



BANKING SECTOR EDUCATION AND TRAINING AUTHORITY

EXEMPLAR

OCCUPATIONAL CERTIFICATE: BANK CUSTOMER SERVICE CLERK

SAQA ID: 101710

PRACTICAL ASSESSMENT – Paper 1

ASSESSOR DOCUMENT

CANDIDATE INFORMATION													
CANDIDATE NAME													
CANDIDATE ID NUMBER													
EISA REGISTRATION NUMBER													
DATE OF ASSESSMENT													
ASSESSMENT CENTRE													
ASSESSMENT CENTRE NUMBER													
QUALIFICATION INFORMATION													
QUALIFICATION TITLE	BANK CUSTOMER SERVICE CLERK												
SAQA ID	101710												
NQF LEVEL	4												
CREDITS	51												
DURATION	Total Duration: 2 hours (120 minutes)												
OPEN BOOK OR CLOSED BOOK	Closed book												
TOTAL MARKS	Competent (C) or Not Yet Competent (NYC)												
PASS MARK	Competent (C)												
DATE OF EISA													

Assessor Name		Assessor Sign	
Moderator Name		Moderator Sign	

Candidate's final Mark		Candidate's Competency = NYC/C	
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TIME: 2 HOURS

INSTRUCTIONS AND OUTLINE OF THE ASSESSMENT

1. Read ALL the instructions carefully.
2. Read the task instructions thoroughly before preparing the task.
3. Return all question papers on completion of your assessment.
4. All equipment and utensils must be returned and checked within the allocated time.

TIMING:

1. You have **120 minutes (2 Hours) in total** to complete the task.
2. The first **10 minutes** is for you to read this task instruction, check your workstation and provided materials.
3. Manage your time carefully across all tasks.

Diagrammatically, your timing looks like this:

120 Minutes (2 hours) Total Time		
10 Minutes Read instructions	100 Minutes Complete all tasks	10 Minutes Wrap up

PRACTICAL TASKS

General instructions

1. For role plays, the following role-players are required: **the Candidate (you as the Teller)**, **the Assessor** who will observe you and **the customer** (any third person)
2. For simulations that do not involve role-playing, the following set up is required: a mock teller counter, computer system (real or simulated), float (mock cash), and stationery.

Materials/ Equipment Provided

- Computer / Laptop with banking software.

Simulation set up:

- A mock/ real bank service desk or workstation
- A “customer” representing different customer profiles
- Sample customer records, application forms, KYC documents, and relevant banking policy manuals.
- Bank’s service procedures, checklists, and customer service scripts.
- Bank self-service computer.

Occupational Task 1

Render bank services across all banking channels

1. Role play or simulation on providing common services, handling conflict, queries, complaints and managing risks.

ROLE PLAY OR SIMULATION INSTRUCTIONS:

1.1 Confirm and establish the contractual capacity of the customer (account maintenance).

A university student, **Thando Maseko (19)**, visits the bank to open a student savings account. She presents her student card and ID but is unsure which documents are required for account opening.

Instructions:

- Welcome the customer politely and verify identity using the ID provided.
- Check that the customer has the legal capacity to open an account in her own name.
- Confirm that the required KYC documents (proof of address, student registration letter) are present.
- Update missing or incorrect customer information on the system.

- Clearly explain the purpose of verifying personal information and its importance in preventing fraud.

1.2 Render common services across the banking sector in accordance with bank protocols.

An employed customer, Mr. Daniels, approaches the counter because a debit order for his gym membership went off twice in the same month.

Instructions:

- Greet the customer courteously and confirm their identity.
- Access the customer's transaction record and locate the disputed debit orders.
- Follow bank procedures to log a debit order dispute and initiate a reversal request.
- Explain the steps and expected turnaround time for resolving the issue.
- Confirm with the customer that all necessary details are correct and thank them for their patience.

1.3 Explain the features and benefits of common products and services

A small business owner, Ms. Naicker, is interested in expanding her operations and asks about suitable banking products that can help her manage cash flow.

Instructions:

- Ask questions to understand her business needs and daily banking habits.
- Describe at least two relevant products (e.g., business current account and overdraft facility).
- Explain the features, benefits, fees, and conditions for each option.
- Use clear, simple examples to ensure understanding.
- Confirm that the customer understands and invite her to compare the options later if needed.

