

New Peoples Bank

Job Title: Digital Relationship Banker II

Status: Non-Exempt

Reports to: Digital Branch Solutions Manager

PRIMARY PURPOSE

Responsible for all customer service duties, sales, and relationship management while reaching established goals. Services will primarily be processed using the video teller link, telephone, chat, and ITM's in the digital branch. Consistently achieves the New Peoples Bank delivery process and product knowledge to develop customer relationships by performing the following essential functions.

The following essential duties do not cover an all-inclusive list of work requirements. Individuals will perform other job-related duties as assigned, including work in other areas to cover absences or otherwise balance the workload.

ESSENTIAL FUNCTIONS

1. Maintain thorough knowledge of all New Peoples Bank products, services, procedures, policies and appropriate regulatory issues relating to daily job functions including but not limited to: Bank Secrecy Act; Privacy; Fair Lending; Regulation E; deposit, transaction and loan accounts.
2. Demonstrate a helpful, professional, friendly attitude at all times and commitment to the high customer service standards expected at New Peoples Bank.
3. Serve as customers' single point of contact on all New Peoples Bank products and services.
4. Identify and match customer product needs with New Peoples Bank products and services by interviewing customers and discussing their financial needs including making referrals to other staff members and departments to ensure customer needs are met.
5. Meet performance goals consistently and actively participate in all sales campaigns.
6. Retain existing customers and develop new customer relationships.
7. Implement all sales strategies, including new products and services developed by management.
8. Service customers by processing a variety of transactions via chat, ITM, and telephone quickly with minimal or no errors according to established New Peoples Bank policies and procedures; including but not limited to: processing payments for loans, credit card payments for loans, and other services.
9. Handle customer complaints or questions and determine whether manager input is needed.
10. Complete stop payment forms for checking and savings accounts as requested.
11. Follow proper procedures accurately and efficiently for all customer-servicing activities performed.
12. Participate in all meetings, bank functions, and customer appreciation/community involvement functions as requested/assigned by supervisor.
13. Work in a team setting on various projects including employee contests, sales programs, etc.
14. Adhere to established standards and policies and procedures.
15. Deliver strong community visibility.
16. Maintain knowledge of all security procedures and equipment.
17. Pursue personal development opportunities to improve knowledge as it relates to the position, compliance, and the Bank in general.

18. Maintain customer confidentiality in accordance with New Peoples Bank policies.
19. Perform other related duties and responsibilities as required and assigned.
20. Regularly refresh knowledge of and familiarity with online, mobile, electronic and traditional products and services. Regularly practice/rehearse customer conversation and engagement skills around the entire suite of New Peoples Bank products and services. Invite customer respect by demonstrating product and service knowledge and engaging customers around the benefits of using them.
21. Master the Primary Purpose and Essential Duties of the Digital Relationship Banker I job design.
22. Assist customers with ATM related issues.
23. Perform the duties of Online Account Opening and process Online consumer lending requests accurately and efficiently with all appropriate paperwork and reporting requirements completed according to New Peoples Bank loan and deposit policies and regulatory compliance.
24. Perform monitoring ITM machines support/management through Network Manager.
25. Handle customer transactions for Retail Online Banking and bill pay through various banking channels.
26. Provide Debit Card Support to include assisting customers with debit card related issues and escalate to the card services department as needed.

The above statements are intended to describe the general nature and level of work performed by people assigned to this classification; they are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.

Addendum for Digital Relationship Banker II

Qualification Requirements	Education:	High school diploma or general education degree (GED) less than one year of teller experience; or an equivalent combination of education, training, and experience which provides the required knowledge and abilities; Bachelor's degree from four-year college or university preferred.
	Experience:	1 year of business or retail experience preferred.
	Key Competencies	Passion for customer service. Professional etiquette. Excellent verbal and written communication skills. Proven sales skills. Comfortable with technology. Comfortable working on camera for long hours. Refer to individual job design for additional key competencies.
	Work Hours:	Variable Hours / Flexible Shifts possible Mon-Sat. to cover business needs. Regularly 40 hours with overtime possible. Shifts may begin as early as 7:00am and end as late as 7:00pm depending on location and may include working outside the organization's regular office hours such as weeknights, weekends, and holidays. Multiple locations may be assigned within a day or week as business needs dictate.
	Physical Demands:	<p>Physical Demands The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.</p> <p>While performing the duties of this Job, the employee is continuously sitting; regularly required to ; use hands to finger, handle, or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is occasionally required to stand and walk stoop, kneel, or crouch. The employee must occasionally lift and/or move up to 20 pounds. Specific vision abilities required by this job include close vision, distance vision, and ability to adjust focus.</p> <p>Work Environment The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.</p> <p>The noise level in the work environment is usually moderate.</p> <p>Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.</p>
	Computer Skills:	Working knowledge of Microsoft Office products. Ability to master job specific software and hardware components. Will be required to use 2-3 software programs concurrently to complete transactions.
	Certificates/ Licenses:	Must successfully complete required training.
	Other Requirements/Conditions of Employment:	For purposes of continuing professional development and customer-centric best practices, must open a New Peoples Bank deposit account; must practice with all available online, mobile, electronic and traditional products and services; and must practice with all traditional customer account features.