


Work Package 6
ValidAid
*validation of
competences*
***Adaptation and product
finalization***

**FINAL VERSION OF STANDARDS
for recognition and validation of informal and
non-formal competencies in sector
“Trade”, “IT and Communications” and sector “Finance”**

Table of Contents

1. Introduction	3
2. Work package 6 Review.....	4
3. General standards for the position “Cashier” in the “IT and Communications” sector.....	5
3.1. Standards	5
3.2. Annotation list of standards.....	5
4. General standards for the position “Cashier” in the Retail trade sector	13
4.1. Standards	13
4.2. Annotation list of standards.....	13
5. General standards for the position “Cashier” in the Bank sector ..	22
5.1. Standards.....	22
5.2. Annotation list of standards.....	22

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1. Introduction

The project “Validation of skills and knowledge for strengthening the positions of low-qualified employees in the labour market – ValidAid” started in October 2010. It has duration of two years and is expected to end in September 2012.

This project aims at developing methods and tools for identifying and validating competences in the workplace and opening gateways to education and training to make it easier for low qualified individuals to develop their competences, and by that secure their position on the labour market.

The project consortium includes seven organisations from six countries – Austria, Bulgaria, Iceland, France, Lithuania and Portugal. The partnership includes international universities, research centres, training and counselling organisations.

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2. Work package 6 Review

Developed standards and sub-standards in this document are applicable to specific work positions in the relevant sectors in Bulgaria.

Each partner shall modify the standards according to the normative base, requirements of the validation system and the current situation on the labour market in their country.

The following table indicates in which sector the pilot validation standards have been applied:

	Finance	Trade	IT & Communication
Bulgaria (IPS/ECQ)	☑	☑	☑
Austria (MERIG)		☑	
Lithuania (VIKO)		☑	
Portugal (IEBA)		☑	
France (I.S.E.P.)			☑
Iceland (FRAE)		☑	

The standards were reviewed after the actual completion of the validation process in „Trade“, „Finance“, „IT & Communication“ sectors. They include the outcomes from: the discussions among the Professional task groups, which were created for the project; the Interim Report of the external evaluator from Austria; the Project Evaluation Report, MERIG; partner’s presentations during the 4th Project Meeting in Vilnius, Lithuania; other comments and opinions made during the validation process in this sector in Bulgaria.

Due to a dynamic development of the environment, the developed standards and sub-standards need to be updated within a certain period of time - 2-3 years.

3. General standards for the position “Cashier” in the “IT and Communications” sector

These standards aim to validate the level of knowledge, skills and competences of cashiers in IT and Communications sectors. They are based on the suggestions of the pilot project “Value of Work” and they are adapted to IT sector and sector “Communications”. The general standards are specified and detailed in sub-standards that suit Bulgarian national post system, specific cultural feature and manners of work. The standards of knowledge, skills and competences correspond to 2th and 3th level of European Qualifications Framework and National Qualifications Framework of Republic of Bulgaria. They are prepared concerning The State Educational Requirements for gaining “cashier” qualification, Instructions for organization of post services of “Bulgarian Posts” PLC, Ethic code for behavior of workers and employees of “Bulgarian Posts” PLC, job function of cashiers in “Bulgarian Posts” PLC, etc.

3.1. Standards

1. Managing the job function on a relevant level based on an understanding of the national and international economic, financial and societal context within which the IT and Communications companies operate.
2. Managing the job function on a relevant level based on understanding the products and services of the IT and Communications companies.
3. Relating the individual customer needs to the organization’s products and services based on an independent assessment/judgment.
4. Taking part in customer relations with empathy and sensitivity towards the customer needs and having respectful and professional communication.
5. Managing the job function with respect to ethical codes and confidentiality.
6. Putting the customer first by performing the job function in service-oriented manner inspiring confidence.
7. Expressing oneself clearly and understandable both verbally and in writing.
8. Managing the job function with responsibility, precision and punctuality.
9. Taking part in team work and internal co-operation acting with responsibility and initiative.
10. Keeping oneself updated on development trends with implications for the job function and showing flexibility and adaptability in this respect.

3.2. Annotation list of standards

These standards are reviewed in this section, relating to the job function and other relevant requirements. An explanation of the necessary knowledge, skills and competences as

well as the expectations towards those working as cashier staff in post offices are given. Appropriate methods of validation are suggested.

1. Managing the job function on a relevant level based on an understanding of the national and international economic, financial and societal context within which the IT and Communications companies operate.

IT and Communications institutions collaborate very closely with all national and international organizations and therefore it is very important that cashiers are informed about economic, financial and social events in the country and abroad. IT and Communication workers should be able to use information resources as newspapers, radio, TV, web-sites, etc. They should be able to assess how the important national or international events could reflect upon post activities. Employees should be fluent in economic, financial and social terminology.

As the communication system provides international services, it is necessary that workers are very well informed about the geographical and political division of the countries all over the world.

Knowledge:

The cashiers in IT and Communication sector should have wide knowledge of economic, financial and social issues and events in their countries, Europe and the rest of the world. They know the processes and geographical changes all over the world and they should have basic knowledge about national and international currencies and they are informed about their fluctuations.

Cashiers should know the legislation related to the IT and Communication services and they should be informed very well about the competition between them and the other participants in IT and Communications sector.

Skills:

Cashiers should solve different problems, related with their work. They can obtain, select and interpret information about different financial, social, economic and geographical events using various information sources. Workers can assess the socio-economic changes and the way that they reflect on their direct work. They can estimate the consequences of international events and can foresee the changes of their work.

Competences:

Cashiers are competent to work independently in the changing conditions of working environment and they are capable to adapt themselves to the new geo-political situation.

They should be able to calculate currency rates and to make international transactions. They should estimate the advantages and disadvantages of the products that the other participants of IT and Communications market provide.

Suitable *methods* that can estimate employers' factual knowledge, skills and competences are case studies, observation, oral or written tests.

2. Managing the job function on a relevant level based on understanding the products and services of the IT and Communications companies.

This standard estimates cashiers' level of knowledge, skills and competences of products and services provided by the institutions in IT and Communications sectors. The main duties of cashiers include acceptance, treatment, dispatch and delivery of parcels, receiving, payment and account of financial resources. At the same time they should know the other post services and products and to collaborate with the other post employees in case necessary.

It is important to understand and restrict the boundaries between providing information, advising and making suggestions to the post office customers – and if necessary to connect with specialists in the relevant areas.

Knowledge:

Cashiers should be informed about company's products and services and they know different means of utilization of information flows. They know in details organization's structure. They report the cash flows to the institutions and work with relevant documentation.

Cashiers should be fluent in the used terminology.

Skills:

At the same time cashiers should be able to perform activities related to written communication with different departments and they should be able to work with computers, office technics, software products, internal computer system and programs, internet, etc.

Competences:

The cashiers that work in IT and Communication sector are competent to work independently, to be responsible for their assignments and team members and to assess the task realization.

Appropriate assessment **methods** are case studies, observation, oral or written tests.

