
Best practices for an internal BPoS handbook

Bonnes pratiques pour un manuel interne de BPoS

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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).

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights. Details of any patent rights identified during the development of the document will be in the Introduction and/or on the ISO list of patent declarations received (see www.iso.org/patents).

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation of the voluntary nature of standards, the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT), see www.iso.org/iso/foreword.html.

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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Best practices for an internal BPoS handbook

1 Scope

This document provides best practices for writing a banking products or services (BPoS) handbook.

It is applicable to any providers of banking products or services (BPoSP) that issue and operate BPoS.

NOTE 1 A BPoS handbook is edited by either product managers or personnel in charge of key elements mentioned in this document, based on their role and responsibility within the BPoSP.

NOTE 2 Whether ISO 21586 has been formally introduced, this document is useful as existing BPoS contain the key elements listed in ISO 21586.

2 Normative references

There are no normative references in this document.

3 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

ISO and IEC maintain terminology databases for use in standardization at the following addresses:

- ISO Online browsing platform: available at <https://www.iso.org/obp>
- IEC Electropedia: available at <https://www.electropedia.org/>

3.1

application

application system

system for collecting, saving, processing and presenting data by means of a computer

Note 1 to entry: The term application is generally used when referring to a component of software that can be executed. It consists of one or more components, modules or subsystems.

[SOURCE: ISO/IEC/IEEE 24765:2017, 3.167, modified — Definition revised and example removed.]

3.2

BPoS description

description of a BPoS issued by the BPoSP to customers

Note 1 to entry: The description of the BPoS is as per the requirements of ISO 21586.

3.3

BPoS handbook

aggregated information provided to the *BPoSP staff* (3.4) explaining all aspects of a specific BPoS

Note 1 to entry: The general BPoSP business process also acts as a BPoS delivery process to customers. This process can be supported by an application or is a fully manual process.

Note 2 to entry: The handbook is written from the BPoSP's perspective.

3.4

BPoSP staff

person who represents the BPoSP, deals with BPoS-related business and serves customers

4 Fundamental content structure of a BPoS handbook

The fundamental structure of a BPoS handbook is as follows:

- a) All contents of the BPoS description are included.

Any key element mentioned in the BPoS description is stated in the BPoS handbook in more detail, including any in-depth information that BPoSP staff require to better address customer questions.

EXAMPLE 1 According to the BPoS handbook, a suitable customer can only be an accredited investor. The handbook lists criteria for an accredited investor with explanations and examples. Additionally, it contains information about the rights, obligations and responsibilities of an accredited investor.

- b) Different perspectives are considered in the description of all key elements.

Some key elements described in this clause are from the perspective of the BPoSP management or, alternatively, from the BPoSP operations perspective.

EXAMPLE 2 It is possible that the risks of a BPoS are viewed differently by the customer than by the BPoSP. A positive risk for one is often negative for the other.

- c) The complete process of any specific BPoS within the BPoSP is explained.

The full life cycle of a BPoS, as well as every role of the BPoSP involved, is described, including any conditions for changes within each stage of the process.

- d) Operational processes and user instructions are referenced for relevant applications and required roles.

The operational steps and requirements supporting the BPoS are described.

- e) Trade secrets and sensitive information are excluded and are subject to internal governance.

It is possible to divide a specific BPoS into several topics or sets of information. Specific sets are distributed to any BPoSP staff without restriction as internal information. Certain sets, however, including trade secrets and sensitive information are generally isolated into separate documents.

- f) The BPoS handbook is made available in an electronic form.

If possible, the key elements are retrieved from a single source of information in a BPoS handbook. There are filters to show only relevant content for the reader and respective roles. The data are available for different types of devices. A user-friendly interface is of great importance.

NOTE 1 Sourcing all key elements from a single source improves consistency and reduces costs.

NOTE 2 Only the content relevant for each specific role is displayed.

5 Key elements are listed in the BPoS description

5.1 General

The information shown in [Clause 5](#) and [Clause 6](#) is identical to the information described in ISO 21586. However, the perspective of this description is BPoSP-staff-oriented to support BPoSP staff in offering better customer service.

