

~~DTR stage~~

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To help you, this guide on writing standards was produced by the ISO/TMB and is available at

A model manuscript of the draft International Standard (known as “The Rice Model”) is available at

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ISO/DTR 6083

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Contents

Foreword.....	vii
Introduction.....	viii
1 Scope	ix
2 Normative references	1
3 Terms and definitions.....	1
4 Fundamental content structure of a BPoS handbook.....	2
5 Key elements are listed in the BPoS description.....	3
5.1 General.....	3
5.2 Information regarding a BPoS description.....	3
5.2.1 Key elements	3
5.2.2 Suggestion for describing a key element in a BPoS handbook.....	3
5.3 Information describing the BPoS	4
5.3.1 Key elements	4
5.3.2 How to describe key elements in the BPoS handbook	4
5.4 Information describing the credentials of a BPoS	5
5.4.1 Key elements	5
5.4.2 Suggestions on how to describe the key element in the BPoS handbook	5
5.5 Information describing the financial characteristics of a BPoS.....	6
5.5.1 Key elements	6
5.5.2 Suggestions on how to describe a key element in the BPoS handbook.....	6
6 https://www.iso.org/standard/867264-0ca7-49d5-89f5-6ccc10f83bkd/iso-tr-6083 Key elements added in BPoS handbook.....	11
6.1 General.....	11
6.2 The version of the content of the BPoS handbook.....	12
6.2.1 Content of description	12
6.2.2 Purpose of description	12
6.2.3 Suggestions for description	12
6.3 Roles of departments and BPoS staff involved in BPoS.....	12
6.3.1 Content of description	12
6.3.2 Purpose of the description	12
6.3.3 Suggestions for description	12
6.4 Applications involved in BPoS.....	13
6.4.1 Content of description	13
6.4.2 Purpose of the description	13
6.4.3 Suggestions for description	13
6.5 Legal documents involved in the BPoS.....	13
6.5.1 Content of description	13
6.5.2 Purpose of the description	13
6.5.3 Suggestions for description	14
6.6 Bylaws involved in the BPoS.....	14
6.6.1 Content of description	14
6.6.2 Purpose of the description	14
6.6.3 Suggestions for description	14
6.7 Formats and examples of files and forms	14
6.7.1 Content of description	14

6.7.2 Purpose of the description.....	14
6.7.3 Suggestions for description.....	14
6.8 Approach for collecting customer comments and suggestions	14
6.8.1 Content of description	14
6.8.2 Purpose of the description.....	15
6.8.3 Suggestion for description.....	15
Bibliography.....	16

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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) ~~have been~~are described in ISO 21586:2020 ~~Reference data for financial services – Specification for the description of banking products or services (BPOS).~~

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

In general, each individual BPoSP 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 ~~the Information Communication Technology~~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, ~~the~~ BPOS are rapidly and continuously evolving, making the knowledge and operating skills of BPoSP staff crucial.

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

A well-organized BPoSP 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 BPoSP staff, improve the quality of both customer services and BPoSP operations and ~~helps~~ 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.

Best practices for an internal BPoS handbook

1 Scope

This document provides best practices for writing a

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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 ~~issues~~issue and ~~operates~~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:~~2020~~.

2 Normative references

~~The following documents are referred here as requirements of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.~~

~~ISO 17442 (all parts), *Financial services – Legal entity identifier (LEI)*~~

~~ISO 20275, *Financial services – Entity legal forms (ELF)*~~

~~ISO 21586, *Reference data for financial services – Specification for the description of banking products or services (BPoS)*~~

~~There are no normative references in this document.~~

3 Terms and definitions

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

ISO and IEC maintain ~~terminological~~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