3. Relating the individual customer needs to the organization's products and services based on an independent assessment/judgment.

This standard covers the important cashiers' ability to take initiative, to ask the right questions at the right time and to find customer's needs and wishes. They should be able to find various opportunities and suggest alternatives, to understand quickly and definitely customer's needs and to find quickly the right solutions. When necessary they should be able to analyze independently and in details customer's problems in order to offer the right products and services. If there are any problems or doubts that are beyond their competences, they should refer to most experienced colleagues or managers.

Knowledge:

The cashiers should be clear about post products and services, about the institution hierarchy structure, about their competences and capacities. They should be well aware about national and international legislation, main normative acts and documents. They should learn rapidly and effectively the new products and services and internal software programs.

Skills:

The cashiers should be able /have profound theoretical and practical abilities/ to solve complicated problems. It is important that they try to identify every opportunity to sell post products and services but not to insist too much. They should know when is the right time to mediate the customer's contact to more experienced and specialized colleagues.

Competences:

The cashiers in IT and Communications sector /offices/ should be capable of taking right, quick and explicit decisions and to be responsible for them. They should use quickly and easily software products, post's internal computer system and programs so that customers are not being made waiting too long to be served.

The most convenient **methods** that could assess this standard are case studies, observation, role-play, oral or written tests.

4. Taking part in customer relations with empathy and sensitivity towards the customer needs and having respectful and professional communication.

This standard estimates personal qualities, human potential and characteristics of the cashiers in IT and Communications sector. Their social skills are of primary significance in their daily tasks and should be one of the most important criteria for selection for this position. Empathy is a native ability but employees should be able to achieve and improve it in working process.

Knowledge:

They should be familiar with moral standards and behavior norms in communication with customers and colleagues.

Skills:

The cashiers should have the ability to put themselves in customer's place, to understand their problems and to try to find the best solutions with empathy. They should inspire confidence, calmness and assurance and to be able to listen attentively and actively. Sometimes it is necessary to ask confidential questions and mutual trust between cashiers and customers is of the first importance. They should be able to choose together the right products or services after they were described and explained in details. The cashiers should be very calm and well balanced. They must try to avoid any conflicts with customers.

Competences:

Cashiers should have the competence to assess different situations, to estimate customer's needs and to answer their wishes following the regulations of the national and international legislation.

The most appropriate **methods** are observation, case studies and role-play.

5. Managing the job function with respect to ethical codes and confidentiality

The ethical code, adopted by the institutions in IT and Communications sector, binds the workers and employees with institution's policy, vision, mission and philosophy. It is necessary that the cashiers know and keep ethical code's regulations and implement them in their daily work with customers and colleagues. They should respect the rights and human dignity of every employee in the company and of every customer. They should be loyal to the institution, colleagues and customers and they should not disseminate confidential information that could harm someone's dignity.

Knowledge:

The cashiers should be informed how to use identity documents, financial accounts numbers, electricity, heating, telephone accounts and other personal information.

Skills:

Cashiers should implement ethical code accepted in the organization. They should have ethical behavior and attitude and their work should be adequate to institution's policies, regulations and rules. They should be honest with the clients and give them reliable information and appropriate suggestions.

In their daily work they should not disseminate personal information about customers, colleagues and tutors. Cashiers are obligated to be loyal to their employer, to keep its good reputation and to try to improve company's image.

Competences:

Cashiers should be competent to estimate confidential and professional secrecy of the accessible information. They should assess if they can give the required information or if this does not contradict to ethical code or confidential principles.

Suitable validation **methods** are case studies, oral or written tests, observation and role-play.

6. *Putting the customer first by performing the job function in service-oriented manner inspiring confidence*

Customers should be served more effectively with emphasis on quality. This way the level of satisfaction from the service will be kept high. Cashiers should try to satisfy all customer's needs and wishes, being professionals and defending post institution's interests. They should be polite, amiable and kind but they should not cross the boundary of courtesy. Clients should not feel hard pressed to buy useless products and services. The cashiers should know very well institution's product and services and at the same time they should recognize perfectly customer's needs and to find the best solutions in different situations.

Knowledge:

Cashiers' knowledge must be up-to-date and contemporary and they should be competitive to the other participants of IT and Communications services market which develops very quickly.

Skills:

They should be able to inspire confidence in the customers and they should find the best manner to keep it in the future.

As a result of their work some time it is possible that the cashiers feel stressed and nervous but this should never reflect to the customers and to the way of working with them and their colleagues. They should be able to base their own behavior upon a customer's situation and problems. Cashiers should be able to mediate between the customers and the institution that they represent.

Competences:

Cashiers should be competent to prioritize problems solving and to find the most appropriate solutions to satisfy the clients. They should perform their duties strictly and professionally, to do their best to answer to customer's requirements and to keep them in future.

The most appropriate **methods** are observation, case studies and where necessary they could be supported with role-play.

7. *Expressing oneself clearly and understandable both verbally and in writing*

Some part of cashier's work is related to written and oral communications and correspondence. That is why it is very important that they are literate, able to express themselves and write correct grammatically, clearly, explicitly and comprehensibly. In their daily communication with customers and colleagues they should be clear and perspicuous with the purpose of avoiding misapprehensions and disturbing the working process.

There is no requirement to be fluent in foreign languages but their use is an undoubted advantage because some of the clients are foreigners and a part of post mails and parcels are destined to different places in the world.

Knowledge:

Written and spoken literacy of mother-thong and foreign language is preferable in external and internal communications.

Skills:

Cashiers should ask the right questions and try to find the correct answers. Employees must be completely sure that they understand customer's questions, needs and wishes and vice versa – that customers understand completely the answers and explanations.

They must be able to hold a dialogue and understand customers and colleagues and to read and write documents in native languages but having a command of foreign languages is preferable. Expressing themselves at a convenient level that matches the customer's level is a priority.

Competences:

Cashiers should be competent to communicate effectively with customers, colleagues, leaders and other people that they meet in their daily work. They have to understand and estimate the information flows use them effectively.

Recommended validation **methods** of this standard are observation, case studies, role-play and where it is necessary – oral or written tests.

8. Managing the job function with responsibility, precision and punctuality

These virtues are of prime importance for post office workers. Some of them are native but others could be acquired in the working process. By keeping discipline at the working place they contribute to the success of the institution that had hired them. Discretion, professional ethic and solidarity make workers irreplaceable for their employers. As cashiers operate with money their employer, colleagues and customers should have complete confidence in their honesty, responsibility and punctuality.

Knowledge:

The cashiers should know and keep their duties and obligations to the customer's and employer's expectations. They must know the final deadlines of different kind of services and to know the rules of the official correspondence. They must be familiar with Quality Management System in the enterprise and with all documents, recommendations and regulations, accepted and applied in the institution.

Skills:

Cashiers must be able to take responsibility for their actions and relations with employers, colleagues and customers. It is very important to manage to prepare, fill in and deal with documents, to adapt and explain to customer complicated documents and requirements and to give them the most essential instructions.