This document supplements the information in ISO 21586. The contents of each item already defined in the BPoS description are excluded from this document.

5.2 Information regarding a BPoS description

5.2.1 Key elements

A BPoS description consists of two elements.

a) Essential information.

The key elements for the BPoS identifier are its full commercial name, its abbreviated commercial name and its professional name, all of which are used to designate a BPoS. Each key element is used independently and identifies the same BPoS.

b) Auxiliary information.

Only one key element, the version of the description as per ISO 21586:2020, 6.2.1.2, belongs to this type of information. Without this key element, the correctness and accuracy of a BPoS is outdated.

5.2.2 Suggestion for describing a key element in a BPoS handbook

5.2.2.1 BPoS identifier

The BPoS identifier is the unique identifier of the BPoS. The BPoS handbook characterizes a BPoS identifier as follows:

- a) An identification method for the specific BPoS as the key element is provided. The identifier is an optional element. It helps improve the general understanding. A note is made on how similar BPoS are identified but also differentiated, to ensure the correct identification and to clarify potential misidentifications.
- b) Certain identification rules might not resonate with customers, in which case a suggestion on how to relay the information and a reasoning for the customer is provided.

5.2.2.2 The full and abbreviated commercial name of the BPoS

It is important that the full and abbreviated commercial name of each BPoS listed in the BPoS handbook is identical to the corresponding entries in the BPoS description.

5.2.2.3 The professional name of the BPoS

The inclusion of two aspects regarding the professional name description of a BPoS in the BPoS handbook is crucial to ensure the full understanding of the BPoS:

- a) terminologies used in the professional name;
- b) the method of understanding and classifying characteristics of the BPoS by analysing the professional name.

NOTE The professional name of a BPoS helps with understanding the BPoS, as it contains all aspects of a BPoS from the financial business perspective.

5.3 Information describing the BPoS

5.3.1 Key elements

Key elements are used to describe the BPoS. Unlike the key elements of a BPoS designation, each key element listed here describes a particular aspect of the BPoS.

Not all aspects describing the BPoSP are listed in ISO 21586, so voluntary key elements of significant features can be added when needed. However, BPoSP staff can be informed of any voluntary key elements in the BPoS description prior to its addition.

5.3.2 How to describe key elements in the BPoS handbook

To ensure consistency, all key elements mentioned in 5.3.1 are retrieved from a single source of information. It is important that the definition and description of each key element is accurate and has a clear distinction between similar or related BPoS.

The pre-existing knowledge of readers, such as account managers, bank tellers and customer-service colleagues, is fundamental to relevant key elements. Such knowledge ensures that BPoSP staff can confidently describe the BPoS and address customer questions. No assumptions over pre-existing knowledge or pre-acquired background information are made, regardless of the reader's role or function, and any necessary information is included accordingly.

It is beneficial to include the following aspects:

- a) The purpose, structure and rules defined in the ISO 17442 series, as well as the issuing organization of the LEI code. Additionally, some general information about the LEI, such as overviews and descriptions found on reliable websites.

EXAMPLE www.gleif.org/en/.

- b) The purpose and the assignment rules as defined in ISO 20275 for the ELF code, as well as laws and regulations implied by the ELF code.
- c) The full name and commonly used abbreviation(s), as well as the logo, of the BPoSP. If the name or abbreviation can be easily mistaken for another, a distinction helps to avoid misunderstandings between BPoSP staff and customers.
- d) All telephone numbers available to customers, including specific businesses using a different phone number than the general and customer service numbers and differences between incoming and (alternating) outgoing numbers. In addition, suggestions on how customers deal with each possible situation.
- e) All BPoSP websites and links, including information regarding how to access the website as suggested:
 - 1) When specific websites are leveraged to process different businesses, each website, as well as the relevant businesses, is listed.
 - 2) Each specific network domain name is written out together with additional information to ensure only the correct address is used.
 - 3) When both HTTP and HTTPS protocols are usable, HTTPS is suggested along with a reasoning.
 - 4) When multiple languages are supported, the list of available languages is provided.
 - 5) If a digital certificate or a digital token is used to access the website, a breakdown is included of how the digital certificate or token can be obtained and downloaded into its carrier, how the digital certificate or digital token is used to access the website and how to teach customers its safe use.
- f) All available email addresses for customer questions. Some additional information is given:
 - 1) When email addresses are leveraged to process specific businesses, each email address and the relevant business are listed.
 - 2) If client communication includes email and a website, it is helpful if differences and special features of each communication channel are listed and defined.

