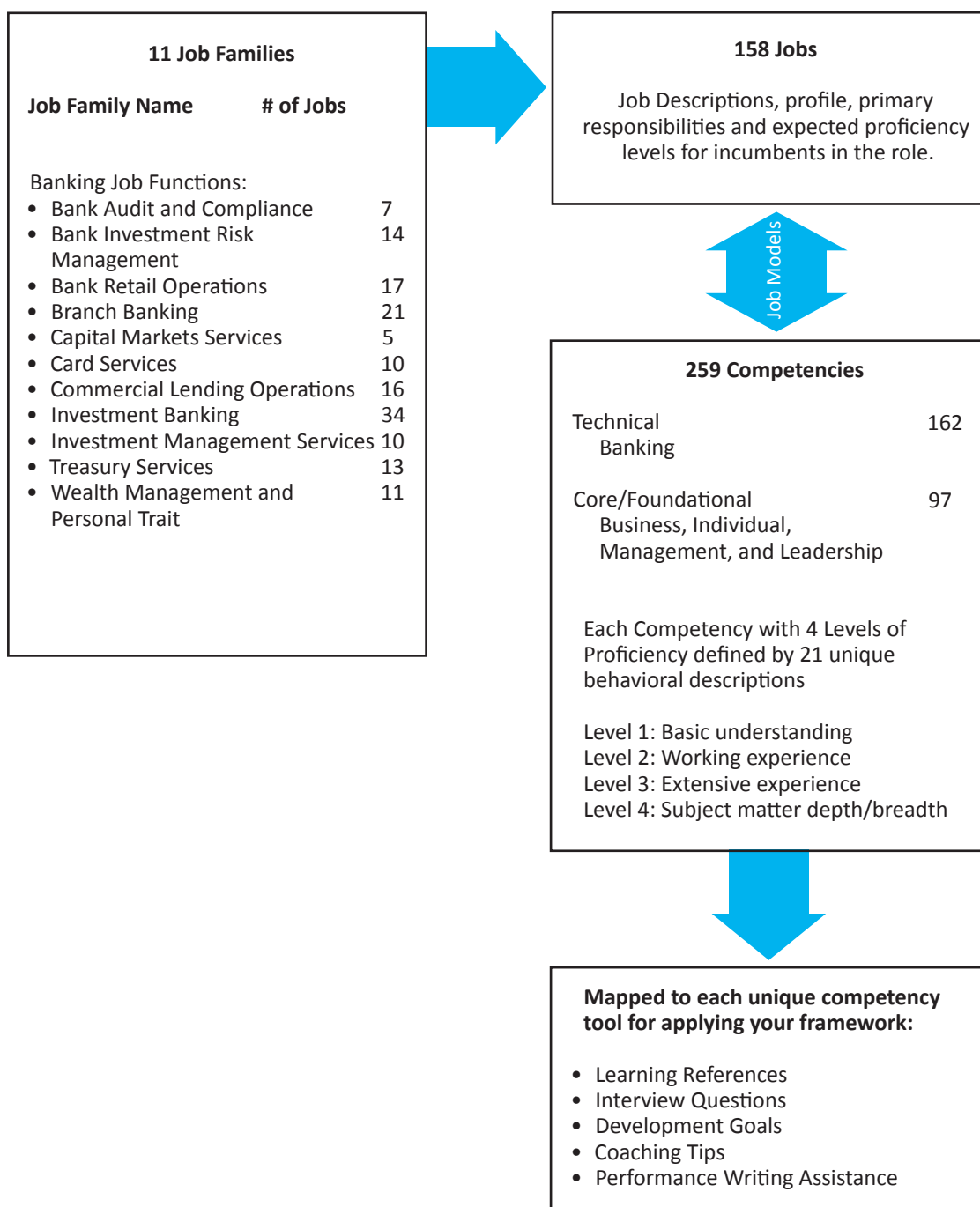
All jobs architecture



Types of Skills & Competencies



Banking & Finance Overview (158+ jobs)