They should have excellent motivation for their job functions and to have a big self-control and discipline.

They should organize their work time and give priorities to important tasks and they must be concentrated and creative in their daily work.

Competences:

Cashiers must be competent to work independently and to be responsible for their activities and decisions. They can take initiative, set different goals and range their priorities with the purpose of managing their work time. They are capable to operate with money, documents, personal accounts and dates and to be discreet with any kind of official information.

The most appropriate validation **methods** are supervisor' or self-assessment, observation, case studies.

9. Taking part in team work and internal co-operation acting with responsibility and initiative

Cashier's work is collective, they are a part of a team that have a common goals and purposes. Individual qualities and virtues are very important for enterprise's prosperity but they should be combined with institution's strives and perspectives, entire vision and mission.

The good atmosphere in the team and the working place are a precondition for attaining a better team spirit and work achievements. Every enterprise member should feel an important part of the team and should know that his opinion is useful to the institution's progress. The active participation in the decision making process gives the personnel an impression of significance, respect and mutual trust – virtues that motivate people to do their best. Good organizational behavior and culture are the most powerful motivational instrument that employers can use but, at the same time, this is the most difficult realizable aim. They could inspire employees to achieve efficient collaboration and agreement in the team and to achieve easily the enterprise goals.

Knowledge:

The most experienced workers should pass on their know how to the younger or newer employees showing them how to work effectively, how to collaborate with the other staff, informing them about the hierarchical structure in the organization, etc. The informal information and communication are as important as the formal and it is essential that every new recruited to the service worker to be advised of them.

Skills:

Cashiers should be able to participate actively in the corporative life of the post institution, to be initiative in the decision making process and to suggest new ideas about enterprise's development. They should know the institution's vision and to be aware of its problems and perspectives as well as their solutions. They should be able to make formal and informal communications and relations with their colleagues, supervisors and customers and they should be loyal to their employers. They should be able to win customer's confidence and to keep it in the future.

Of the primary significance in cashier's work is to be able to take on a responsibility for his acts and decisions and to be ready to give arguments.

Competences:

Cashiers must be competent in solving complicated problems, give opinion when they are asked, help younger and inexperienced colleagues in their work. They should be able to estimate /informed about internal regulations and he should know/ how far spread their responsibilities and duties.

The most suitable validation *methods* are individual and supervisor's assessment, observation and case studies.

10. Keeping oneself updated on development trends with implications for the job function and showing flexibility and adaptability in this respect

IT and Communication industry is one of the most rapidly developed economic sectors and people that work there should be very qualified and they should be motivated to improve their knowledge. They should be directed towards permanent acquiring of new knowledge and skills and renewing of the available information. IT and Communications market is extremely competitive so everyone who works in that sector should update himself.

At the same time post office workers should be very flexible and adaptable and they should be ready for new working challengers.

Knowledge:

Workers should be encouraged to show their intellectual potential and to extend their knowledge in correspondence to the new provocations of dynamic working environment. It is necessary inexperienced or new cashiers to be included in appropriate training programs using suitable methods in order to get into the swing of the work and to extend their knowledge. The learning process should be permanent and it is recommendable to use formal, informal, non-

formal and self-learning technics. Internal and external training courses are supplemented by continuous information supply using different networks (internet, intranet).

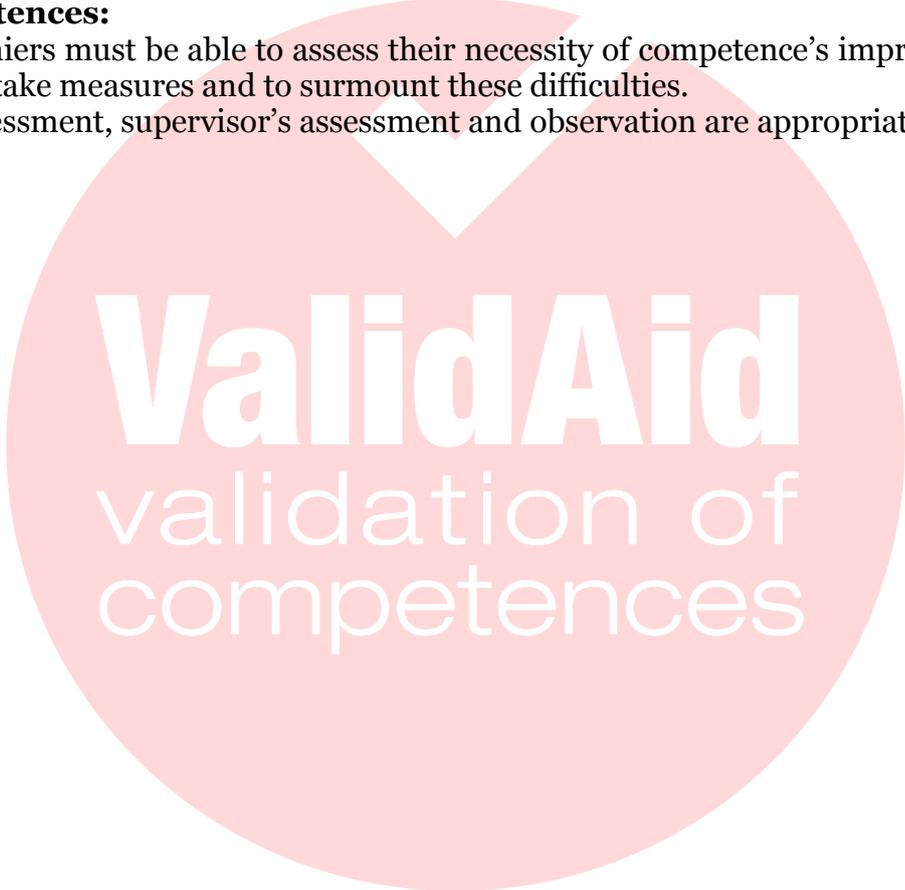
Skills:

Workers should be curious to the newest knowledge. They should be inclined to development, professional changes and challenges and they should be ready to exert efforts in this process. The cashiers should be flexible and adaptable to the demands of the surrounding world enriching their knowledge and skills. Cashiers must be able to apply the available skills, knowledge and competences in the new products and services that are offered on the market.

Competences:

The cashiers must be able to assess their necessity of competence's improving and if it is necessary – to take measures and to surmount these difficulties.

Self-assessment, supervisor's assessment and observation are appropriate *methods*.



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4. General standards for the position “Cashier” in the Retail trade sector

These standards aim to validate the level of knowledge, skills and competences for the position “Cashier” in the Retail trade sector. They are based on the suggestions of the pilot project “Value of Work” and they are adapted to Retail trade sector. The general standards are specified and detailed in sub-standards that suit Bulgarian national system, specific cultural feature and manners of work. The standards of knowledge, skills and competences correspond to 2th and 3th level of European Qualifications Framework and National Qualifications Framework of Republic of Bulgaria. They are prepared concerning The State Educational Requirements for gaining “cashier” qualification.

