



<b>Position Title</b>		<b>Division</b>
Digital Services Advisor		Retail Banking
<b>Reports To:</b>	<b>Department</b>	<b>Date</b>
AVP, Digital Contact Center Manager	Contact Center	May 3, 2021
<b>Supervises</b>	<b>FLSA</b>	<b>Revised</b>
N/A	Nonexempt (hourly)	

**GENERAL SUMMARY**

Under general supervision, but following established policies and procedures, performs a broad range of member service/teller activities. Delivers exceptional customer service, aligned with the Credit Union’s core values and mission statement. Serves as an advocate for members and is an integral contributor to the credit union’s member experience. Meets all established sales and service goals. Provides member support via email, chat, Interactive Banking Kiosk (IBK) and the phones for items such as fund transfers, check orders, online banking and debit card troubleshooting, etc. In addition, responsible for the onboarding and fulfillment of new and existing member deposit account applications submitted through our online account opening solution. Reviews all submitted applications (Pending/Approved) and completes all necessary steps as outlined in policy and procedure for the fulfillment of digital eBranch accounts, including but not limited to, validating IDV/OFAC/ChexSystems parameters, proper CIP requirement management, issuing plastic cards and assisting with digital banking enrollment.

**MAJOR RESPONSIBILITIES** *(in descending order of importance and should be no more than 10, if possible)*

1. Provides customer service to members through online portals and other electronic systems, often using an Interactive Banking Kiosk (IBK). Assists members with transactions, balance inquires, and answers questions about products or services.
2. Communicates with members and resolves their issues via the online chat platform and through email, which requires the ability to multitask by assisting up two members at once.
3. Opens Online Accounts and ensures all documentation is accurately prepared and in compliance with laws, regulations and internal policies and procedures.
4. Provides back up support via the telephone channel including monetary transactions such as fund transfers, credit card and loan payments, balance inquiries, loan inquiries, stop payments, online banking and ATM/debit card troubleshooting. Utilizes tact and experienced based knowledge to research and resolve member inquiries while explaining specific policies and procedures. Routes calls to the proper department only after exhausting all efforts to assist the member.
5. Analyzes member relationship to optimize existing products and services and deepen relationships by cross selling of relevant products and services.
6. Conducts prospecting including outbound calls and emails as needed and to meet established sales goals.
7. Performs other member services and administrative duties as assigned by the Assistant Manager or Manager.

**QUALIFICATIONS:**

*Education*

High school diploma or equivalent (GED) education required. College degree or some college course work preferred

*Experience/Skills/Knowledge:*

1. Strong verbal, written, telephone and interpersonal communication skills
2. Quick and accurate typing skills – minimum of 25 WPM
3. Must possess a strong service orientation in line with company core values. Experience working in a team-oriented, collaborative environment.
4. The ability to adapt to a rapidly changing environment and understand/utilize new technologies
5. Ability to multitask between chat, email, virtual teller, online account opening and phone assistance
6. Minimum two (2) years’ experience in customer service, operations and/or lending.
7. Excellent organizational, analytical, and problem-solving skills. Must be customer focused.
8. PC proficient, including Microsoft Office (Word, Excel, PowerPoint, Outlook) and the internet preferred
9. Ability to deal with highly confidential information
10. Ability to function in a financial institution branch/office environment and utilize standard office equipment including but not limited to: PC, fax, copier, telephone, etc. Ability to lift a minimum of 25 lbs. (e.g., file boxes)

**GENERAL DESCRIPTION:**

*In terms of physical requirements, this position requires work best described as:*

- Sedentary     Light     Medium     Heavy     Very Heavy

**PHYSICAL TASKS:**

- Sitting- Continuous
- Hearing - Ability to receive information through oral communication (face to face and telephone). - Continuous
- Talking - Expressing or exchanging ideas by means of the spoken word (face to face and telephone). – Continuous
- Reading – Ability to receive information through chat, fax, and e-mail. - Continuous

**AUDIO / VISUAL:**

- Requires vision to perform work dealing with data and figures and computer screens. – Continuous

**PSYCHOLOGICAL/MENTAL DEMANDS:**

- Responds positively and productively to stressful (internal and external) member situations - Continuous
- Assists others to work harmoniously and effectively as part of a work team. – Continuous

<b>Employee’s Signature</b>		<b>Date</b>	
<b>Manager’s Signature</b>		<b>Date</b>	
<b>Human Resources’ Signature</b>		<b>Date</b>	