Function	Description
Bank Audit and Compliance	Regulatory, legal and business requirements, audit and compliance across all bank divisions/disciplines. Includes development of policies and enforcement procedures to mitigate risk and increase operation efficiency.
Bank Investment Risk Management	Job related to the management of risk in Investment Banking.
Bank Retail Operations	Support services for retail banking lines of business. Deposit operations, loan operations, collections, card production, trust operations, ATM support.
Branch Banking	Branch management and in-branch services. Teller and platform services, financial product sales, customer services, and management of lending risk to retail customer base.
Capital Markets Services	Fund operations and management for investment banks. Fund reporting, underwriting, performance and credit analysis. Debt advisory and restructuring, equity sales and trading, deal implementation and execution, industry research, structured products, convertible bonds, pricing and hedging.
Card Services	Cardholder services, merchant services, credit management, relationship management with cardholders, vendors, and suppliers, risk management, portfolio acquisition and sales.
Commercial Lending Operations	Support services for commercial lending lines of business: Loan processing operations, letters of credit, et al.
Investment Banking	Mergers and acquisitions for corporate clients. Client research, due diligence, strategy, valuation and pricing, investor relations, standards and controls, legal investment banking issues, financial modeling, analysis and research, tender offers, pitch books, public and media relations.
Investment Management Services	Investment services and portfolio management for corporate, high worth individual and government clients. Financial analysis and modeling, cash management and pricing, risk, trading practices, loan services, and investment research, strategy and management.
Treasury Services	Funds management, relationship with Federal Reserve, global FX trading, capital markets, risk management, economic research, funding of bank loans and credit services, correspondent relationships, etc.
Wealth Management and Personal Trust	Customized and sophisticated banking, investment management, liquidity and credit management, tax planning and inheritance/estate planning for private individuals who invest sizable assets.

Job Family and Job Titles

Bank Audit and Compliance

Regulatory, legal and business requirements, audit and compliance across all bank divisions/disciplines. Includes development of policies and enforcement procedures to mitigate risk and increase operational efficacy.

- Compliance Director - Bank Services
- Compliance Manager - Bank Services
- Commercial Banking Compliance Specialist
- Compliance Specialist - Bank Services
- Investment Banking Compliance Specialist
- Investment Management Compliance Specialist
- Private Banking Compliance Specialist

Branch Banking

Branch management and in-branch services. Teller and platform services, financial product sales, customer services, and management of lending risk to retail customer base.

- Community Banker
- Fraud Investigation Manager
- Vault Manager
- Business Banking Manager
- Business Banking Officer
- Assistant Branch Manager
- Investment Consultant
- Teller Manager
- Business Banking Development Officer
- Banking Direct Sales Representative
- Branch Review Specialist
- Security Supervisor
- Head Teller
- Banking Client Services Representative
- IRA Services Representative
- New Accounts Representative
- Security Guard
- Safe Deposit Clerk
- Teller
- Vault Clerk

Job Family	Job Titles
<p>Card Services</p> <p>Cardholder services, merchant services, credit management, relationship management with cardholders, vendors, and suppliers, risk management, portfolio acquisitions and sales.</p>	<ul style="list-style-type: none"> ▪ Checking/Debit Card Business Manager ▪ Product Manager, Credit Card ▪ Credit Services Unit Manager ▪ Credit Risk Analyst - Consumer ▪ Credit Services Representative ▪ Fraud Investigator ▪ Merchant Services Sales Representative ▪ Systems Quality Analyst (Credit Card) ▪ Merchant Chargeback Analyst ▪ Sales Assistant
<p>Commercial Lending Operations</p> <p>Support services for commercial lending lines of business: Loan processing operations, letters of credit, et al.</p>	<ul style="list-style-type: none"> ▪ Group Operations Director ▪ Letter of Credit Officer ▪ Loan Operations Manager ▪ Loan Processing Manager ▪ Letter of Credit Specialist ▪ Loan Processing Supervisor ▪ Loan Workout Officer ▪ Commercial Credit Analyst, Senior ▪ Commercial Loan Review Officer, Senior ▪ International Trade Specialist ▪ Letter of Credit Coordinator ▪ Loan Operations Analyst ▪ Loan Processing Coordinator ▪ Data Entry Clerk ▪ Letter of Credit Clerk ▪ Loan Processing Clerk