- 3) When multiple languages are supported, the list of supported languages is provided.
- g) The verification approach of official instant messages from a BPoSP by customers themselves.

5.4 Information describing the credentials of a BPoS

5.4.1 Key elements

Key elements described in ISO 21586:2020, 6.2.3 are all used to describe the credentials of a BPoS. This information depends on the credentials of the respective BPoS described in ISO 21586:2020, 6.2.3.1, i.e. if the credential is not provided, other key elements are forfeited.

5.4.2 Suggestions on how to describe the key element in the BPoS handbook

It is helpful to define the relevant credential information clearly and articulately:

- a) The concept of BPoS credentials, their development and the purpose of each credential for the respective BPoS.

NOTE 1 All BPoS have credentials to determine the account(s) in use and how they are connected to the BPoS.

EXAMPLE 1 Examples such as "I want to save the money to this account/obtain the loan/transit the money to ... because I have ... (the credential)" facilitate a customer's understanding of credentials.

- b) The relationship between a BPoS credential and its carriers, especially when the relationship is not identical or alike.

NOTE 2 The assumption that BPoS credential and its carrier are the same, based on the connection between the traditional BPoS credential and its carrier [i.e. traditional passbook, evidence of debt (IOU), cheque], is in fact wrong. Both of them differ even in the traditional banking business. For instance, a new passbook would be used instead of the old one after records have fully filled in the old one.

EXAMPLE 2 An example to facilitate the customer's understanding of the relationship is that a debit card can be connected to multiple accounts. The funds connected to this card can deposit via the physical card or without it, through the mobile or online bank. If a third-party payment service is signed, funds can be transferred without being processed through the card.

- c) Explanation and training for customers, taking the items commonly used in daily life as examples, referencing energy supplying, safekeeping, cleaning and maintaining the carrier of the BPoS credential.
- d) The renewal and disposal of the carrier of the credential are indicated.

5.5 Information describing the financial characteristics of a BPoS

5.5.1 Key elements

Key elements described in ISO 21586:2020, 6.2.4 are all used to define the credentials and foundations of a BPoS.

All financial key elements are basic key elements. Certain key elements are described in full length, if necessary, by being divided into several parts, each describing a specific matter.

All financial key elements are related to each other. The typical relation between key elements is, whenever possible and necessary, described in the BPoS handbook.

It is helpful to visualize the structure of any key element in an information tree.

5.5.2 Suggestions on how to describe a key element in the BPoS handbook

5.5.2.1 CFI code of BPoS

If required by the BPoS, information about the CFI, ISIN and FISN codes is included, as well as indications as to where more information can be acquired publicly.

5.5.2.2 Suitability

The following information for BPoS staff is included:

- a) Samples of any legal document provided by the customer and accepted by the BPoS.
- b) Any methods for authenticating each legal document and ways of consulting and evaluating.
- c) Which legal documents need to be stored and how and where to store them.
- d) Any requirements for acquiring and recording customer information.

EXAMPLE 1 It might be mandatory to align any information with that used for registering the LEI and NPI.

- e) Any requirements for using customer information.

EXAMPLE 2 It might be mandatory to process the customer information following GDPR.

- f) How to approach setting and reviewing customer expectations for any specific BPoS, aligning customer expectations with realistic views and prospects for the BPoS.
- g) How to communicate to a customer that they are not suitable for the BPoS, including reasoning.
- h) The methods and requirements related to entrusting a third party with parts of the BPoS provisioning.
- i) Any necessary information regarding marketing to a suitable potential customer.
- j) What defines qualified investors and how to relay this to customers, as some BPoS are only sold to qualified investors, possibly including examples of qualified investors.
- k) Information regarding the customer and their preferences, disclosed during the preparation and implementation of customer interactions.

