



POSITION DESCRIPTION

DATE UPDATED: April 2024

TITLE: Support Services Representative

REPORTS TO: Operations and Client Services Manager

SUMMARY: The Support Services Representative performs the customer support function to assist both internal and external customers with general banking, digital banking, and/or technical support type of inquiries. This position will be required to perform a variety of tasks that requires to hold expert knowledge in areas of banking operations, policies, procedures, and regulations.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following, other duties may be assigned.

Customer Support

1. Answers incoming calls, respond timely to emails, voicemails, online chats, and customer service tickets for internal and external customers.
2. Researches, identifies, and resolves internal and external retail and/or commercial customer requests using all available resources.
3. Routes calls to appropriate resources.
4. Upholds customer security in accordance with established procedures and guidelines.
5. Recognizes, documents, and alerts management of trends in customer calls.
6. Ensures and provides quality service to both internal and external customers by following procedures, identifying alternative solutions, or escalating to IT or outside vendors, if needed.
7. Upsells products and services to retail and commercial customers.
8. Promptly provides solutions to meet the needs and address concerns, following up with customer to ensure resolutions.
9. Advocates for the Bank's customers and assists them in identifying various fraud type situations, such as online banking/mobile banking scams, account takeovers situations, identifying elder abuse, bill pay fraud, ATM/debit card fraud, wire fraud, check fraud, mobile deposit fraud, etc.
10. Identifies and escalates issues to management.

Technical Services Help Desk Support

1. Provides technical support to retail and commercial customers as it relates to digital access for products, including but not limited to, digital banking, mobile banking, mobile deposit, bill payment, remote deposit, positive pay, wires, Automated Clearing House (ACH), merchant processing, lockbox etc.
2. Becomes a subject matter expert on all digital banking tools used by customers.
3. Provides assistance answering questions on functionality and any new functionality, when there are updates.

Other Duties

1. Handles the courier bags daily, including sorting and delivering all mail and filing the checks and deposits in trays for retention.
2. Assists in the review of mobile and ATM deposits for proper endorsements, legitimacy, accuracy, etc.



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3. Reviews large dollar checks over \$25,000 for signature, endorsement, and encoding.
4. Completes secondary review of debit card maintenance and debit card orders, as needed.
5. Supports with Critical File Maintenance Review.
6. Assists with Mobile Deposit enrollment approvals.
7. Updates procedures for all areas listed above or as needed.
8. Required to learn other tasks within the department to aid supportively and positively in the absence of a team member.
9. Potential to train peers on various job-related tasks, including but not limited to, mail processing, incoming emails from customers, mobile deposit review, etc.
10. Active participant during project implementation/deployment to include, but not limited to, new and existing technology, system upgrades, new products, and new services, while ensuring the Bank's compliance with laws, regulations, and rules governing banking as well as the Bank's internal policies.
11. Responsible for compliance with The Anti-Money Laundering/Bank Secrecy Act (AML/BSA), OFAC, Customer Information Policy (CIP) and Identity Theft Program to ensure ongoing risk assessment analysis as well as monitoring and reporting suspicious activity.

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

QUALIFICATIONS

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Detail-oriented and able to handle multiple tasks at one time and meet deadlines.
2. Demonstrated knowledge and experience with online banking tools, ability to solve client issues related to both product features and technology used by customers.
3. Assertive, self-confident, self-motivated, and has the ability to work independently with little direction and supervision.
4. Demonstrated ability to effectively cope with accelerating change, learn rapidly, adapt quickly to changing situations, and respond promptly to changes and opportunities.
5. Strong customer service and interpersonal skills.
6. Ability to handle stressful situations appropriately.
7. Strong work ethic with a focus on quality and responsiveness, flexible personality, and team player.
8. Demonstrated ability to make effective use of information available and organize resources to meet goals.
9. Strong verbal and written communication skills, including telephone techniques.
10. A thorough knowledge of bank operations, products and services, and regulatory and statutory requirements.
11. Demonstrated personal computer skills, knowledge of various systems (i.e., Excel, Word, Outlook, etc.).
12. Must maintain a high level of knowledge and regulatory banking compliance in order to properly perform the duties of this position.



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EDUCATION/EXPERIENCE

AA or BA degree preferred in Business Administration, Technology, Finance, Banking or related field. Minimum of two years' experience within the front line or backroom banking operations, technology, finance environment.

SUPERVISORY RESPONSIBILITIES

Position has no supervisory responsibilities.

LANGUAGE ABILITY

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before groups of customers or employees of organization.