Job Family	Job Titles
<p>Investment Banking</p> <p>Mergers and acquisitions for corporate clients. Client research, due diligence, strategy, valuation and pricing, investor relations, standards and controls, legal investment banking issues, financial modeling, analysis and research, tender offers, pitch books, public and media relations.</p>	<ul style="list-style-type: none"> ▪ Foreign Exchange Director ▪ Mergers and Acquisitions Director ▪ Investment Banking Director ▪ Investment Operations Manager ▪ Portfolio Manager ▪ Bond Trading Manager ▪ Corporate Advisory Manager ▪ Discount Brokerage Operations Manager ▪ Foreign Exchange Manager ▪ Pricing Manager ▪ Mergers & Acquisitions Manager ▪ Market Intelligence Manager ▪ Bond Sales Officer ▪ Block Trader ▪ Discount Brokerage Sales Representative ▪ Floor Broker ▪ Foreign Exchange Trader ▪ Fixed Income Analyst ▪ Investment Analyst ▪ Investment Banking Analyst ▪ Mergers & Acquisitions Analyst ▪ Secondary Market Analyst ▪ Trader (Corporate Bonds) ▪ Trader (Government Securities) ▪ Trader (Institutional Municipal Bonds) ▪ Trader (Options) ▪ Trader (OTC) ▪ Trader (Retail Municipal Bonds) ▪ Bond Interest Clerk ▪ Margin Clerk ▪ OTC Clerk ▪ Securities Analyst ▪ Stock Records Clerk ▪ Stock Transfer Clerk

Job Family	Job Titles
<p>Bank Investment Risk Management</p> <p>Jobs related to the management of risk in Investment Banking.</p>	<ul style="list-style-type: none"> ▪ Managing Officer (Credit Risk) ▪ Managing Officer (Integrated Risk) ▪ Managing Officer (Market Risk) ▪ Regional Officer - Integrated Risk ▪ Risk Manager - Integrated Risk ▪ Risk Analyst, Senior - Credit Risk ▪ Risk Specialist, Senior (Credit Risk) ▪ Risk Analyst, Senior - Integrated Risk ▪ Risk Analyst, Senior (Market Risk) ▪ Market Risk Specialist, Senior ▪ System Security Specialist ▪ Risk Analyst (Credit Risk) ▪ Risk Analyst (Integrated Risk) ▪ Risk Analyst (Market Risk)
<p>Retail Lending</p> <p>Jobs related to the creation, underwriting, and servicing of consumer personal loans and mortgages.</p>	<ul style="list-style-type: none"> ▪ Retail Loan Officer ▪ Retail Loan Review Director ▪ Credit Evaluation Manager - BFS ▪ Collateral Manager - BFS ▪ Collection Manager - BFS ▪ Retail Loan Service Manager ▪ Retail Loan Specialist, Senior ▪ Mortgage Closer - BFS ▪ Mortgage Compliance Specialist - BFS ▪ Mortgage Loan Originator - BFS ▪ Mortgage Loan Processor - BFS ▪ Mortgage Loan Underwriter - BFS ▪ Retail Loan Specialist