4.1. Standards

1. Managing the job function on a relevant level based on an understanding of the law, national, international economic and societal context within which the Retail trade companies operate.
2. Managing the job function on a relevant level based on understanding the products and services of the Retail trade companies.
3. Relating the individual customer needs to the organization’s products and services based on an independent assessment/judgment.
4. Taking part in customer relations with empathy and sensitivity towards the customer needs and having respectful and professional communication.
5. Managing the job function with respect to ethical codes and confidentiality.
6. Putting the customer first by performing the job function in service-oriented manner inspiring confidence.
7. Expressing oneself clearly and understandable both verbally and in writing.
8. Managing the job function with responsibility, precision and punctuality.
9. Taking part in team work and internal co-operation acting with responsibility and initiative.
10. Keeping oneself updated on development trends with implications for the job function and showing flexibility and adaptability in this respect.

4.2. Annotation list of standards

These standards are reviewed in this section, relating to the job function and other relevant requirements. An explanation of the necessary knowledge, skills and competences as well as the expectations towards those working as cashier staff in the Retail trade sector are given. Appropriate methods of validation are suggested.

1. Managing the job function on a relevant level based on an understanding of the law, national, international economic and societal context within which the Retail trade companies operate.

This standard emphasizes knowledge and understanding of the economic events reported in the media, newspapers i.e understanding of events from the outside world, reported, and how these events affect the company and customers. It is important to understand basic economic terminology. This standard also requires an understanding on a simple level, of price setting (supply and demand).

It is important about these employed to have general knowledge of legislation, especially in trade and the organization of trade control in the country. Employees should have a general knowledge of the above areas, i.e. an overall picture of the trade firm and its environment.

Suitable **methods** for evaluating this standard are case studies and observation. These methods bring out employees' factual knowledge. Any further requirements for knowledge testing can be fulfilled using oral or written tests.

Knowledge

- to have a basic knowledge of economics related to pricing;
- to have a basic knowledge of commercial law;
- to know the legislation on the trade control;

Skills

- to be able to recognize important business events of national and international level;
- to be able to understand heard or read information;
- to be able to summarize and transmit the information heard or read.

Competencies

- to evaluate the importance of political and economic events for the business;
- to understand and submit certain information.

2. Managing the job function on a relevant level based on understanding the products and services of the Retail trade companies.

This standard applies to specific knowledge on the site of activity. This requires certain knowledge of the goods, their properties, changes that occur in the storage process. It is important to know the specific requirements for products storage and labeling.

Employees communicate with targeted customers and the ability to collect and provide information to the customer is crucial.

They must know both products and the organization of the company. This standard implies the need for skills regarding information handling, IT, technical equipment, the firm's internal computer system and programs. It is important for work to have mathematical ability and sense of numbers.

Appropriate **testing** for this standard can be carried out with case studies and observation. If further testing for factual knowledge is required, this can be achieved using oral or written tests.

Knowledge



- to be knowledgeable about the range of products and services offered by the retail store;
- to know the characteristics of each product, its properties and changes that occur in the processes of storage;
- to know the specific requirements for the types of storage products;
- to know the specific requirements for product labeling;
- to know the distinctive characteristics of the national currency;
- to know information products used by the company;
- to have a basic knowledge of mathematics.

Skills

- to be able to communicate with clients;
- to be able to offer products and information;
- to be able to recognize the national currency;
- to be able to work with information products;
- to be able to process information.

Competencies

- summarizing information;
- working with existing technologies;
- communication with consumers;
- clearly presentation benefits of each offered product.

3. Relating the individual customer needs to the organization’s products and services based on an independent assessment/judgment.

The following standard covers the ability to use initiative and to put the customer the right questions to in order to find out his/her needs and wishes as a basis for long-term business opportunities. At first it is a question of gathering information, followed by a needs analysis and offer suitable products to customers. Sale at any price cannot be objective in the operation of the cashier. It is important to maintain long-term relationships of customer satisfaction.

Case studies and observation, and, where necessary, supplementary knowledge tests are suitable **methods** for evaluating this standard.

Knowledge

- to be knowledgeable about the range of products offered by the retail store;

Skills

- to be able to communicate with customers;
- to be able to offer products supply chain;
- to be able to collect information from customers.

Competencies

- analyze the information gathered;
- strong performance benefits of products;
- properly directing customers to searching products.

4. Taking part in customer relations with empathy and sensitivity towards the customer needs and having respectful and professional communication.

This standard concerns human values, personal qualities and dialogue, i.e. social skills. It is about the ability put oneself in customer situations, to listen actively and understand customer problems, solve problems.

This standard implies understanding and consideration in dealing with the customer. It is about the ability to describe and explain the firm's products with as related to the customer's specific circumstances.

The best **method** for validation is observation, but self-assessment can be of decisive importance in judging of these abilities.

Knowledge

- to know the basic behavioral techniques that can build the client a sense of trust, security and satisfaction;
- to know the accepted norms of ethical behavior.

Skills

- to be able to collect information;
- to be able to communicate with clients.

Competencies

- analyze the information gathered;
- understand customer problems;
- properly directing customers to searching products.

5. Managing the job function with respect to ethical codes and confidentiality.

"Ethical Code" associated with the company philosophy, vision and policies which are in turn based upon laws and other societal standards. Employees should act ethically in dealing with customers; they should have an ethical attitude and act in ways consistent with the firm's policies, internal regulations and routines.

This standard implies good judgment and honesty on the part of the employee. They must observe rules of confidentiality and professional secrecy. Internal company information must be accessible only to those who legally and in accordance with internal regulations are authorized to have access and take action based upon it.

Case studies and observation and possibly supplementary knowledge tests are suitable validation **methods**.

Knowledge

- to know the policy vision and mission of the company;
- to know the accepted norms of ethical behavior;
- to know the rules of confidentiality.

Skills

- to be able to retain information;

- to be able to communicate with colleagues and customers, following accepted ethical standards;
- to be able to assess the situation and react in accordance with ethical norms.

Competencies

- dealing with conflict situations at work with colleagues and customers;
- loyalty to colleagues and clients;
- take appropriate behavior in a situation of an accident.

6. *Putting the customer first by performing the job function in service-oriented manner inspiring confidence.*

The service provided to the customer must exceed the quality of service expected in order to be experienced as good service by the customer. To inspire confidence the cashier must be outgoing, accessible and knowledgeable about the range of products and services the retail store offers. Cashiers must be able to deal with customers with varying levels of knowledge, which in rare occasions need to be very high. Nevertheless, it is important to feel secure in one's situation and have belief in oneself. The customer must have confidence in the salesperson and feel noticed and important throughout the entire process. Good service also means that the employee is able to mediate contact between the customer and the person or the people best suited to solve the customer's problem. Customers make various demands and expect service at various levels in order to be retained as such. Here it is a matter of basing one's own behaviour upon a customer's individual needs.

