

Senior Share Draft/Checking Account Clerk - Job Standards

Job Standards include: (Note: this is a representative list only - complete list provided with purchase)

KNOWLEDGE OF WORK:

Has a sound understanding of the organization philosophy and differences between organization and competitor financial institutions products and services, particularly Checking/Checking Account fees and charges, clearing rules and procedures
Knows how to perform all checking functions: clearings, exception/returned items, post entries
Has a complete knowledge of all deposit services and financial products
Is familiar with Products/Services Manual and knows how to access appropriate information
Knows how and when to cross sell products and services to customers

QUALITY OF WORK:

Uses telephone productively; returns all phone calls within one hour
Promptly deals with all checking account transactions, processes entries, corrections, amendments, record changes, exception processing, and correctly completes all daily work in a timely manner
Has no more than one (1) customer complaint every six months
Waits on the customer within 2 minutes after being called (95% of the time)
Knows how to effectively deal with dissatisfied customers and resolve dissatisfaction (i.e., NSF)
Confirms with customers that they have a correct understanding of products and services, fees and charges, floats, overdrafts, and related

QUANTITY OF WORK:

Works to established standards for processing each type of transaction (e.g., NSF items, transfer from/to other accounts, stop payments, wire transfers, direct deposit transactions)
Successfully cross sells an average of three organization products daily
Cross-sells overdraft protection and line-of-credit to checking account users daily
Deals with complex checking account issues and resolves in a timely manner

PROBLEM ANALYSIS:

Resolves inquiries and complaints within defined authority
Assists Customer Service Rep's and Tellers with checking account related problems or refers problems to supervisor when necessary
Considers pros and cons of possible solutions and offers options to customers
Considers problems as a challenge and opportunity