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**INDUSTRY STANDARD OF THE
PEOPLE'S REPUBLIC OF CHINA**

JR/T 0173-2020

**Banking centralized operation specification
(English Translation)**

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Foreword

This standard was drafted in accordance with the rules given in GB/T 1.1-2009.

This standard was proposed by Bank of Communications Co., Ltd.

This standard is under the jurisdiction of the National Financial Standardization Technical Committee (SAC/TC 180).

Lead drafting unit of this standard. Bank of Communications Co., Ltd.

Drafting organizations of this standard. Science and Technology Department of the People's Bank of China, Industrial and Commercial Bank of China Co., Ltd., Agricultural Bank of China Co., Ltd., Bank of China Co., Ltd., China Construction Bank Co., Ltd., China Everbright Bank Co., Ltd., China Merchants Bank Co., Ltd.

Company, Industrial Bank Co., Ltd., KPMG Consulting (China) Co., Ltd.

1 Scope

This standard specifies the principles, organizational structure, service evaluation, risk management, technology application, cost management, etc. of the centralized operation of the banking industry.

Content.

This standard applies to the planning, implementation, evaluation, continuous optimization

and management of centralized operations in the banking industry.

2 Normative references

The following documents are indispensable for the application of this document. For dated reference documents, only the dated version applies to this document.

For undated references, the latest version (including all amendments) applies to this document.

GB/T 32312-2015 Banking Customer Service Center Service Evaluation Index
Specification GB/T 32315-2015 Basic requirements for banking customer service centers
GB/T 5271.28-2001 Vocabulary Part 28: Basic concepts of artificial intelligence and expert systems
GB/T 35274-2017 Information Security Technology Big Data Service Security Capability Requirements

3 Terms and definitions

The following terms and definitions apply to this document.

Centralized operation Across different organizational structures or business types, the personnel, systems, data, rules, etc. in the scattered operation activities are aggregated to improve Improve work efficiency, quality, reduce costs, and enhance customer experience.

Note: Generally includes channel services, process operations, internal support, etc.

Channel service

Non-contact interactions with customers through voice, video and text (online) channels for communication services or business acceptance behavior.

Note: generally includes customer service, marketing, collection, etc.

Process operation

With the help of image recognition technology and workflow technology, transactions or operations are segmented, transformed and optimized, and multiple operation steps and links the act of separating and implementing treatment afterwards.

Note: Common process operations include. bill or voucher review, transfer and remittance, manual inspection and printing, authorization review, post-supervision, anti-money laundering, information entry, etc.

Internal support corporate support it does not directly face bank customers, but mainly provides various services to the bank's internal institutions.

Note: Common internal support services include. internal bank financial management (such as reimbursement, payment), human resources, procurement, real estate and property management, information technology, Equipment operation and maintenance, etc.

Customer satisfaction research; CSR the degree of matching between customer expectations and customer experience is an index obtained after customers perceive the effectiveness of banking services and compare with their expectations.

[GB/T 32312-2015, definition 2.5] 3.6 Big data it has the characteristics of huge amount of data, diverse types, fast flow speed, and changeable characteristics, and it is difficult to use traditional data architecture and data Processing technology for effective organization, storage, calculation, analysis and management of data sets.

[GB/T 35274-2017, definition 3.1] 3.7 Artificial intelligence an interdisciplinary subject, usually regarded as a branch of computer science, where the research shows various aspects related to human intelligence (such as reasoning and learning) Functional models and systems.

[GB/T 5271.28-2001, definition 28.01.01]

4.1 Feasibility

The feasibility of centralized operation, including but not limited to.

- a) Meet regulatory requirements.
- b) Have a clear, standard, and reproducible business process.
- c) Suitable for homogeneous, large-scale or specialized processing.
- d) Support remote or regional centralized operation.

4.2 Necessity

The necessity of centralized operation, including but not limited to.

- a) In line with the bank's development strategy.
- b) Conducive to improving customer experience.
- c) Conducive to improving the quality and efficiency of operations.
- d) Conducive to cost control.
- e) Conducive to risk control.

5.1.1 Regional centralized management

Regional centralized management refers to the centralized operation of eligible businesses or processes in branches or branches at all levels in a certain area.

The management model of the industry.

5.1.2 Centralized Management of Sectors

Centralized management of sectors refers to the centralized operation of eligible businesses or processes within the scope of the bank according to the attribution of business sectors Management model.

5.1.3 Centralized management of large operations

The centralized management of large operations refers to the management mode of centralized operation of the qualified business or process of the bank. Large operation centralized management If there are multiple sites, it is generally led by a central site, which is responsible for communicating and coordinating with various business management parties externally, and managing each site internally.

Breaking point. Each branch site generally adopts flat management, and implements specific production tasks in accordance with the unified scheduling of the main center.

5.2 Site selection

In addition to meeting the needs of business development, the site selection for centralized operations should also comprehensively consider the local economic and cultural environment, human resources, and transportation.

Factors such as operating costs, preferential policies, geopolitical risks, the difficulty of remote site management, and the environment of the work area. Work area environment should comply with GB/T 32315-2015 in Chapter 3 Work Area Environment Related Contents.

5.3 Employment form

Under the premise of meeting the regulatory requirements of the policies and the human resource planning of the bank, centralized operations can flexibly use formal establishment, labor dispatch or Employment forms such as outsourcing.

5.4.1 Job classification

Centralized operations According to the requirements of the service objectives, comprehensively considering factors such as business volume, cost and efficiency, scientific methods are used to set up each post reasonably According to the risk control requirements of the work content involved in each position, explore suitable employment forms, including but not limited to front-line positions Position and back-line posts.