Recommended **methods** for validation of this standard are case studies and observation, which where necessary can be supplemented with knowledge testing.

Knowledge

- to be acquainted with the basic behavioural tools, which can make the customer feel confident, secure and satisfied;
- to know the nature of work that he/she performs and the scope of his/her work assignments;
- to be aware of the abilities of his/her colleagues to help the client in different situations;
- to be knowledgeable about the range of products and services offered by the retail store;
- to know the features of each product and service, incl. advantages and disadvantages, value for money, etc.

Skills

- to be able to work with customers – to be kind, polite, outgoing in his/her work with the retail store customers;
- to be able to handle conflict situations during work with customers, without making them feel dissatisfied;
- to be able to inspire confidence in performing his/her work assignments;
- to be able to mediate contact between the customer and those of his/her colleagues best suited to solve the customer's problem;
- to be able to guide the customer to the desired product or service;
- to be able to convincingly present the advantages of each product or service offered by the retail chain.

Competencies

- works well with customers and is kind, polite and outgoing during the process;
- handles conflict situations during work with customers, without making them feel dissatisfied;
- inspires confidence in performing his/her work assignments;
- mediates contact between the customer and those of his/her colleagues best suited to solve the customer’s problem;
- correctly guides the customer to the desired product or service;
- convincingly presents the advantages of each product or service offered by the retail chain.

7. Expressing oneself clearly and understandable both verbally and in writing.

Employees must be able to carry out a dialogue and understand customers and colleagues as well as written documents, both external and internal. It is considered an advantage if, besides in the mother tongue, this can be executed in English. A good command of a foreign language though is seldom crucial for successfully performing one’s duties. An important part of the job is also the ability to express oneself at a level which matches the customer’s language level i.e. to adapt one’s verbal expression to that of the customer.

Both case studies and observation are useful **methods** for validation of this standard.

Knowledge

- to possess basic knowledge on Bulgarian language and literature, corresponding to:
 - graduated initial stage of primary education; or
 - successfully graduated literacy course under the regulations of the Employment Promotion Act.

Skills

- to be able to understand and pass on information received in verbal or written form;
- to be able to listen to others and understand the point (idea) of the announcement;
- to be able to comment the announcement and to start a dialogue with the speaker;
- to be able to comment the proposed by the speaker opinion on a certain issue;
- to be able to adequately participate in a dialogue depending on the situation and the purpose of the communication;
- to be able to use the tools of the speech etiquette.

Competencies

- understands and passes on information received in verbal or written form;
- listens to others and understands the point (idea) of the announcement;
- masters the dialogic form of communication;
- adequately participates in a dialogue depending on the situation and the purpose of the communication;
- demonstrates culture of speech behaviour.

8. Managing the job function with responsibility, precision and punctuality.

This standard can be said to apply in general to most job categories, but it is crucial that cashiers in the retail trade sector take responsibility for their actions in meeting customer's needs and with regard to aspects of security and security routines. This standard implies professional pride, fulfilling one's commitments, and being thorough, thoughtful and conscientious. When faced with conveying information and providing documentation, it is important to be able to structure and supply documents in such a manner that both the form and contents are adapted for the reader. Lastly, employees should be able to give correct priorities to important work duties and attend meetings punctually.

The preferred **way to validate** this standard is by observation and self-assessment.

Knowledge

- to know the procedures related to serving the customers upon paying for their purchases;
- to know the procedures related to reception, exchange, storage and delivery of cash, incl. the ways of detecting counterfeit bills;
- to know the procedures of issuing receipts and keeping a cash book of a cash register with fiscal memory;
- to know the procedures related to closing cash stock;
- to be acquainted with the legal acts, terms, financial discipline and internal rules with respect to ensuring the security in the retail store as well as with the related procedures.
- to be aware of the significance of his/her work assignments.

Skills

- to be able to perform operations with technical devices for serving customers – cash register with fiscal memory, pos terminal for debit and credit card payments, counterfeit bill detector, barcode scanner, etc.
- to be able to perform operations related to reception, exchange, storage and delivery of cash, incl. detection of counterfeit bills;
- to be able to issue receipts and keep a cash book of a cash register with fiscal memory;
- to be able to close the cash stock;
- to be able to organise (plan) his/her time and prioritise his/her tasks.

Competencies

- works with technical devices for serving customers – cash register with fiscal memory, pos terminal for debit and credit card payment, counterfeit bill detector, barcode scanner, etc.
- performs the operations related to reception, exchange, storage and delivery of cash, incl. detection of counterfeit bills;
- issues receipts and keeps a cash book of a cash register with fiscal memory;
- closes cash stock;
- organises (plans) his/her time and prioritises his/her tasks.

9. Taking part in team work and internal co-operation acting with responsibility and initiative.

Personal qualities are important, including those related to attitude and capacity for teamwork. This standard says that cashiers should not see themselves only as individuals but

also as members of one or more groups/projects striving towards an overall goal common to the entire organisation. In order to achieve a good atmosphere and team spirit it is necessary to concentrate not solely on matters of prestige and to share one's knowledge and experience. In this case, the abilities matter such as active participation in information meetings, showing initiative, producing ideas etc. Employees must be able to see the overall picture in order to understand the customer's real needs. A closely-knit working team with knowledge of all of the retailer's range of products and services creates relations (internal and external) and gives customers a stable and united impression of the retail store.

Appropriate **methods** for validation are case studies and observation, but with self-assessment as a complement.

Knowledge

- to know the members of the formal/informal group to which he/she pertains;
- to be acquainted with the goals of the organisation he/she works in;
- to be aware of the benefits of teamwork and sharing knowledge and experience;
- to know where to obtain information about forthcoming work and information meetings;
- to be acquainted with the methods of identifying and satisfying customers' real needs.

Skills

- to be able to work in a team;
- to be able to handle conflict situations while working with the members of the formal/informal group to which he/she pertains;
- to be able to channel the individual and team efforts in the right direction, so that the overall goals of the organisation are achieved;
- to be able to get informed about forthcoming team meetings;
- to be able in cooperation with his/her team-mates to identify and satisfy customers' real needs.

Competencies

- is a good team worker;
- successfully handles conflict situations while working with the members of the formal/informal group to which he/she pertains;
- channels the individual and team efforts in the right direction, so that the overall goals of the organisation are achieved;
- is informed about forthcoming team meetings;
- in cooperation with his/her team-mates identifies and satisfies customers' real needs.

10. Keeping oneself updated on development trends with implications for the job function and showing flexibility and adaptability in this respect

This standard is related to intellectual ability, curiosity and the desire to know. These add up to an attitude to the profession which contributes to the organisation's development and learning. For this reason it is crucial that staff must have the will to develop and change, i.e. strive towards adaptations based upon the demands of the surrounding world. It is in the employees' own interest and in some countries also their responsibility to fulfill this standard as it may be an obligation included in the collective agreement between employers and trade unions.

Observations and self-assessment should be suitable **methods** for validation of this standard.

