

Bank

A1 Analyze and improve business

A1.1 Analyze the external environment

- A1.1.1 Analyze external political changes and the legal and regulatory environment
- A1.1.2 Analyze modern banking technologies as part of creating development strategy
- A1.1.3 Analyze demographic, social and cultural trends in the external environment
- A1.1.4 Analyze economic changes and industry trends in the external environment
- A1.1.5 Analyze potential suppliers as part of shaping development strategy
- A1.1.6 Analyze potential contractors as part of shaping development strategy
- A1.1.7 Analyze competition as part of shaping development strategy

A1.2 Analyze the internal environment

- A1.2.1 Assess and analyze quality of banking products and services on offer
- A1.2.2 Analyze product (service) mix
- A1.2.3 Assess and analyze costs of banking product (service) delivery
- A1.2.4 Assess and analyze efficiency of business processes
- A1.2.5 Assess and analyze labor efficiency
- A1.2.6 Monitor risk management system

A1.3 Develop business concept and strategy

- A1.3.1 Identify appropriate market outlets
- A1.3.2 Develop and negotiate marketing strategy
- A1.3.3 Develop business plans for project/investment solutions
- A1.3.4 Develop strategic development plan
- A1.3.5 Prepare and adjust short-term development plans
- A1.3.6 Develop risk management system

A1.4 Develop business management model

- A1.4.1 Set organizational goals and develop management policies
- A1.4.2 Design business processes and management subsystems
- A1.4.3 Generate technical specifications for automating business processes
- A1.4.4 Design organizational structure
- A1.4.5 Design workplace conditions
- A1.4.6 Design procedures for surveying and analyzing the bank's external and internal business environment
- A1.4.7 Develop staff incentive schemes
- A1.4.8 Develop methodology of risk management
- A1.4.9 Develop quality management system

A1.5 Implement organizational changes

- A1.5.1 Plan organizational changes
- A1.5.2 Take steps to implement organizational changes
- A1.5.3 Monitor implementation of organizational changes

A1.6 Support and monitor management performance

- A1.6.1 Audit the bank's regulatory and administrative documentation
- A1.6.2 Monitor compliance with regulatory and procedural requirements
- A1.6.3 Monitor management performance and effectiveness

A2 Design new and improve existing banking products and services

A2.1 Develop concept of a new banking product or service

- A2.1.1 Identify target market segments for a new banking product or service
- A2.1.2 Translate potential customers' needs and wants into requirements for a new banking product or service
- A2.1.3 Envisage and design features of a new banking product or service
- A2.1.4 Design and analyze life cycle of a new banking product or service
- A2.1.5 Design and introduce new technologies into concept of a new banking product or service
- A2.1.6 Determine price, costs and risks for a new banking product or service as part of designing its concept

A2.2 Develop marketing and sales strategies for a new banking product or service

- A2.2.1 Forecast behavior of target market segments
- A2.2.2 Select distribution channels for a new banking product or service
- A2.2.3 Develop competitive marketing strategy for a new banking product or service
- A2.2.4 Develop pricing strategy for a new banking product or service
- A2.2.5 Develop advertising and promotion strategies for a new banking product or service
- A2.2.6 Determine upper limit for a new banking product's or service's cost
- A2.2.7 Develop sales forecasts for a new banking product or service

A2.3 Develop prototype of a new banking product or service and determine resource requirements for its launching

- A2.3.1 Develop prototype of a new banking product or service and prototype of its delivery process
- A2.3.2 Develop equipment and infrastructure requirements to launch a new banking product or service
- A2.3.3 Develop personnel qualification requirements to launch a new banking product or service

A2.4 Prepare for launching of a new banking product or service

- A2.4.1 Launch test sales of a new banking product or service
- A2.4.2 Design monitoring and statistical analysis procedures for delivery of a new banking product or service to customers
- A2.4.3 Develop temporal and material standards for delivery of a new banking product or service to customers
- A2.4.4 Design documentation describing properties of a new banking product or service and regulating its delivery to customers