1.4 Request and receive supporting documents to facilitate rendering of banking services from the customer.

A customer, Mr. Hlatshwayo, wishes to increase his credit card limit. He needs to submit updated proof of income and address.

Instructions:

- Inform the customer which documents are required for the limit review.
- Check that the submitted payslips and utility bill are valid and legible.
- Capture or scan the documents into the system securely.
- Handle all customer documents in line with data protection and confidentiality policy.
- Thank the customer and confirm that the request has been submitted for review.

1.5 Identify and minimise risks through rendering of services according to bank protocols.

During a routine transaction, you notice that a customer's signature on a withdrawal slip looks different from the one on record.

Instructions:

- Remain professional and do not alert the customer immediately.
- Verify the signature using secondary identification, such as ID or bank card.
- If the discrepancy persists, follow the bank's fraud alert and escalation procedures.
- Record your actions clearly and notify the branch supervisor or compliance officer.
- Continue to communicate calmly with the customer while maintaining confidentiality.

Occupational Task 2

2. Role play or simulation on customer interactions, resolving conflicts, handling difficult situations, enhancing rapport and escalating problems

ROLE PLAY OR SIMULATION INSTRUCTIONS:

2.1. Apply listening skills to queries

A senior citizen, Mrs. Molefe, is frustrated because her ATM card was swallowed by the machine and she does not know how to get it back.

Instructions:

- Allow her to explain her concern without interruption.
- Use active listening skills and take brief notes of key details.
- Summarise her concern to confirm understanding before responding.
- Assure her that the matter will be resolved through proper procedures.

2.2 Calm the customer or diffuse the situation to ensure resolution to the satisfaction of all parties.

A customer, Mr. Nkosi, is upset after being charged an unexpected monthly account fee.

Instructions:

- Remain calm and use a polite, empathetic tone.
- Acknowledge the customer's frustration and validate his concern.
- Explain the reason for the charge clearly using the fee schedule or bank policy.
- Offer possible solutions, such as changing to an account package better suited to his needs.
- Avoid defensive responses and keep the discussion professional.

2.3 Communicate appropriately with the customer and enhance rapport.

You are assisting Ms. Dube, who is new to the bank and has difficulty understanding digital statements.

Instructions:

- Use simple, clear language to explain how to access and read the statements.
- Use her name when addressing her and check for understanding throughout.
- Demonstrate how to navigate the online banking portal if possible.
- Show appreciation for her effort to learn and build trust through friendliness and professionalism.

2.4 Ask appropriate questions to elicit information or clarify the nature of the problem.

A customer, Mr. Petersen, calls to complain that his account balance is lower than expected.

Instructions:

- Ask open-ended questions to identify when and how he noticed the discrepancy.
- Probe for details about recent transactions or debit orders.
- Rephrase his responses to confirm understanding and accuracy.
- Record key details on the system accurately before providing feedback or next steps.

2.5 Escalate problems that are beyond the scope of a bank customer services clerk to the relevant personnel.

A customer, Ms. Khoza, reports that an unauthorised international transfer was made from her account.

Instructions:

- Recognise that this issue may involve potential fraud.
- Follow the bank's escalation process by immediately informing the fraud or risk department.
- Summarise the issue and provide accurate customer details when escalating.
- Inform the customer politely that the matter has been escalated and explain the expected timeframe for investigation.
- Reassure the customer that the bank will keep her informed.

Learner Name & Surname		Assessor Name & Surname	
Student Number		Assessor Accreditation No	
Date		Date	
Assessment Centre		Assessment Centre	

NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
1	Confirm and establish the contractual capacity of the customer (account maintenance). Criteria elements • Greets customer professionally and verifies valid identification. • Confirms customer's legal and contractual capacity • Ensures information on the system matches presented documents. • Updates or corrects customer details accurately. • Explains the reason for verification and applies compliance standards.						[Your comment must justify your rating]
NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
2	Render common services across the banking sector in accordance with bank protocols. Criteria elements • Identifies customer's service need clearly and confirms identity. • Follows correct bank procedures for the specific transaction. • Completes the transaction accurately and verifies information.						[Your comment must justify your rating]