Knowledge

- To know the basic ways of learning and self-improvement on the workplace;
- To be aware of the benefits of developing one’s own knowledge and skills;
- To be aware of the perspectives and ways for career development in the organisation;
- To possess self-awareness with respect to one’s own abilities for professional development.

Skills

- to be able to find internal motivation for effective performance of one’s duties;
- to be able to realistically identify and prioritise one’s individual goals with respect to one’s own knowledge, skills, career development, etc.;
- to be able to choose corresponding to one’s own abilities ways in this respect.

Competencies

- is internally motivated for effective performance of one’s duties;
- realistically identifies and prioritises one’s individual goals with respect to one’s own knowledge, skills, career development, etc.;
- chooses corresponding to one’s own abilities ways in this respect.

Validaid
validation of
competences

5. General standards for the position “Cashier” in the Bank sector

These standards aim to validate the level of knowledge, skills and competences of cashiers in Bank sector. They are based on the suggestions of the pilot project “Value of Work” and they are adapted to Bank sector in Bulgaria. The general standards are specified and detailed in sub-standards that suit Bulgarian bank system, specific cultural feature and manners of work. The standards of knowledge, skills and competences correspond to 2th and 3th level of European Qualifications Framework and National Qualifications Framework of Republic of Bulgaria. They are prepared concerning The State Educational Requirements for gaining “cashier” qualification, job function of cashiers in Bulgarian bank sector, etc.

5.1. Standards

1. Managing the job function on a relevant level based on an understanding of the law, national, international economic and societal context within which the Bank system operate.
2. Managing the job function on a relevant level based on understanding the products and services of the Bank.
3. Relating the individual customer needs to the organization’s products and services based on an independent assessment/judgment.
4. Taking part in customer relations with empathy and sensitivity towards the customer needs and having respectful and professional communication.
5. Managing the job function with respect to ethical codes and confidentiality.
6. Putting the customer first by performing the job function in service-oriented manner inspiring confidence.
7. Expressing oneself clearly and understandable both verbally and in writing.
8. Managing the job function with responsibility, precision and punctuality.
9. Taking part in team work and internal co-operation acting with responsibility and initiative.
10. Keeping oneself updated on development trends with implications for the job function and showing flexibility and adaptability in this respect.

5.2. Annotation list of standards

These standards are reviewed in this section, relating to the job function and other relevant requirements. An explanation of the necessary knowledge, skills and competences as well as the expectations towards those working as cashier staff in the Bank sector are given. Appropriate methods of validation are suggested.

1. ***Managing the job function on a relevant level based on an understanding of the law, national, international economic and societal context within which the Bank system operate.***

1. Need of knowledge about the economic phenomena and processes.

In its contacts with customers the cashier shall use freely the main economic and financial terms as well as to orient correctly in the present economic environment. Therefore he/she should know not only the specific operations that he/she performed directly, but also the basic economic dependencies and processes. This knowledge should allow him/her to properly orient within the information received via media regarding economic events and their impact on the Banking sector, as well as the financial situation of the customers. The employee perform cash transactions (cashier) should have a general idea of how to allocate resources in the economic system and how to make rational and efficient economic decisions.

2. Need of knowledge about the Financial Markets.

It is important to have good knowledge over the money and capital markets, their main characteristics, financial tools, etc. The cashier should understand the role of the financial markets in allocating resources and risks within the Economy. He/She should be able to understand and handle with the concepts such as interests and return, savings and investments.

3. Need of knowledge about the Banking System and the Central Bank.

The cashier should have a basic knowledge of the Banking System Structure. He/She should be able to make a difference between the functions and activities of the Central bank in the present Banking system in no-currency-board-countries /Monetary board/ and the functions and activities of the Central bank in currency-board countries. The knowledge about the traditional functions of the Central bank provides an opportunity to understand the information about the phenomena and processes of interest rates regulation, as well as the inflation process in the no-currency-board-countries. The knowledge of the functions and activities of the Central bank in currency-board countries, provide opportunity to understand the information about our country / other countries that have implemented this specific monetary system.

A common knowledge about the Eurozone and the role of the European Central Bank are also needed.

4. Need of knowledge about the Commercial Bank and its functions and activities.

The cashier should have a general overview of the nature and the role of the bank, its activities and the environment's impact over the bank's policy.

Sub-standards for Standard No 1

Knowledge:

- They should have basic knowledge of the national and international economies and the functions of the participants in the Economic system, such as homes, companies, financial institutions and the country;

- They should understand the traditional functions of the Central Bank, including the opportunities of controlling interest rates and inflation;
- They should understand in general the features of the Currency board /Monetary board/ and the specific structure of the Central bank in our country, as well as its activity's limitations;
- They should understand how the operations in the financial sector are dependent on political decisions and the legislation, such as Tax law, etc.;
- They should have a basic understanding of the national and international financial markets and the operations which are carried out on them;
- They should have a general knowledge of the labor market, such as the rights and obligations of the employees and employers;
- Knows where to seek for specialized information, internal and from outside the bank /interests, inflation, employment levels, growth, Commercial law and more/.

Skills: The cashier shall:

- be able to make connection between the economic and financial information in popular editions and the nature of the activity that he/she performs.
- be able to calculate the interest using simple and compound interest;
- can calculate the equivalent of a sum of money into foreign currency;
- be able to compare different investment variants;
- speak correctly about the inflation process;
- be able to distinguish the influence mechanisms of the Central Bank from the Government's mechanisms of influence.
- be able to classify on different criteria the bank deposits and loans and to understand the connection of these classifications with the overall condition of the bank;
- be able to understand how changes in legislation /Tax law, Commercial law, etc./ reflecting on the bank products & services.

Competencies:

- Cashiers are competent to work independently in the changing conditions of working environment and they are capable to adapt themselves to the new geo-political situation.
- They should estimate the advantages and disadvantages of the products that the other participants of the market provide.
- They can handle with difficult situations and issues and to adapt the client's wishes to the policy of the institution, which they represent.

Suitable **methods for assessment** of this standard are case studies and supervision. These methods bring out the employee's factual knowledge. The assessment can be done through oral or written tests.

2. Managing the job function on a relevant level based on understanding the products and services of the the Bank.

The cashier should be well familiar with the characteristics of the different products and services, in order to figure out which of them are suitable for the particular client, in the particular situation. He/She should have a good overview of the work organization in the bank, in order to direct the client to the employee with the appropriate knowledge, if necessary.

Knowledge:

- He/she knows very well all the bank products and services, as well as the specialized knowledge of these products and services which are sold in the bank branches. This standard requires knowledge in four areas:
 - Knowledge of accounts, electronic payment cards, payment systems, foreign currencies and exchange rates;
 - Basic knowledge about the various credit types which are offered by the bank;
 - In-depth knowledge of saving products which are offered by the bank;
 - Basic knowledge about the products for investment and insurance.
- Is well familiar with the information system of the bank and knows where can find the right information about the products and services.
- Decides when is the right time to direct the client to an employee within the bank, who possess the necessary competencies. This requires detailed understanding of the internal bank operations as well as the level of competencies of each employee, in order to provide the client with the best service possible.
- Has a general understanding level of the basic work processes how the data is processed within the bank, as well as competencies on specific questions regarding to connect the client with the most suitable employee.
- Has a basic knowledge in the field of Accounting, in particular an understanding of the annual financial reports and basic skills for interpreting the indicators.