A2.5 Support and monitor delivery of banking products and services to customers

- A2.5.1 Monitor business operations and sales of banking products and services
- A2.5.2 Monitor infrastructure-related data (location of ATMs, lines at bank counters, etc.)
- A2.5.3 Analyze monitoring results of banking products' and services' sales and infrastructure-related data
- A2.5.4 Monitor accumulated risks related to banking products and services

A2.6 Improve existing banking products and services

- A2.6.1 Analyze customer complaints and suggestions for improvement of banking products and services
- A2.6.2 Develop proposals for improvement of banking products and services
- A2.6.3 Select economically sound proposals for improvement of banking products and services
- A2.6.4 Develop proposals to improve delivery of banking products and services to customers
- A2.6.5 Select economically feasible proposals to improve delivery of banking products and services to customers

A3 Manage promotion and sales of banking products and services

A3.1 Promote banking products and services

- A3.1.1 Classify customers and analyze their expectations
- A3.1.2 Organize distribution channels for banking products and services
- A3.1.3 Plan promotional events for banking products and services and programs for attracting and retaining customers
- A3.1.4 Select contractors to promote banking products and services
- A3.1.5 Hold promotional events and take steps to attract and retain customers
- A3.1.6 Evaluate effectiveness of marketing events

A3.2 Identify a customer's needs and ways of meeting them

- A3.2.1 Identify a customer's needs
- A3.2.2 Negotiate features of a banking product or service a customer needs
- A3.2.3 Communicate conditions for delivery of a banking product or service to a customer

A3.3 Contract with a customer

- A3.3.1 Assess a customer's credibility
- A3.3.2 Prepare documentation to contract with a customer
- A3.3.3 Carry out legal assessment of a contract with a customer
- A3.3.4 Sign a contract with a customer
- A3.3.5 Discharge the bank's obligations under a contract with a customer

A3.4 Handle current contracts with customers

- A3.4.1 Service current contracts with customers
- A3.4.2 Handle customer requests in relation to current contracts with customers

A3.5 Settle disputes with customers

- A3.5.1 Analyze reasons of a customer's default on his/her obligations
- A3.5.2 Select standard alternatives for settling disputes with a customer
- A3.5.3 Consider options and schedule settling of a customer's debts
- A3.5.4 Make sure that a customer fulfills his/her outstanding obligations

A3.6 Analyze customer satisfaction

- A3.6.1 Survey customers to assess their degree of satisfaction
- A3.6.2 Assess customer satisfaction in quantitative terms
- A3.6.3 Classify and group customer claims and suggestions

A4 Manage fundraising

A4.1 Plan structure of the bank's liabilities

- A4.1.1 Determine necessary volume of funds
- A4.1.2 Identify possible sources of financing
- A4.1.3 Identify possible fundraising tools
- A4.1.4 Plan fundraising

A4.2 Manage fundraising

- A4.2.1 Attract providers of financial resources
- A4.2.2 Coordinate terms and conditions of fundraising
- A4.2.3 Prepare documentation and contract with providers of financial resources
- A4.2.4 Handle ongoing operations with providers of financial resources

A4.3 Settle disputes with providers of financial resources

- A4.3.1 Analyze reasons of financial resource providers' defaults on their obligations
- A4.3.2 Select standard alternatives for settling disputes with providers of financial resources
- A4.3.3 Negotiate conditions and develop programs to settle disputes with providers of financial resources
- A4.3.4 Settle disputes with providers of financial resources

A4.4 Analyze relationships with providers of financial resources

- A4.4.1 Survey providers of financial resources to assess their degree of satisfaction
- A4.4.2 Analyze results of cooperation with providers of financial resources
- A4.4.3 Analyze claims and complaints from providers of financial resources
- A4.4.4 Develop recommendations for improving fundraising procedures