5.5.2.3 Supported currency

Information regarding currency includes the following:

- a) Where and how the currency is defined, referencing ISO 4217 and the alphabetic code, the numeric code, the minor unit and where the currency codes are found online. BPoS currencies outside of the scope of ISO 4217 are listed with their legislation.
- b) Every currency is kept independently in an account.
- c) The interest rate for every supported currency.
- d) Conditions around currency conversion.

5.5.2.4 BPoS time validity

The BPoS time validities are the professional and accurate designations of BPoS time limits, as described in ISO 21586:2020, 6.2.4.4. This description is relayed to BPoS staff as follows:

- a) Any point in time at which the BPoS characteristics are changed and any point in time for potential changes to a BPoS characteristic's status, within the BPoS life cycle setting.
- b) Any operations the BPoS customer can do at any point in time, as well as default operations where the customer does not perform any action.

EXAMPLE A credit card is reissued by default after expiry unless the customer has requested cancellation in advance.

5.5.2.5 Channel, region and service period

The handbook introduces the five key elements and their relationships: distribution channel ISO 21586:2020, 6.2.4.5; service channel ISO 21586:2020, 6.2.4.6; service period ISO 21586:2020, 6.2.4.7; sales region ISO 21586:2020, 6.2.4.8; service region ISO 21586:2020, 6.2.4.9. It also includes the following information:

- a) The definition of a region, BPoS staff training on any applied standards such as ISO 3166, the methods and rules used to divide regions (whether based on the standard or self-defined) and the reasoning. A brief description or a list is sufficient.

EXAMPLE 1 Supposing a BPoS is used both at home and abroad. The business rules vary between districts, the regions are divided globally according to ISO 3166-1 on the first level, followed by a domestic division of the regions using a mixed method. For example, the head office's city is deemed a single district while others follow ISO 3166-2.

- b) When distribution channels have identical features in different sales regions, the distribution channels are clustered into specific types and matched to each sales region.

EXAMPLE 2 A credit card is used via online and mobile banking, regardless of the applicant's location. This location constitutes a similar feature, for example whether or not the whole process or the submission of the application form to activate the credit card varies between different sales regions.

- c) When certain sales regions have identical features, the regions are identified and grouped to promote clarity and structure.
- d) Any distinction between sales and service regions is highlighted unless identical.
- e) Any distinction between distribution and service channels is highlighted unless identical.

EXAMPLE 3 Typically, a POS cannot sell a BPoS.

- f) Identical service channel features in different service regions are clustered into several types and matched to each service region.

EXAMPLE 4 Typically, the channels include branch, phone, online bank, mobile bank, ATM, banking POS and commercial POS.

- g) The service period for each service channel is declared, unless all are identical.

EXAMPLE 5 In the fintech era, branches' service periods differ from those of online banks as, unlike branches, online banks serve customers 24/7. The service period by telephone is divided into a response by an agent, pre-recorded, or both.

NOTE Providing comprehensive information regarding the five key elements to BPoS staff enhances customer service.

5.5.2.6 Purpose of BPoS and expected financial benefits

Both key elements, the purpose of BPoS as per ISO 21586:2020, 6.2.4.10 and the expected financial benefits as per ISO 21586:2020, 6.2.4.12, are closely connected. The contents generally differ between customers and BPoS. Based on the characteristics of BPoS the following is included:

- a) From a customer's perspective, what is included in the purchase regarding the purpose of BPoS and expected financial benefits?

EXAMPLE 1 The interest and the principal are acquired with the purchase of a deposit BPoS. The right to use capital money is acquired with the purchase of a credit BPoS. The convenience of non-cash payments is acquired with the purchase of a payment BPoS. Other BPoS do expand and/or combine the three types of BPoS previously mentioned.

- b) From a BPoS's perspective, what is included in the purchase regarding the purpose of BPoS and expected financial benefits?

EXAMPLE 2 The right to use capital money can be acquired by BPoS when a deposit BPoS is sold to a customer. The interest can be acquired by BPoS when a credit BPoS is sold to a customer. The relevant commission can be acquired by BPoS when a payment BPoS is sold to a customer.

EXAMPLE 3 All BPoS are a combination of fundamental BPoS and form an eco-environment. For example, a credit card is a combination of loans and payments.