Job Family	Job Titles
<p>Bank Retail Operations</p> <p>Support services for retail banking lines of business. Deposit operations, loan operations, collections, card production, trust operations, ATM support.</p>	<ul style="list-style-type: none"> ▪ ATM Functionality Manager ▪ Check Processing Manager ▪ Retail Operations Manager ▪ ATM Service Manager ▪ Mortgage Operations Specialist ▪ Card Production Manager ▪ Card Production Quality Supervisor ▪ Retail Branch Trainer ▪ ATM Service Team Leader ▪ Collections Team Leader ▪ Fraud Prevention Associate, Senior ▪ Online Banking Specialist ▪ Card Production Quality Analyst ▪ ATM Service Technician ▪ Collections Agent ▪ Proof Operator ▪ Card Production Associate
<p>Treasury Services</p> <p>Funds management, relationship with Federal Reserve, global FX trading, capital markets, risk management, economic research, funding of bank loans and credit services, correspondent relationships, etc.</p>	<ul style="list-style-type: none"> ▪ Investor Reporting Manager ▪ Treasury Operations Manager ▪ Capital Markets Manager - Securitization ▪ Capital Markets Manager - Trading ▪ Treasury Management Sales Manager ▪ Financial Analyst ▪ Treasury Operations Supervisor ▪ Treasury Analyst, Senior ▪ Electronic Funds Transfer Specialist ▪ Treasury Analyst ▪ Trading Support Analyst ▪ Wire Room Analyst ▪ Operations Project Coordinator
<p>Wealth Management and Personal Trust</p> <p>Customized and sophisticated banking, investment management, liquidity and credit management, tax planning and inheritance/estate planning for private individuals who invest sizable assets.</p>	<ul style="list-style-type: none"> ▪ Chief Trust Officer ▪ Private Banking Director ▪ Business Development Director ▪ Trust Operations Director ▪ Private Banking Manager ▪ Trust Operations Manager ▪ Private Banking Specialist, Senior ▪ Trust Officer ▪ Private Banking Advisor ▪ Trust Administrator ▪ Trust Administrative Assistant

Job Family	Job Titles
<p>Capital Markets Services</p> <p>Fund operations and management for investment banks. Fund reporting, underwriting , performance and credit analysis. Debt advisory and restructuring, equity sales and trading, deal implementation and execution, industry research, structured products, convertible bonds, pricing and hedging.</p>	<ul style="list-style-type: none"> ▫ Debt Advisory/Restructuring Director ▫ Credit Risk Analyst - Investments ▫ Capital Market Structuring Associate ▫ Quantitative Specialist ▫ Equity Sales Trader
<p>Investment Management Services</p> <p>Investment services and portfolio management for corporate, high worth individual and government clients. Financial analysis and modeling, cash management and pricing, risk, trading practices, loan services and investment research, strategy and management.</p>	<ul style="list-style-type: none"> ▫ Chief Investment Risk Officer ▫ Fund Administrator ▫ Performance Analyst ▫ Investment Management Analyst, Senior ▫ Quantitative Analyst, Senior ▫ Research Analyst, Senior ▫ Cash Desk Supervisor/Trade Support ▫ Client Services Reporting Analyst ▫ Investment Management Analyst, Junior ▫ Product Development Associate
<p>Small Business Banking</p> <p>Financial services for small business commercial accounts: Lockbox, Credit, Deposit Accounts, Small Business Loans, Tax Management, etc.</p>	<ul style="list-style-type: none"> ▫ Small Business Account Advisor ▫ Small Business Banker, Senior ▫ Small Business Development Manager ▫ Small Business Relationship Manager ▫ Small Business Banking Account Executive ▫ Small Business Banker ▫ Small Business Credit Analyst ▫ Small Business Banking Sales Representative ▫ Tax Specialist ▫ Small Business Underwriter

Retail Bank Branch Manager - Sample Job Profile

Job Title	Retail Bank Branch Manager
Job Band ID	3
Job Family	Branch Banking
Job Definition	Managers all functions, staff, and daily operations of a local branch.
Job Responsibility 1	Manages day-to-day operation activities; implements and monitors compliance with bank policies and procedures; and maintains operational integrity.
Job Responsibility 2	Manages day-to-day operation activities; implements and monitors compliance with bank policies and procedures; and maintains operational integrity.
Job Responsibility 3	Manages day-to-day operation activities; implements and monitors compliance with bank policies and procedures; and maintains operational integrity.
Job Responsibility 4	Manages day-to-day operation activities; implements and monitors compliance with bank policies and procedures; and maintains operational integrity.