Skills: The cashier shall:

- be computer-literate, can work with the information system of the bank, as well as other software products which are used in the bank.
- be able to collect, process, interpret, analyze and present in an appropriate way information on a particular problem, that concerning his/her activity;

- be able to present the information on bank products and services to the clients, to offer appropriate advertising brochures and to give appropriate advices;
- be able to work with numbers;
- implementing bank's policy in the field of marketing.

Competencies:

- Bank cashiers shall be competent to work independently and qualitatively;
- They shall be able to take responsibility for their actions and to understand the consequences thereof;
- They shall be able to take reasoned decisions.

Suitable **assessment methods** are case studies, verbal or written tests.

3. Relating the individual customer needs to the organization's products and services based on an independent assessment/judgment.

Often the cashier is meeting the client on the occasion to make money transfer or a request for a single service. He/she shall use this meeting in order to explore sales opportunities and to establish a long-term cooperation. The cashier should seek to collect information from the client by asking relevant questions and based on that to determine client's condition and willingness to take risk. Thus can be identified the present needs and the opportunities for future cooperation. Shall be used knowledge about different products and services offered by the bank.

Knowledge:

- should be familiar with the needs of the major clients in terms of segmentation of the labor market;
- determine the basic customer needs for products and services;
- he/she know way in which bank wants to target products and services to its customers.

Skills: The cashier shall:

- be able to identify current and future opportunities for sales of products and services;
- be a mediator between the client and the relevant specialized staff at the bank;
- be able to take advantage of all sales opportunities;
- show initiative and willingness to clients and asking the right questions, in order to uncover their needs and to provide solutions or opportunities.

Competencies:

- People who work as cashiers in banking sector should be able to make correct, quick and complex decisions concerning the individual customer needs and their satisfaction;
- They must be responsible for the quality of their advices which provided to the bank clients;
- They should freely use software products, internal computer systems and programmes, in order to provide quality customer service.

Evaluation methods and tools: cases and monitoring, and if necessary additional assessment via test.

4. Taking part in customer relations with empathy and sensitivity towards the customer needs and having respectful and professional communication.

This standard is essential in creating trust and confidence in the bank. Qualities like ability to communicate with clients and commitment to their problems are needed. The employee should be able to put him/herself in the client's shoes and tendency to look for the best solution to his/hers problems. This requires a wide range of knowledge and skills for manage in particular situations – Taxation, Commercial law, etc. However, employee's personal qualities and social skills are the most important thing.

Knowledge: People who work as cashiers should:

- being aware of the moral and behavioral norms in their communication with clients and colleagues;
- being familiar with the internal rules and regulations regarding the behavior of the employees who work with customers within the bank.
- should be aware with the Bank's Code of Ethics.

Skills: The cashiers should:

- being able to put themselves in their client's shoes, in order to understand their problems and to find the best solutions possible;
- take decisions that favor or protect the client, if there is enough compelling reasons to believe that they are not in client's best interest;
- describe and explain the products and services of the bank and to link them to the specific needs and requirements of the client;
- inspire confidence, composure and reliability and have the ability to listen carefully. Sometimes it is necessary to ask personal questions, so that mutual trust between them and clients is essential;

- to have a calm personality and to be well-balanced, trying to avoid any conflicts with the customers;
- implement an effective sales negotiation strategy;
- in communication with clients they should be open-minded, but not familiar.

Competencies:

- The cashiers should understand the customer needs and to meet their expectations, in accordance with the national and international legislation acts, as well as the internal rules and regulations of the bank.
- To demonstrate consideration, respect and professionalism in its communication with clients;
- Be able to make reasonable compromises in order to meet customer needs without jeopardizing the interests of the institution.

Appropriate **assessment methods** are observation, case studies and interactive games.

5. Managing the job function with respect to ethical codes and confidentiality.

This standard requires the employee to be ethical and honest to both his/hers customers and his/hers colleagues. He/she should work in accordance with the bank's policy, the internal rules and regulations and the introduced practices. Confidentiality requirement is essential. It concerns customer information received in connection with the provided services, as well as the internal information of the bank.

Knowledge: The cashiers shall:

- know how to use the information from the identification documents, bank accounts as well as other personal data of their clients;
- be aware with the Bank's Code of Ethics and the internal rules and regulations.

Skills: The cashiers shall:

- apply the rules and regulations adopted under the Bank's Code of Ethics;
- to have a good ethical behavior and to perform their work in accordance with the company's policies, rules and instructions as well as with the obligation of confidentiality to the clients;
- be honest and polite with clients and provide them with reliable information and trusted sources;

- demonstrate good judgement skills and loyalty in their relations with their colleagues and clients;
- in their everyday work they should not promulgate personal data and information concerning their clients/colleagues and/or managers;
- be loyal to their employers, protecting their good reputation and training to improve bank image.

Competencies:

- The cashiers shall perform their work in accordance with the established in the bank ethical standards;
- They shall be liable for keeping the ethical code and the confidentiality requirements;
- The cashiers should have the necessary competences for appraising the level of confidentiality of the information to which they have access, and to make a decision to provide or no the required information.

Evaluation *methods and tools*: cases studies and assessment via interview.

6. Putting the customer first by performing the job function in service-oriented manner inspiring confidence.

This standard requires employee to make decisions about which is the best solution for a particular client. As a whole, it is possible to turn out that the decision that has been made is not in favour of the bank, in other words: this decision may not maximize the bank's revenue in the best possible way. However, if the customer receives service quality that even surpasses his/her expectations, he would be willing to establish long-term and stable relationship with the bank. This means that in long-term will be receiving substantial income. On the one hand, trust in the bank that serving the clients is based on constant consideration with their specific needs and interests and on the other hand, is based on the high level of competence of the staff. Bank officer should be able to work freely with clients with different levels of knowledge in the field of banking operations. In achieving this goal are necessary competence, patience and attentiveness to each client. If necessary, the bank officer shall be able to mediate between the customer and the competent bank employees, who can solve the problem in the best way possible.

Knowledge: The cashiers shall:

- continually update and improve on their knowledge of what their competitors offer on the rapidly changing market;
- have a detailed knowledge of quality customer service competencies, customer satisfaction and customer loyalty.

Skills: They should be:



- able to inspire trust in their clients and to find a way to keep it alive in future;
- able to act in accordance with customers' needs and be capable to mediate between the clients and the institution that they represent.
- sometimes due to their work, they can be stressed or nervous, but that should not have negative effects on the clients and the colleagues;
- in their make-more-sales and better-service-oriented work, bank employees should be trusted, friendly and smiling and should wear appropriate clothes.
- demonstrate that will easily provide customer service that exceeds expectations;
- build long-term customer relationships.

