



BSI Standards Publication

Best practices for an internal BPoS handbook

National foreword

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Best practices for an internal BPoS handbook

Bonnes pratiques pour un manuel interne de BPoS



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Contents

Page

Foreword	iv
Introduction	v
1 Scope	1
2 Normative references	1
3 Terms and definitions	1
4 Fundamental content structure of a BPoS handbook	2
5 Key elements are listed in the BPoS description	2
5.1 General	2
5.2 Information regarding a BPoS description	3
5.2.1 Key elements	3
5.2.2 Suggestion for describing a key element in a BPoS handbook	3
5.3 Information describing the BPoS	3
5.3.1 Key elements	3
5.3.2 How to describe key elements in the BPoS handbook	4
5.4 Information describing the credentials of a BPoS	5
5.4.1 Key elements	5
5.4.2 Suggestions on how to describe the key element in the BPoS handbook	5
5.5 Information describing the financial characteristics of a BPoS	5
5.5.1 Key elements	5
5.5.2 Suggestions on how to describe a key element in the BPoS handbook	6
6 Key elements added in BPoS handbook	10
6.1 General	10
6.2 The version of the content of the BPoS handbook	10
6.2.1 Content of description	10
6.2.2 Purpose of description	11
6.2.3 Suggestions for description	11
6.3 Roles of departments and BPoS staff involved in BPoS	11
6.3.1 Content of description	11
6.3.2 Purpose of the description	11
6.3.3 Suggestions for description	11
6.4 Applications involved in BPoS	12
6.4.1 Content of description	12
6.4.2 Purpose of the description	12
6.4.3 Suggestions for description	12
6.5 Legal documents involved in the BPoS	12
6.5.1 Content of description	12
6.5.2 Purpose of the description	12
6.5.3 Suggestions for description	12
6.6 Bylaws involved in the BPoS	12
6.6.1 Content of description	12
6.6.2 Purpose of the description	13
6.6.3 Suggestions for description	13
6.7 Formats and examples of files and forms	13
6.7.1 Content of description	13
6.7.2 Purpose of the description	13
6.7.3 Suggestions for description	13
6.8 Approach for collecting customer comments and suggestions	13
6.8.1 Content of description	13
6.8.2 Purpose of the description	13
6.8.3 Suggestion for description	13
Bibliography	14

Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular, the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

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This document was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 8, *Reference data for financial services*.

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html.

Introduction

The key elements and attributes of banking products or services (BPoS) are described in ISO 21586.

The majority of providers of banking products or services (BPoS) today are banks. The challenge of describing a BPoS is understanding all of the BPoS attributes from the customer's perspective as well as from the BPoS's perspective, as the same BPoS attribute might be understood differently by a BPoS or a customer.

In general, each individual BPoS has its unique governance architecture as well as internal rules and standards to help manage and support the delivery of BPoS to customers. The banking industry is deeply dependent on information and communications technology (ICT) to manage BPoS, with its many similar functions and configurations. To fulfil all the requirements of supervision, innovation and market competition, BPoS are rapidly and continuously evolving, making the knowledge and operating skills of BPoS staff crucial.

The purpose of this document is to provide best practices on how to write a BPoS internal handbook based on ISO 21586. It aims to help BPoS staff to “translate” existing BPoS into an ISO 21586 form and support customer-facing BPoS staff in responding to customer requests in a consistent and unified way.

A well-organized BPoS handbook has the following characteristics:

- the structure is consistent;
- the information is kept up-to-date and accurate;
- contents are in accord with actively sold BPoS;
- the wording is clear and concise;
- the information is made available to staff and customers of a BPoS via various distribution channels.

This document provides a general framework for a BPoS handbook, including the governance, architecture, rules, standards and ICT applications. This model helps to ensure a consistent and integrated service to customers, lower the cost of training BPoS staff, improve the quality of both customer services and BPoS operations and increase customer satisfaction.

In applying ISO 21586 to a BPoS handbook, it is possible to tailor and expand key elements. Feedback to ISO/TC 68/SC 8 and the reasons for those adaptations are welcomed.

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