



EXEMPLAR

OCCUPATIONAL CERTIFICATE: BANK CUSTOMER SERVICE CLERK

SAQA ID: 101710

PRACTICAL ASSESSMENT- PAPER 1

CANDIDATE INFORMATION

CANDIDATE NAME													
CANDIDATE ID NUMBER													
EISA REGISTRATION NUMBER													
DATE OF ASSESSMENT													
ASSESSMENT CENTRE													
ASSESSMENT CENTRE NUMBER													

QUALIFICATION INFORMATION

QUALIFICATION TITLE	Bank Customer Services 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	Practical: Competent (C) or Not Yet Competent (NYC)
PASS MARK	Practical: The candidate must achieve the required competency to be deemed competent (C).
DATE OF EISA	

Assessor Name		Assessor Signature	
Moderator Name		Moderator Signature	

Candidate Total Points		Candidate 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 Contractual capacity of customer

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 Common services rendered in a bank

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 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 Facilitating rendering of banking services

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 Risk management

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. Applying listening skills

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 Diffusing a tense situation

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 Communication skills

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 Questioning skills

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 Escalation of problems

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.

END~