Competencies: The cashiers shall:

- Be able to prioritize the issues they are dealing with and seek to find the best possible solution.
- Perform their duties properly and professionally doing everything possible to meet customer requirements;
- Be liable when implementing the service quality, satisfaction and loyalty concepts.

The most suitable validation **methods** are observation, case studies, and if it's necessary could be used interactive games.

7. Expressing oneself clearly and understandable both verbally and in writing.

Bank's Authority requires each employee regardless of its position to be able to communicate clearly and understandably on banking matters. That includes both written and verbal communication. Bulgarian language is a must. Insofar as in the times of globalization, the banking inflation is mostly in English language, a good knowledge of English language is considered as an advantage. Working with clients from other countries also requires some knowledge of English language – at least basic ability to speak clearly.

Knowledge:

- In communications with clients and colleagues, written and verbal literacy in the mother tongue is a must;
- To know the specific terms in the field of banking and cash services;
- To have good knowledge of Bulgarian grammar and technique of verbal and written expression.

Skills: The cashiers shall:

- be able to ask clear and precise questions and shall give correct answers;
- being absolutely sure that they understand fully customers' questions, needs and wishes, and that their answers and explanations are well understood by the customers;
- have the ability to maintain the dialogue with their clients and colleagues as well as to read and fill out documents in their mother language;
- use a customer-friendly style of expression;
- have the ability to clearly express themselves both verbally and in writing.
- be able to write properly, to create well-structured text in Bulgarian language and to have good vocabulary.

Competencies:

- Bank cashiers should be able to communicate effectively with clients, colleagues, managers as well as all other people that they meet in their daily work;
- Understand with ease and transmit everything heard or read;
- Flexible communication skills according to the situation and the purpose of communication;
- To have a high culture of verbal behavior;
- To be liable for the quality of communication with colleagues, clients and other people.

Suitable assessment **methods** are observation, case studies, interactive games as well as written and oral tests.

8. Managing the job function with responsibility, precision and punctuality.

This standard requires a bank employee to take responsibility in working with clients within his/her job competencies. He should be conscientious, accurate and correct. When transmit information, it must be structured and formed in a proper way, so to be fully understandable for the customers or for the person for whom it is designed. Bank employees should be able to prioritize their tasks, to meet deadlines and to work correctly.

Knowledge: The cashiers shall:

- know and fulfill their obligations to clients and employers and try to meet their expectations;

- have a detailed knowledge of the nature and the final deadlines in order to fill on time their duties;
- know the rules of the official correspondence;
- know and work in accordance with the established Quality management system within the institution, as well as all documents, recommendations and regulations implemented there;
- know and work in accordance with the Bank’s security rules and regulations.

Skills: The cashiers should be able to:

- take responsibility for their actions and their relations with employers, colleagues and clients;
- prepare, fill out and handle documents and explain the customers how to complete them by providing synthesized instructions;
- be organized, precise and reliable;
- be motivated, self-controlled and self-disciplined at work;
- have good time management skills, can prioritize tasks and work well under pressure;
- apply the regulations and other rules in the area of health and safety at work;
- apply the rules and requirements relating to the organization of working time, working hours and rest periods.

Competencies:

- Bank cashiers should be able to work independently and to be liable for their action and decisions;
- They must be able to take initiative, to meet challenges on their own and to have good time management skills;
- Ability to work with money, documents, personal accounts and data, and to keep the confidentiality of all the documents, and personal information;
- To take responsibility for the organization of their work, in accordance with the rules and instructions of the bank.

Evaluation **Methods and Tools:** self-assessment, observation (supervisor’s assessment) and case studies.

9. Taking part in team work and internal co-operation acting with responsibility and initiative.

This standard requires bank employee to think of his/hers work as a part of the overall bank’s activities and of his/hers success, as a part of the common team success. He/she should be open to share his/hers experience and knowledge with other employees and to seek improvement of competence level of the whole team. Bank employee should have an active part in preparing and conducting seminars, work organization discussions, and other similar forums for exchanging ideas and experiences.

Knowledge:

- To exchange knowledge with other colleagues;
- To be aware of the benefits of teamwork and the sharing of knowledge and experience;
- To know the members of the formal / informal group to which he/she belongs;
- To be aware of the Bank’s primary objectives.

Skills: The cashiers should be able to:

- participated actively in the bank’s corporate life;
- actively participate in the decision-making process, provide new ideas for the development of the organization.
- maintain formal and informal relationships with their colleagues, with their managers and their customers, as well as to be able to earn their trust and to keep it in the future;
- take responsibility for their actions and decisions, and should have the skills to justify them;
- have a positive team attitude, to see themselves as an important part of the team and to be aware of their responsibilities as active participants;
- have ability and willingness to share their knowledge and experience and to see their role in the teamwork overall performance;
- if necessary, support their colleagues;
- apply the rules and specifications in implementing their professional contacts.

Competencies:

- The cashiers must become competent to solve specific problems in their field of work, give opinions, and provide help to young and inexperienced colleagues;
- They are responsible for the maintenance of their working environment as well as for protecting the good name of the bank and the team;
- They must specifically be aware of internal regulations and to be able to identify the responsibilities they have.

Evaluation *methods and tools*: self-assessment or supervisor’s assessment, observation and case studies.

10. Keeping oneself updated on development trends with implications for the job function and showing flexibility and adaptability in this respect

Achieving this standard requires the cashiers to be able to adapt to the work innovations, increasing their personal development and self-training. They should be inclined to development, professional changes and challenges and they should be ready to exert efforts in this process.

Knowledge:

- To know how to demonstrate their intellectual potential and to enhance their knowledge in accordance with the “fast paced working environment” new challenges.
- To know the basic methods and techniques of training, self-improvement in the workplace and professional development;
- To be aware of the benefits of the improvement and development of their knowledge and the upskilling of the present competencies level;
- To be aware of future employment opportunities.
- To know where to find specific information, regarding latest changes in legislation and software products which are connected to cashiers work.

Skills: Employees should:

- have an enquiring mind and be open for new knowledge;
- the cashiers should be flexible and adaptable to the demands of the surrounding world enriching their knowledge and skills
- cashiers must be able to apply the available skills, knowledge and competences in the new products and services that are offered on the market.
- understand the importance of training and development process and their own responsibility in this process, in order to maintain the high competence level
- take an active part in training activities and informational meetings;
- demonstrate ambition and strive for self-improvement and personal development.

Competencies:

- Bank cashiers should maintain a high level of competition in their work;
- They should participate in vocational training courses and be aware of the work modernization process and latest trends;

- The cashiers must be able to assess their necessity of competence's improving and if it is necessary – to take measures and to surmount these difficulties.
- They need good self-assessment of the level of their competencies;
- To be competent to decide when to ask for help from his/her more experienced colleagues;
- They shall be liable for implementing innovations in their work.

Evaluation **methods and tools**: observation and self-assessment.