A5 Manage transaction processing

A5.1 Monitor feasibility of transaction processing

- A5.1.1 Monitor feasibility of transaction processing: check data for completeness and correctness
- A5.1.2 Monitor feasibility of transaction processing: check for any linked liabilities and claims
- A5.1.3 Monitor feasibility of transaction processing: check for compliance with internal standards and limitations
- A5.1.4 Monitor feasibility of transaction processing: check for compliance with requirements of external regulatory authorities
- A5.1.5 Monitor feasibility of transaction processing: identify technical capabilities

A5.2 Formulate directives for batch transaction processing according to a schedule

- A5.2.1 Compile lists of transactions to be processed
- A5.2.2 Select sequence of transactions to be processed
- A5.2.3 Formulate conditions for successful launching of batch transaction processing according to a schedule
- A5.2.4 Formulate conditions for successful completion of batch transaction processing according to a schedule
- A5.2.5 Develop steps to be taken in case of failing to complete batch transaction processing according to a schedule

A5.3 Prepare for and manage batch transaction processing

- A5.3.1 Pre-process batch transactions
- A5.3.2 Process scheduled batch transactions
- A5.3.3 Process non-scheduled batch transactions
- A5.3.4 Process unsuccessfully completed batch transactions

A5.4 Prepare documentation and reporting

- A5.4.1 Perform operational reporting
- A5.4.2 Perform management reporting
- A5.4.3 Prepare mandatory financial statements
- A5.4.4 Create customer documents
- A5.4.5 Prepare financial statements in accordance with foreign accounting standards

A5.5 Monitor correctness of transaction processing

- A5.5.1 Monitor correctness of business logic when process transactions
- A5.5.2 Monitor logical integrity of data when process transactions
- A5.5.3 Monitor compliance with standards and limits when process transactions
- A5.5.4 Monitor settlement of linked liabilities and claims when process transactions
- A5.5.5 Monitor compliance with requirements of external regulatory authorities when process transactions

A6 Manage information systems and banking equipment

A6.1 Determine configuration of information systems and banking equipment and develop plans for supplying such system and equipment

- A6.1.1 Analyze requirements for information systems and banking equipment
- A6.1.2 Analyze failures of information systems and banking equipment
- A6.1.3 Forecast failures of information systems and banking equipment
- A6.1.4 Determine need for purchasing, developing or upgrading of information systems and banking equipment
- A6.1.5 Schedule purchase of new or upgrade of existing information systems and banking equipment

A6.2 Schedule maintenance and repairs of information systems and banking equipment

- A6.2.1 Schedule routine maintenance of information systems and banking equipment
- A6.2.2 Schedule repairs of banking equipment
- A6.2.3 Identify need for spare parts and materials to maintain and repair banking equipment
- A6.2.4 Identify need for outside services to maintain information systems and banking equipment

A6.3 Carry out ongoing maintenance of information systems and banking equipment

- A6.3.1 Monitor state of information systems and banking equipment
- A6.3.2 Carry out routine maintenance of information systems and banking equipment
- A6.3.3 Carry out primary failure diagnosis of information systems and banking equipment

A6.4 Purchase information systems and banking equipment

- A6.4.1 Select suppliers of information systems and banking equipment
- A6.4.2 Contract with a supplier of information systems and banking equipment
- A6.4.3 Manage ongoing supplies of information systems and banking equipment
- A6.4.4 Receive and store banking equipment
- A6.4.5 Settle disputes with suppliers of information systems and banking equipment
- A6.4.6 Evaluate suppliers of information systems and banking equipment

A6.5 Repair (restore) or upgrade information systems and banking equipment

- A6.5.1 Prepare repairs to or upgrade of an information system or banking equipment
- A6.5.2 Decommission an information system or banking equipment
- A6.5.3 Repair (restore) or upgrade an information system or banking equipment

A6.6 Design or improve the bank's information systems

- A6.6.1 Develop design documentation to build or improve the bank's information systems
- A6.6.2 Design or improve software for the bank's information systems
- A6.6.3 Prepare supporting documentation for the bank's information systems