5.5.2.7 Fundamental business procedure

The fundamental business procedure embodies all or some aspects of the life cycle of the BPoS. The elements significant to the customer are listed in the BPoS description, making it essential that the BPoS staff fully understand its contents. It is important that the elements significant to the BPoS staff are clarified in the BPoS handbook.

The information for BPoS staff includes:

- a) The whole life cycle of the BPoS from a customer's perspective, including every change in the status of BPoS significant to the customer.

EXAMPLE 1 Any point in time at which a term deposit product might begin or stop to accrue interest aligned with the interest rate of the term deposit, and the point in time at which the term deposit might be transferred back to the demand deposit account.

EXAMPLE 2 The point when the loan is deposited to a specified account or the credit line becomes available.

EXAMPLE 3 The time at which the money transferred by the customer arrives in the beneficiary's account.

- b) The change of BPoS status within the BPoS that is relevant to customers.

EXAMPLE 4 The changes in approval, card printing and delivery statuses are of the utmost importance to customers after submitting the card application to the BPoS.

- c) Changes in the BPoS status that are generally overlooked by customers. Notably, it is important that the BPoS staff fully understand the necessary key points to deal with them.

EXAMPLE 5 For some BPoS, such as offline loans, the preparation and approval of relevant materials is reflected.

5.5.2.8 Cost of BPoS

The cost of BPoS is divided into three categories in ISO 21586:2020, 6.2.4.13: undoubted fees, contingent fees and additional fees. Three categories – contingent fees, additional fees and compensatory deduction – are connected to the basic business procedure mentioned in 5.5.2.7. However, the compensatory deduction is a standard commercial mode involved in the cost. Consequently, the cost involves four

categories. It is vital to help the BPoSP staff fully understand the contents related to the cost clearly as it is a significant concern for customers.

- a) The full final fees as well as a potential compensatory deduction.

EXAMPLE 1 The annual fee of a credit card is a final fee. To help promote the use of the card, the BPoSP often waives the annual fee if the use of the card by the cardholder surpasses a predefined quantity. These compensatory deductions affect the final fee.

- b) The contingent fees that affect the fundamental business procedure, as well as any potential compensatory deduction.

EXAMPLE 2 The lost credit card replacement fee connected with the fundamental business procedure is contingent, as the fee is conditional to the loss of the card. As a preferential measure once a year, this fee is waived for platinum cardholders.

- c) Any additional fees as well as any potential compensatory deductions.

EXAMPLE 3 The USB key fee, used to store a digital certificate for online banking access, is an additional fee. It is conditional to the use of online banking following the purchase of a debit card. However, the USB key is acquired by a customer for free if a predefined amount of money is deposited into the debit card account.

5.5.2.9 Risk analysis

Risks of a BPoS vary between different perspectives. Some risks are mutually exclusive to the perspectives of both BPoSP and customers. The information about the risks of a BPoS is listed in the BPoSP handbook as follows:

- a) The complete concept of risk.

NOTE 1 ISO 31000 contains commonly used definitions and principles.

- b) The values (or statuses) of key elements inducing risks.

NOTE 2 Some key elements or combinations of BPoS generate or increase certain types of risks. Insufficient, incomplete or incorrect descriptions are at the source of this.

EXAMPLE 1 An incorrect BPoSP website address or the website missing a description of the BPoS might generate a feeling of uncertainty for customers, questioning the reliability and legitimacy of the BPoS.

- c) Any events inducing risks.

NOTE 3 Some events are involved in a BPoS, although the BPoS itself is not the key factor.

EXAMPLE 2 Any issues with the application might cause customers to refrain from using the BPoS. If an unsuccessful completion causes additional costs, inconvenience or loss, the customer is likely to attribute this to the BPoS.

- d) Cases where the product or service exceeds the communicated and preset expectations.

EXAMPLE 3 The refund process from a wealth management account to the deposit account only takes 2 minutes, rather than the 2 hours stated in the BPoS description.

- e) The situation is worse than the expected objective from a customer's perspective.

EXAMPLE 4 The expected yield rate is never promised by a wealth management product, while the history of the yield rate of the wealth management product is given. Although several negative factors were involved, a customer might still establish certain expectations about the yield rate.