	• Maintains professionalism and data security throughout the process. • Confirms service outcome and closes interaction courteously.						
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NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
3	Explain the features and benefits of common products and services Criteria elements • Identifies customer needs through effective questioning. • Describes relevant products accurately and confidently. • Explains features, benefits, costs, and conditions clearly. • Confirms customer understanding and addresses queries. • Provides information honestly and in line with bank policy.						[Your comment must justify your rating]
NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
4	Request and receive supporting documents to facilitate rendering of banking services from the customer. Criteria elements • Informs customer of specific documents required and their purpose. • Checks documents for validity, completeness, and legibility. • Handles and stores documents securely and confidentially. • Accurately captures or scans information into the system. • Thanks customer and confirms the next steps or processing timeline.						[Your comment must justify your rating]
NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
5	Identify and minimise risks through rendering of services according to bank protocols. Criteria elements						[Your comment must justify your rating]

	- Identifies potential red flags or irregularities in transactions. - Applies correct risk control or verification measures. - Escalates suspected risks promptly to relevant authority. - Records findings or actions taken accurately. - Maintains discretion and professionalism during risk handling.						
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NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
6	Apply listening skills to queries Criteria elements - Allows the customer to explain the issue without interruption. - Demonstrates attentiveness through active listening cues. - Summarises and confirms understanding of the query. - Asks brief clarifying questions where needed. - Maintains empathy and professionalism throughout.						[Your comment must justify your rating]
NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
7	Calm the customer or diffuse the situation to ensure resolution to the satisfaction of all parties. Criteria elements - Remains calm, respectful, and composed under pressure. - Acknowledges and empathises with the customer's frustration. - Uses clear, non-confrontational communication. - Applies conflict-resolution techniques effectively. - Ensures both parties are satisfied with the resolution process.						[Your comment must justify your rating]
NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT

8	Communicate appropriately with the customer and enhance rapport. Criteria elements • Uses clear, polite, and customer-friendly language. • Addresses customer by name and maintains positive tone. • Adapts communication to customer's understanding level. • Displays professional body language and active engagement. • Builds trust and ensures the customer feels valued.						[Your comment must justify your rating]
NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
9	Ask appropriate questions to elicit information or clarify the nature of the problem. Criteria elements • Uses open-ended questions to gather details. • Probes effectively to understand underlying issues. • Sequences questions logically and purposefully. • Rephrases responses to confirm accuracy. • Records key information correctly and completely.						[Your comment must justify your rating]
NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
10	Escalate problems that are beyond the scope of a bank customer services clerk to the relevant personnel. Criteria elements • Recognises when an issue exceeds their authority. • Follows the correct escalation procedure promptly. • Provides accurate and complete information to next level. • Informs the customer politely of escalation and next steps. •						

	Documents escalation details according to policy.						
NO	ASSESSMENT CRITERIA	1	2	3	4	5	ASSESSOR COMMENT
11	Timing: On LATE completion – Timing rating must be assessed as “1”. # Did not complete the task on time – Overall rating “NYC” #						[Your comment must justify your rating]
	TOTALS FOR ASSESSMENT						
							OUT OF 50 POINTS
<u>Any of these critical # criteria failed – Instant NYC:</u>		YES	NO				
# Did not complete the task on time – Overall rating “NYC”							
LEARNERS NAME:		OUTCOME OF ASSESSMENT					
		NOT YET COMPETENT		COMPETENT			

LEARNER MUST ACHIEVE A MINIMUM TOTAL OF 33 POINTS OUT OF 55 POINTS (AVERAGE OF 3/5)

NOTE: NO PERCENTAGE IS CALCULATED. LEARNER IS EITHER COMPETENT OR NYC WITH A MINIMUM SCORE OF 33 POINTS TO ACHIEVE COMPETENCY

LEGEND:

Description	Rating %	Rating Points	Rating	Achievement
Not yet Achieved	0-15	0-28	1	NYC
Not yet Achieved – But qualifies during Re-Assessment	16-25	29-45	2	NYC
Adequate Achievement	26-32	46-58	3	NYC
Substantial Achievement	33-49	59-89	4	C
Outstanding Achievement	50-55	90-100	5	C

ASSESSOR SIGNATURE
SIGNATURE

DATE

CANDIDATE

MODERATOR SIGNATURE (only if sampled for moderation)

DATE (only if sampled for moderation)