A6.7 Put information systems or banking equipment into operation

- A6.7.1 Install an information system or banking equipment
- A6.7.2 Set up a newly launched information system or banking equipment
- A6.7.3 Test a newly implemented information system or banking equipment
- A6.7.4 Design documentation and operations manuals for a newly launched information system or banking equipment
- A6.7.5 Provide orientation courses for users of a new information system or banking equipment
- A6.7.6 Commission an information system or banking equipment

A7 Manage human capital

A7.1 Plan personnel recruitment

- A7.1.1 Analyze personnel requirements

- A7.1.2 Analyze skill pools
- A7.1.3 Estimate personnel requirements
- A7.1.4 Plan steps to recruit personnel

A7.2 Select personnel

- A7.2.1 Implement steps to recruit personnel
- A7.2.2 Assess a candidate's competence
- A7.2.3 Assess a candidate's dependability
- A7.2.4 Negotiate salary and working conditions with a candidate
- A7.2.5 Sign an employment contract with a candidate

A7.3 Integrate new employees into the working environment

- A7.3.1 Provide health and safety training
- A7.3.2 Implement programs for engaging a new employee into his/her job
- A7.3.3 Assess suitability of a new employee based on the results of his/her trial period

A7.4 Appraise employee performance and manage employee development

- A7.4.1 Appraise employee performance
- A7.4.2 Create individual employee development plans
- A7.4.3 Organize personnel training

A7.5 Ensure employee capability

- A7.5.1 Provide periodic training for personnel
- A7.5.2 Ensure that the working environment meets all applicable standards
- A7.5.3 Organize corporate events
- A7.5.4 Organize internal PR events

A7.6 Manage employee rotation and dismissal

- A7.6.1 Manage an employee's promotion and demotion
- A7.6.2 Manage an employee's temporary absence (annual leave, sick leave)
- A7.6.3 Manage an employee's termination

A8 Settle accounts

A8.1 Perform budgeting

- A8.1.1 Prepare sales budget
- A8.1.2 Prepare business process budgets
- A8.1.3 Prepare development budgets
- A8.1.4 Develop cash flow budgets
- A8.1.5 Create balance-sheet forecasts

A8.2 Monitor budget implementation

- A8.2.1 Monitor payment of obligations to counterparties
- A8.2.2 Monitor actual achievement of budget targets
- A8.2.3 Forecast expected implementation of plans and estimates
- A8.2.4 Develop proposals to adjust plans, estimates and budgets

A8.3 Settle the bank's obligations to counterparties

- A8.3.1 Document assets on the balance sheet
- A8.3.2 Estimate obligations for business operations
- A8.3.3 Calculate employee utilization and payroll

A8.3.4 Calculate tax liabilities

A8.3.5 Compile register of payments documenting the bank's liabilities as an economic entity

A8.3.6 Settle with counterparties

A8.4 Manage liquidity

A8.4.1 Manage quick liquidity

A8.4.2 Forecast liquidity

A8.4.3 Manage liquidity gaps

A8.4.4 Manage cash liquidity

A8.4.5 Manage structural imbalance

A8.4.6 Manage interest margin

A8.5 Manage obtaining of short-terms loans from other banks

A8.5.1 Establish partnerships for obtaining of short-term loans

A8.5.2 Prepare document packages for obtaining of short-term loans

A8.5.3 Manage ongoing operations pertaining to short-term loans

A8.5.4 Settle disputes with banks that provide short-term loans

A8.5.5 Analyze relationships with banks that provide short-term loans

A8.6 Carry out commission operations

A8.6.1 Consult customers on commission operations

A8.6.2 Prepare document packages and make contracts for commission operations

A8.6.3 Manage customer service on ongoing commission operations

A8.6.4 Settle claims with customers who ordered commission operations

A8.6.5 Analyze relationships with customers who order commission operations

A8.7 Manage individual and portfolio risks

A8.7.1 Identify risks

A8.7.2 Evaluate risk level

A8.7.3 Plan risk management activities

A8.7.4 Implement risk management activities

A8.7.5 Analyze results of risk management activities