Job Bands

Job Band ID	Job Band Name	Job Band Description
1	Executive Management	Vision, policy, strategy and direction setting; Enterprise and industry view; Driving organizational goals
2	Senior Management	Strategy formulation; Vision implementation; Operational responsibility; Cost and risk management; Enterprise view
3	Management; Senior Level Consulting	Functional, technical or process leadership; Management of multiple teams; High complexity and ambiguity; Tactical responsibilities
4	First Line Management; Senior Professional	Team or technical supervision; Expertise and experience with complex technical activities; Project management and consulting
5	Team Leadership; Technical Professional	Difficult technical tasks; Implementation experience; Self-sufficiency; Small project responsibility; Technical supervision
6	Technician, Trainee, Administrator	Routine technical or administrative tasks; Follows procedures; Operates under supervision

Skills + Competencies at Core, Functional and Technical levels

Profile Name: Job Title		Retail Bank Branch Manager	
Competencies Per Job		24	
Competency Code	Competency Name	Proficiency	Importance
B0050	Knowledge of Organization	3: Extensive Experience	High
B0100	Operational Functions	3: Extensive Experience	High
B0150	Products and Services	3: Extensive Experience	Medium
B0200	Business Markets	3: Extensive Experience	High
B0400	Business Process Design	3: Extensive Experience	High
B0450	Business Ethics	3: Extensive Experience	Medium
B0150	Process Management	3: Extensive Experience	Medium
I0100	Interpersonal Relationships	4: Subject matter depth and breadth	High
I0350	Problem Solving	3: Extensive Experience	High
I0480	Effective Communications	4: Subject matter depth and breadth	High
I0700	Decision Making and Critical Thinking	3: Extensive Experience	Medium
I1000	Managing Multiple Priorities	4: Subject matter depth and breadth	High
I1010	Relationship Management	3: Extensive Experience	Medium
M0050	Leadership	3: Extensive Experience	Medium
M0200	Customer Service Management	4: Subject matter depth and breadth	High
M0800	Staffing, Hiring, Selection	3: Extensive Experience	Medium
TBF0000	Financial Services Industry	4: Subject matter depth and breadth	High
TBF0010	Regulatory Environment - Financial Services	3: Extensive Experience	Medium

TBF0020	Fraud Detection and Prevention	3: Extensive Experience	Medium
TBF0100	Branch Banking Services	4: Subject matter depth and breadth	High
TBF1000	Banking Products	3: Extensive Experience	High
TBF1800	Operations - Back Office	3: Extensive Experience	Medium
TCS080	Problem Management Process (TCS)	3: Extensive Experience	Medium
TCS090	Service Request Management Process (TCS)	3: Extensive Experience	Medium

Let's
explore this
skill

Proficiency Levels and Behavioral Indicators for Competency Assessment

Consistent Skill Code	Competency Code	TBF 1800
	Competency Name	Operations Back Office
	Competency Description	Knowledge of and ability to implement the practices, processes, technologies, and applications associated with banking transaction processing and records management.
Recommended Proficiency Level	Level 1 - Basic understanding	Identifies major services provided by the operations function.
		Cites major activities performed by 'back office' departments.
		Describes common business cycles affecting branch operations.
		Lists the roles and responsibilities of internal support departments and branch staff.
	Level 2 - Working experience	Works in one or more 'back office' operations departments.
		Analyzes overall daily, weekly, monthly, and annual production requirements.
		Implement operation workflow in accordance to specific business rules.
		Assesses the performance of tools and equipment used in a specific operations area.
		Explains major operations functions and their inter-relationships.
	Level 3 - Extensive experience	Works with multiple 'back office' operations functions.
		Evaluates major production systems and their criticalities.
		Facilitates planned changes and their impact on the operations environment.
		Communicates with key clients on operation-related issues.
		Manages production transitions with minimal disruption.
		Consults on key aspects of effective and efficient department operations.
	Level 4 - Subject matter depth and breadth	Leads in implementing and updating the processes of all operations departments.
		Directs the activities and services of a major operations department.
		Establishes and enforces data and premises security programs.
		Leads discussions with key stakeholders on customer service, supplier management, and quality management strategies.
		Monitors the industry trends and marketplace conditions that are relevant to operations.
		Leads in evaluating the effectiveness of work flow, technology, and personnel costs.