MATHEMATICAL ABILITY

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

REASONING ABILITY

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

COMPUTER SKILLS

Microsoft Office Suite (Word, Excel, PowerPoint)

COMPETENCIES

To perform the job successfully, an individual should demonstrate the following competencies:

1. **Work Quality:** Accurately completes work on-time and continuously strives for improvement, high quality results and a superior image for the company. Seeks to advance knowledge in the areas of responsibility. Produces complete, accurate, and thoughtful work. Conducts independent checks of information and identifies mistakes or errors.
2. **Productivity:** Able to produce a significant volume of high-quality work in a reasonable period of time. Avoids unnecessary distractions and work that produces no value or diminishing returns.
3. **Job Knowledge:** Demonstrates an understanding of knowledge specific to his/her work. Applies related procedures, principles, theories or concepts to the job. Has the ability to update job knowledge and effectively utilize available resources and technology. Actively develops understanding and expertise within scope of his/her job responsibilities and overall industry.
4. **Dependability & Prioritization:** Sets priorities with an appropriate sense of what is most important and plans with a realistic sense of the time involved. Keeps track of activities completed and outstanding responsibilities. Maintains clear, detailed records of activities related to accomplishing stated objectives. Adheres to overall attendance expectations and observes scheduled work hours, breaks, meal periods, arrival and departure times.
5. **Attitude:** Has a positive disposition towards others and their job. Resourceful and finds ways to push past obstacles and get things done. Embraces changes made within role and organization.



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Is willing to step up and assume responsibilities as needed. Makes the effort to understand the big picture in order to better perform his/her job and create value.

6. **Communication:** Presents ideas, opinions and information in a clear, organized and concise manner, using language that is appropriate to the workplace. Uses a helpful and professional tone and maintains body language that reflects respect and openness to the communication process. Actively listens to others; asks for feedback and checks for understanding to assure accuracy. Invites and respects other points of view. Remains open to constructive feedback and views it as an opportunity for improvement.
7. **Innovation:** Continually evaluates reviews and disseminates information regarding industry trends and best practices. Communicates ideas for improvement in a helpful, respectful manner while understanding that not all ideas will be implemented.
8. **Teamwork:** Demonstrates commitment to the success of the work group, department, or others. Develops an understanding of the role of other members of the group or department to encourage a common focus on outcomes and purpose. Willingly and cooperatively accepts changing work priorities, schedules, systems, policies and/or procedures to meet the organizations' needs.
9. **Management/Leadership:** Sets a positive example. Fosters a supportive learning environment where employees feel valued and heard. Embraces the opportunity to help others and the organization be successful. Creates or executes a vision or goal and communicates it in a way that motivates others to implement it.
10. **Adaptability:** Adapts promptly to both expected and unexpected changes in plans and/or work assignments. Willing to take on duties not outlined in job description. Looks for ways to use new technologies in order to increase efficiency. Supports organizational restructuring efforts in a constructive manner. Welcomes constructive criticism.
11. **Securing the information of the bank and its customers:** Adhere to the Information Security Policy and maintain a high level of security awareness.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Normal office environment, with the possibility of remote work.
2. The noise level in the environment is minimal
3. Errors could cause significant loss of money, customer goodwill and time to the bank
4. Must be able to cope with pressure resulting from meeting deadlines, and dealing with impatient and, at times, irate customers



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PHYSICAL CAPACITY

WORK ABILITIES											
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
LIFT: < 5 Lbs.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Reach /Lift Above Shoulder	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Squat/Kneel	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11-20 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Climbing Stairs/Ladders	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
21-50 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sitting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
51-100 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Standing/Walking	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bend/Twist Neck	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Hearing	<input checked="" type="radio"/> Yes <input type="radio"/> No				
Bend/Twist Waist	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Writing	<input checked="" type="radio"/> Yes <input type="radio"/> No				
Repeated Push/Pull	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Speaking	<input checked="" type="radio"/> Yes <input type="radio"/> No				
Reach/Lift Below Knees	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Change Positions Every	<input type="radio"/> ½ Hr. <input type="radio"/> ____ Hrs. <input checked="" type="radio"/> As Needed				
UPPER EXTREMITY ABILITIES											
<i><input type="radio"/> Right <input type="radio"/> Left <input checked="" type="radio"/> Both</i>											
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Grasp Light	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Keyboard/Write	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Grasp Firm/Heavy	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Repetitive Wrist Motion	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Pincher Grasp	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Fine Manipulation	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Torque/Crimp	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Other:	_____				

MENTAL CAPACITY

WORK ABILITIES											
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Concentrate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Reads documents or instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Do Math Problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Detailed work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Make Simple Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Multi-task	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Make Complex Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Confidential	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Count	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Customer contact	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Remember Instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Presentations Breaks Other: _____	<input type="radio"/> Yes <input checked="" type="radio"/> No				
Complete a Task	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>		<input type="radio"/> ½ Hr. <input type="radio"/> ____ Hrs. <input checked="" type="radio"/> As Needed				
Deal With Stress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>						
Make Quick Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>						

PRODUCTIVITY CAPACITY

WORK ABILITIES					
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Work at a consistent pace:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Manage others:	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Take breaks <3 times/day:	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

The above statements reflect the principal function and most significant duties of the job as necessary for its evaluation in relation to other jobs in the organization, and shall not be construed as a detailed description of all the work requirements that may be inherent in the job.