- f) Cases where the product or service exceeded the BPoSP expectation.

EXAMPLE 5 A credit card is sold to a customer by BPoSP staff under the assumption that it will be used solely as a payment tool. However, the customer decides to use the credit card not only for payments but also for cash withdrawals.

- g) Cases where the product or service fails to meet the BPoSP expectation.

EXAMPLE 6 An unsecured loan is sold to a customer by BPoSP staff. However, the customer does not pay back the debt and interest on time.

5.5.2.10 Matters requiring attention

The information to BPoSP staff includes the following:

- a) Any items the BPoSP staff need to remind customers about.
- b) Any items the BPoSP staff need to master for selling and providing the BPoS to customers.

5.5.2.11 Relevant BPoS

The information to BPoSP staff includes the following:

- a) Any suitable BPoS alternative(s).

EXAMPLE 1 A debit card can be a suitable BPoS when a customer wants to use online banking but does not want to apply for a credit card.

- b) When a customer wants expanded functionalities of an existing BPoS, suitable combinations are presented.

EXAMPLE 2 The BPoS of foreign currencies can be combined with an international credit card.

5.5.2.12 Terms explaining

It is important that the repository of terms and definitions used in the BPoS handbook be established as far as possible. No matter whether the repository has been established, it is important that the terms and definitions are consistently provided to BPoSP staff, as follows:

- a) The concepts and any relationship between them relating to banking products and/or services (BPoS).
- b) Any variants of concepts and relationships between BPoS that are relevant to the customer.
- c) Terms and definitions that are used and described in ISO 21586:2020, 6.2.1.5.
- d) Any terminology necessary for the BPoSP staff to understand and execute their roles and tasks.

6 Key elements added in BPoS handbook

6.1 General

Besides the key elements described in ISO 21586, some additional key elements are described to BPoSP staff only:

- a) The version of the BPoS handbook.
- b) Roles of departments and BPoSP staff involved in BPoS processes.
- c) Applications involved in the BPoS.
- d) Legal documents involved in the BPoS.
- e) Bylaws involved in the BPoS
- f) Formats and examples of files and forms.
- g) Suggestion on how to collect customer comments and suggestions.

It is important that the contents in those key elements be aligned with the key elements mentioned in ISO 21586 and include the BPoSP's perspective.

6.2 The version of the content of the BPoS handbook

6.2.1 Content of description

The version of the current BPoS handbook.

6.2.2 Purpose of description

The purpose of this key element is:

- a) to determine if the version of the handbook is the most current one;
- b) to trace changes through the versions of the handbook.

6.2.3 Suggestions for description

The information regarding the version of the BPoS handbook unambiguously acknowledges:

- a) how multiple versions of the BPoS handbook match or refer to one particular version of the BPoS description;

EXAMPLE 1 Changes have occurred in the BPoS handbook according to marketing and internal management requirements, while the BPoS description remains unchanged.

- b) how one version of the BPoS handbook refers to separate versions of the BPoS description;

EXAMPLE 2 The costs for a BPoS have changed, so the corresponding BPoS description has also been changed. However, the business processing procedure within the BPoSP has remained unchanged, and its reference in the BPoS handbook is left as it was, citing the previous version of the BPoS description.

- c) if the BPoS handbook is stored electronically, the traceability of changes is ensured.

6.3 Roles of departments and BPoSP staff involved in BPoS

6.3.1 Content of description

The roles of departments and BPoSP staff connected to steps of any possible procedures within the whole life cycle of the BPoS.

NOTE A mapping table reflects the relationships between roles and departments and BPoSP staff, illustrating possibly changing dynamics.

6.3.2 Purpose of the description

The purpose of describing this key element is to help BPoSP staff dealing with the relevant business topics understand departments' engagement and cooperation and facilitate communication.

6.3.3 Suggestions for description

The information concerning the roles of departments and BPoSP staff in the BPoS handbook includes:

- a) all roles connected with any business processing procedures, including any non-standard business processing procedures;
- b) if possible, a swim lane diagram to illustrate tools and their use;
- c) departments and their BPoSP staff within the hierarchy;