Learning Reference Materials & Development Statements (SMART Goals)

Consistent Skill Code	Competency Code	TBF1800		
	Competency Name	Operations Back Office		
Learning Reference Materials	Learning References	12		
	LR1	ACT-041: Attend Relevant Vendor Briefings		
	LR2	BK-4513: Dictionary of Banking Terms		
	LR3	BK-00505: Facility Manager's Operation and Maintenance Handbook		
	LR4	BK-00182: Automatic Bankcheck Processing		
	LR5	BK-4504: Bank Employee's Fraud and Security Handbook, The		
	LR6	BK-4505: Bank Management		
	LR7	PUB-AMBNK: American Banker		
	LR8	PUB-WST: Wall Street & Technology		
	LR9	ORG-WSTA: Wall St. Technology Association		
	LR10	ORG-AFCOM: Association for Computer Operations Management		
	LR11	VND-Levow: Levow Information Systems		
	LR12	VND-TRC: Training Resources Corp.		
SMART Goals	Development Statements	Development Statement Group	Development Statement Name	Development Statement Description
		Quantitative	Resolving Banking Production Problems	Resolve at least 75% of potential problems related to banking production operations within one month of initial identification.
		Quantitative	Master Banking Operations Systems	Be able to explain at least 75% of the organization's 'back office' operations within 6 months of initial hire.
		Quantitative	Records Management Performance	Improve records management performance (for example, by decreasing the total cost of ownership or improving storage space utilization) by 10% in the next year.
		Quantitative	Optimize Banking Transactions	Reduce costs associated with banking transactions or increase accuracy of banking transactions by 15% in the next year through automation of repetitive processes.
		Qualitative	Reviewing Internal Operations	Annually review the organization's operations in the context of industry trends and directions to ensure the organization's competitive positioning.

Coaching Tips & Interview Questions

Consistent Skill Code	Competency Code	TBF1800		
	Competency Name	Operations Back Office		
Coaching Tips	Coaching Tips	Coaching Tip Group	Coaching Tip Name	Coaching Tip Description
		Professional Development	Attend Banking Operations Systems Training	Attend internal training sessions detailing operations systems. Look for ways the processes can be improved, either in terms of efficiency or accuracy.
		Vigilance	Ensure Customer Information Security	Stay informed about pending legislation or regulation governing customer information security. Consult with experts on ways to achieve security without sacrificing functionality or efficiency.
		Relationship Building	Discuss Back Office Operations Technologies	Discuss with peers to compare and contrast multiple types of technologies, tools and equipment used for banking transaction processing and records management in the marketplace.
Interview Questions	Interview Questions	Interview Question Group	Interview Question Name	Interview Question Description
		Solution	Evaluate Organizational Work Flow	How did you evaluate and improve upon the effectiveness of your organization's work flow?
		Fit	Technology for Transaction Processing Implementation	What kinds of technologies did you use to implement banking transaction processing?
		Fit	Experience with Handling Operations Functions	Tell me about your past experience with handling multiple 'back office' operations functions.
		Results	Keys to Establishing a Security Program	What types of customer information security programs have you implemented? What prompted this?



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Software Group
Route 100
Somers, NY 10589
U.S.A.

Produced in the United States of America
February 2016

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