



## Financial Services Retail Banking Competencies

### Required Competencies

#### Customer Service/ Service Orientation

*Provides customer and personal services including customer needs assessments, meeting quality standards for services, keeping customers informed, and evaluating customer satisfaction.*

#### Transactions and Customer Research

*Performs activities associated with transaction management, including researching transactions to respond to customer needs and requests. Adheres to relevant regulations and codes.*

#### Branch Operations

*Understands the business operations performed by independent bank branches or departments.*

#### Products and Concepts

*Understands and explains products and concepts relating to the financial services industry, including financial instruments, financial management, insurance principles, and cash and capital principles.*

#### Technology Applications

*Identifies and utilizes relevant technology and tools to analyze data; efficiently and effectively performs assigned tasks.*

#### Fraud Prevention

*Identifies, reports, and prevents fraud.*

### Soft Skills Specific to Occupation

#### Interpersonal Communication

*Discovers information that isn't publicly available, shifts another person's perspective, and makes convincing presentations.*

#### Ethics

*Integrates core values, integrity, and accountability throughout all organizational and business practices.*