

Global Service Delivery has 20 CoEs spread across the globe, aligned to the key Lines of Businesses and the Global Functions of the HSBC Group.

Retail Banking & Wealth Management :

Retail Banking & Wealth Management business is served by 5 CoEs from Global Service Delivery: Cards, Contact Centre, Insurance, General Banking Services & Mortgages, Premier & Advance and Retail Securities.

Cards :

Cards operations cover credit and debit cards, and spans the spectrum of customer experience from Acquiring , Account Opening, Transaction Processing, Service & Sales, Fraud. Other Card specific processes include activities related to cards issuing, acquiring, transaction processing, disputes / chargebacks, and other back-office activities.

Contact Centre :

Contact Centre CoE delivers all customer service and sales contact that is through the telephony or electronic-mail based channel dealing with Customer Care / General Inquiries / Fraud / Customer Relationship Centre & Direct Banking. This includes serving both Personal Financial Services and Commercial Banking customers.

Insurance:

The Insurance CoE includes a span of Services such as: Underwriting, Inbound Tele Services, Claims Processing, Premium Administration, Policy Changes, Settlement Options, Actuarial & Agency, Pensions & Annuities Administration, Retirement Benefits, Annuities and Operations Support.

General Banking Services & Mortgages :

The recently constituted Cash CoE will explore initial opportunities for an aligned Self Service Operation, leveraging the best practices in the HSBC Group.

Premier & Advance and Retail Securities :

The General Banking Services provides support to all General Banking activities such as Account Opening / Closing / Servicing and General Banking Operations. Any activity dealing with Opening & Closing of accounts, Authorisation & Administration / Maintenance of Mortgage products come under Mortgages.

Global Banking & Markets :

Global Banking & Markets :

The Global Banking and Markets CoE delivers on specialised activities spanning: Global Research, Client Onboarding & Account Maintenance, Global Market Operations, Strategic Transactions Group, Portfolio Management Analytics, Asset Management Group, Enterprise Data Management, Global Publishing Services, Business Information Centre, Compliance, Wholesale and Market Risk, Client Relationship Management, Global Markets, Re-engineering and Central Management.

HSBC Securities Services :

The HSBC Securities Services CoE delivers : Fund administration support for traditional funds, hedge funds, fund of funds, private equity funds; Transfer agency and investor services for traditional funds; Statutory reporting for funds; Trustee and depository services; and performance consultancy services to institutional and corporate clients worldwide.

Commercial Banking :

Trade:

Commercial Banking – Trade CoE deals with processes involved in Imports and Exports. It also offers a specialised service of Document verification for HUB / HIE account opening & Suspense Account Reconciliation.

Payments :

Payment Services :

The Payments CoE delivers on activities that involve Inward & Outward payment processing, Electronic Transfers, Investigations & Verifications, Branch Enquiries, Inbound & Outbound calls to Customer & Branches, Manual Payments, Cheque Payments, Clearing House & BACS and HSBCNet.

Risk and Analytics:

Analytics :

Analytics involves data analysis, strategy development and implementation, forecasting and reporting. It forms the information basis for strategic planning by the senior management for businesses and enables effective decision making to satisfy business needs and requirements along with addressing unforeseen challenges.

Key areas: Predictive Modeling, Quantitative Analysis, Strategy Development, Risk Management, Campaign Management, Information Management, Forecasting, and Reporting.

Compliance and Legal Operations :

Compliance Operations focuses on general Compliance operations, Anti Money Laundering (AML) transaction monitoring systems, specialised / investigative Compliance work and desk based monitoring and reviews.

Legal Operations focuses on the provision of Para-legal support to legal teams.

Credit & Risk :

Credit & Risk CoE is an end-to-end credit risk management platform for operating entities across the HSBC Group in Commercial Banking (CMB) and Personal Financial Services (PFS) business segments. The functional footprint spans across the entire Credit Risk Management value chain, starting from preparation and on-boarding of a credit application in the bank's system, credit appraisal and approval followed by credit disbursement, risk monitoring, control and management.

Collections :

The Collections CoE is responsible for end-to-end collection activities as well as back office collections work servicing cards, private label cards, consumer loans, commercial loans, mortgages, insurance and auto finance. It also includes activities spanning across Outbound Collections, Inbound Collections, Blended Collections, Skip Trace Collections and Collections Processing.

Security & Fraud Risk :

Security & Fraud Risk Centre of Excellence provide an operational platform to support the Group Security & Fraud Risk disciplines for operating entities across the HSBC Group in Commercial Banking (CMB) and Retail Banking & Wealth Management (RBWM) business segments. It is proposed that the CoE expands to include Private Banking and Global Banking Markets when systems allow.

Global Functions:

Global Functions are served by 4 CoEs from Global Service Delivery: HR Operations, Global Finance Centre, IT Operations and Procurement.

HR Operations :

HR Service delivery is the network of professional HR operations and professional services, aligned by global platform. It is the 'run operation' responsible for repeatable delivery of services at scale. It includes any HR related service extended to our employees (Potential, current or retired) which can be classified under Global HR Platforms across the HSBC Group.

Global Finance Centre :

GFC is set-up to deliver critical elements of the Global Finance Vision which is greater efficiency through the adoption of Globally Standardised end-to-end processes; creation of a pool of skilled and qualified Finance talent in finance systems, processes and analytics and release of capacity to the in-country CFO teams, enabling them to better serve the needs of their local business heads.

IT Operations :

IT Operations CoE offers the following services: User Support, Security Administration, Monitoring, Service Management, Operations, Support - Database / Technical / Operational / Production, Performance management, Capacity planning and Configuration Management.

Procurement :

All processes related to Procurement are delivered by this CoE: Accounts Payable, Purchasing, Contracts, Vendor Management, BS Helpdesk and Data set-up, Tendering Procedures and IT Asset Management.